

一个企业风险管理增值的时代

企业风险管理（ERM）是企业为应对风险所采取的有序或有指导性的行为。对于保险公司而言，ERM 需要高级管理层的全力支持和承诺。ERM 会影响企业决策，并最终成为保险公司风险文化的一部分。ERM 在保险行业尤为重要，作为管理层战略决策支持框架，并可以改善组织各层面的决策制定和风险缓解。

在北美等市场，ERM 多年来已经发展成一个复杂的生态系统。大约 30 年前，它有五个基本风险类别——承保、投资、信用、运营和战略，这些大多数是以竖井方式处理和报告的。如今，保险公司已经对其 ERM 计划进行了微调，以适应一个统一的企业框架或政策并由保险价值链中的高级业务风险负责人代表组成的联合委员会。现在 ERM 包括了除上述之外的其他风险类别，如合规、保险、投资和监管。ERM 采用三道防线的划分方法进行实施：风险所有方（第一线）、风险监督组（第二线）和内部审计组（第三线）。每个领域的从业人员对于其组织中特定行动领域负责、问责、咨询和知情（RACI）。在本报告中，我们详细的回顾了 ERM 在其中发挥重要作用并可能带来机遇的新兴关键议题，特别是围绕在线调查或线上采访从业人员所强调的问题。

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.

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