

第十五次新兴风险调查

北美财险精算师协会、加拿大精算师协会和北美精算师协会研究中心近日公布了 2021 年新兴风险调查的结果，这也是该系列的第 15 次调查。该调查由 Rudolph Financial Consulting LLC 的 Max J. Rudolph 主持，将世界经济论坛定义的一套新兴风险作为探讨若干问题的基础。该调查还包括与当前风险管理相关的议题。

2021 年有时似乎是 2020 年的延伸，疫情和环境相关的事件占据着新闻的大块版面，金融刺激措施也可能引发经济风险的回归。自 11 月调查结束以来，国际上疫情情况总体上保持稳定，仅有部分区域性的激增突发。更多的数据显示了疫情对死亡率的间接成本。随着疫情信息的报告，更多的信息正在被收集。而与此同时，欧洲的洪灾、北美的旱情、全球通货膨胀等已经使 2020 年代成为一个不容忽视的十年。

风险的演变在 2021 年 11 月完成的第 15 次新兴风险调查中得到了体现。这些（风险）事件不仅提供了数据，更重要的是，它提供了风险环境扫描，这些风险情境可以帮助确定哪些风险对特定的业务版块很重要。预测这些事件如何与其他风险相互作用是风险经理为公司提升价值的一种方式。气候变化和不断增长的政府债务创造了与以往表现方式不同的地缘政治或经济风险的条件。例如气候变暖正在导致冰川萎缩。这些冰川历来为许多国家的居民、农作物和动物提供淡水。水的稀缺导致了地缘政治压力和冲突。另一方面，居无定所的人们被迫迁徙导致其所进入的国家的社会和经济紧张；迁移还将区域流行病带到新的地区。临界点无处不在，线性思维很可能导致决策过度简化。

北美地区出现的“大辞职潮”也成为许多公司的问题，风险管理团队也不例外。对留住风险团队成员的担忧以及为团队招募新成员一直以来都是挑战。

这次的调查也设置了几个开放式的问题以调查受访者在当前事件发生之前和对未来应对疫情的规划。相较之前的回复集中在风险团队如何成功地领导居家办公的举措，此次调查的答复过渡到了讨论风险团队如何参与到战略规划中。

完整报告（英文版） 请详见 <https://www.soa.org/resources/research-reports/2022/15th-survey-emerging-risks/>

About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

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.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

Society of Actuaries Research Institute
475 N. Martingale Road, Suite 600
Schaumburg, Illinois 60173
www.SOA.org