

# 寿险公司的精算转型之旅及分析 影响



本研究评估了寿险公司为精算转型作了哪些努力和对其的未来展望，重点关注新兴的高级分析技术。

本报告论述要点：

- 精算转型（或精算现代化）被定义为由于运营模式（人员、流程和/或数据和技术）的改进使得精算组织的生产力和决策支持能力有重大飞跃；
- 高级分析被定义为基于大量数据和统计方法的技术（如预测分析、人工智能和机器学习）。

本研究通过文献综述、与精算组织领导者访谈和行业调查来进行，主要发现包括以下内容：

1. 近年来，监管（偿付能力监管）和会计变革（如原则导向的准备金计提、GAAP 长期合同针对性改进和 IFRS 17）是该行业最重要的发展之一，也是精算转型工作的主要驱动因素。
2. 许多组织将精算转型的重点放在精算建模/估值和相关数据管理解决方案上，该领域的进展是他们迄今取得的最大成功之一。
3. 因为业务需求和领先实践随时间而变化，精算转型并非一劳永逸的；随着保险业和相关行业的竞争加剧，其变革的速度和竞争水平不断加剧，组织更要善于变革管理。
4. 高级管理层的持续支持是成功的关键因素，鉴于转型所需的时间和精力，以及衡量精算转型成果的定性和定量效益时所面临的挑战，高层支持不能被视为理所当然。
5. 人才和领导力发展被认为是许多精算组织的重点关注领域和挑战，许多精算领导者强调，不应将精算师局限于传统角色，并强调要培养精算师成为推动业务决策和业绩的商业领导者。

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6. 迄今为止，经验分析和承保是高级分析在寿险业中最常见的应用形式。
7. 许多精算组织领导者目前并未将除经验分析和承保外的高级分析作为精算转型工作的优先事项，这是因为他们需要先完成现有的转型重点优先事项，而且在传统精算领域中，对高级分析进行大量投资的商业机会/商业案例尚未形成。
8. 然而，大多数精算组织领导者都认为高级分析在保险业务和精算师未来的工作中可能发挥更大作用，他们也正密切关注行业趋势和发展。
9. 调查反映了通常较年轻且具有更多高级分析经验和培训的精算师的观点，结果更乐观：40%的参与者已经认为高级分析应成为精算转型重点努力的方向之一，另外 40%的人预计在未来 5-10 年内高级分析将成为更被关注的焦点。

通过精算转型的各种努力，寿险精算师在满足组织、客户和其他关键利益相关者（如监管机构和投资者）的需求方面取得了重大进展。展望未来，虽然我们无法确定哪些创新和能力在未来几年是最重要的（因此，无法确定要进行“重大押注”的领域），但变革可能依旧被需要，并将不断加快其步伐持续下去。精算团队应继续优先考虑转型议程，以帮助其团队和组织保持机动性、与时俱进并对不断变化的环境和客户需求作出响应。

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