人工智能时代下引领行业的精算思维：专家圆桌研讨会

执行摘要

本次圆桌研讨召集全行业专家共同探讨，在人工智能（AI）成为精算日常工作常规流程组成部分的背景下，精算师未来所需具备且需主动培养的核心思维模式与专业素养。研讨的核心是梳理能够助力精算师适应工具迭代与分析环境演变的关键特质，包括专业好奇心探索能力、严谨的思维逻辑、清晰的问题界定能力，以及在掌握新能力的同时坚守核心职业职责的素养。研讨小组结合各精算实务领域的视角，力求清晰描绘出一幅发展蓝图，阐明在人工智能技术持续为精算工作提供支持、提升效率并重塑工作模式的趋势下，精算师如何持续创造专业价值。

开展本次研究，还源于一个更宏观的考量：尽管人工智能的能力不断提升，但精算决策始终直接影响各类人群——理赔申请人、保单持有人，以及所有依赖精算专业建议的个体。人工智能本身无法解读这些人文层面的诉求，这意味着精算师在使用自动化工具时，必须始终秉持共情思维、结合场景开展分析，并作出审慎的专业判断。因此，本报告深入剖析了相关专业能力与职业素养的培养路径，确保日益技术化的精算工作流程，始终与决策带来的现实影响保持一致。

同时，本报告重点探讨了在自动化技术既能加速洞见生成，又会带来新型不确定性的工作环境中，精算师应如何进行思考、决策与沟通。

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本次研讨还进一步探讨了一个问题：当既有行业标准的更新速度滞后于实际应用的工具发展时，精算师的职业责任将发生何种演变。报告着重指出了各精算实务领域中始终保持一致的核心原则，以及受特定场景影响而需灵活应用原则的情形。

此外，研讨小组还围绕一个议题展开深入思考：在功能日益强大的人工智能系统得到广泛应用的背景下，精算专业的人才培养体系与职业早期发展模式应如何调整。研究重点关注了精算基础能力的构建方式、巩固路径，以及在整体环境与工具体系持续演变的趋势下，夯实基础能力所需的新要求。

核心要点

- 为恪守职业准则，具备人工智能应用能力的精算师需始终承担职业责任，将人工智能视为决策参考工具而非权威依据。精算师需审慎解读人工智能的输出结果，运用专业判断，并始终保有对决策的制定过程与背后逻辑的解释能力。
- 负责任地运用人工智能，要求精算师秉持严谨的质疑精神，而非采取抵触态度，同时辅以规范的文档记录、清晰的治理意识，并始终关注决策的公平性。上述原则适用于所有精算实务领域，不受数据类型与建模框架的限制。
- 业内认为，当学徒培养模式以深度理解能力的培育为核心时，方能发挥最大效用。早期职业阶段的精算师可借助各类实践机会，培养专业判断能力、探究模型底层逻辑、学习以建设性视角质疑模型输出结果，这有助于其避免过度依赖缺乏底层推理支撑的自动化答案。
- 谦逊被视作人工智能时代精算师的核心职业素养。这包括认清自身专业能力的边界、保持开放心态向相关领域学习，以及在需要借助同行观点或外部见解完善自身思考时，主动正视这一需求。
- 随着工具的不断迭代，同行复核仍具有核心重要性。一名精算师对另一名精算师的分析成果进行复核、质询与理解的能力，始终是保障工作质量、落实职业责任、维护行业专业公信力的关键；而当人工智能生成内容纳入工作流程后，这项能力的重要性更是进一步提升。

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