

新兴技术对精算行业的影响

北美精算师协会研究中心通过一项研究展示了**未来三年内可能对精算业产生重大影响的领先新兴技术**。这项研究将作为一份工作指南或资源，帮助精算师或潜在雇主的确认提升或扩展精算工作的前瞻性工具；也可以指导那些可能受到这些技术影响的与精算师合作的人员；还可以为希望雇佣精算师的领导者提供支持。这项研究评估了精算行业在未来三年内的新兴技术的现状和前景。本报告在定义一项“技术”时考虑**该技术对行业知识的实际应用**，而非其对应的特定公司。本报告考虑在精算行业中尚未普及的技术为“新兴”技术。本报告旨在评估可以在精算师工作的各个方面和领域中使用的与保险风险有关的前瞻性工具，包括人寿和年金、健康险、财产与意外伤害险和退休金。

为了便于阅读和理解，我们对类似的科技进行了研究和分组，并确定了以下六个科技分组。

1. 机器学习和人工智能；
2. 商业智能工具和报告生成器；
3. 提取-转换-加载/数据整合和低代码自动化平台；
4. 协作和联接数据；
5. 数据管理和共享；
6. 数字流程挖掘（流程挖掘/任务挖掘）

这六大类工具/技术中的每一类都包含了几种类型的工具。报告中的分类应该被看作是指导方针，而不是严格的类别划分，因为可能有一些技术属于多个组别，而公司在实际运用中将综合多种技术。

完整报告（英文版）请详见 <https://www.soa.org/resources/research-reports/2021/emerging-technologies-and-their-impact-on-actuarial-science/>



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Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

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