

亚太市场新兴风险调查

新兴风险调查在北美地区已成功持续进行了 16 年，该调查通过追踪风险管理人员对超越当前商业周期的新兴主题的意见，为大众持续提供报告，其战略计划已延续了数十年。自 2022 年以来，该调查已被引入亚太市场，旨在评估精算和风险管理专业人员对亚洲市场新兴风险的看法。

该调查由北美精算师协会研究中心（Society of Actuaries Research Institute）发起，始于 2023 年 3 月 1 日，截止于 2023 年 3 月 31 日。该调查提供了多选题、开放性的回答选项，并允许匿名评论。调查结果为亚洲地区精算师和风险管理人员提供了一个分享风险观点的平台。

受访者被要求从五大类（经济，自然，地缘政治，社会以及技术）风险中的 21 个风险列表中选择当前最重要的风险、新兴风险和风险组合。其他调查部分则集中于当地的风险管理实践和经济环境上。SOA 鼓励受访者在开放式问题中提供未在调查中涵盖的进一步对风险管理的考虑。有趣的是，调查结果中所反映的风险观点受到最近热议的 ChatGPT 这类生成式 AI 流行趋势的显著影响。

在企业风险管理（ERM, Enterprise Risk Management）调查中，大多数受访者(83%)主要来自财险业务部门。这与去年的调查形成对比，在去年的调查中，风险观点主要来自于寿险业务代表。

与 2022 年底进行的 ERM 调查相比，生成式 AI 趋势显著影响了风险管理人员的考虑。随着大众逐渐进入后疫情时代，亚太市场重新开放，疫情风险已经变得不那么令人担忧，经济前景也显著改善。然而，与疫情有关的慢性病仍然是寿险精算师关注的主要风险。

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其中可能包括人工智能和医学突破等创新技术的进步，这些技术可能重新定义未来，并显著影响经济环境、自然环境、地缘政治和社会风险。风险调查为所有人提供了一个能够了解风险观点和各种风险之间如何相互影响的机会。在当前动荡的金融市场环境下，ERM 的重要性日益提升。

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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.

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