

印度保险市场

保险产品在美国市场有极大的潜力，特别是那些尚未被开发的领域。美国的保险市场在市场渗透度、产品创新、监管变化、政府措施、资本充足率和客户体验等方面正在不断发展。外资保险公司也是增长的驱动力，虽然在印度只有少数外资保险公司将其多数股权提高到 49% 以上。这些方面将主导印度保险市场的增长，并为当前市场转型的驱动提供支持。

本报告根据从业人员采访、现有研究和文献等渠道发掘洞见，重点介绍了印度的保险发展趋势，并关注印度保险公司的企业风险管理（ERM）职能。研究结果表明，ERM 为保险公司提供了识别和减轻现有和潜在的保险风险，并强化政策的制定和执行，以更好地风险管理和内部控制的机会。另外，考虑到印度保险业近期渐进的私有化，以及精算专家短缺，印度保险公司的 ERM 能将不断发展。

本报告分为三个主要部分，讨论了创新、保险公司的业务和监管环境对保险业和 ERM 职能的影响。

1. 创新：人工智能（AI）、机器学习（ML）、大数据和物联网（IoT）通过多种方式改变了保险业，从新的精算预测到业务流程自动化和运营效率。虽然 ERM 职能不是创新的直接推动力，但它参与了识别和减轻潜在风险的过程。例如，承保和产品创新需要使用内部 AI/ML 模型来评估重要性和风险。
2. 商业环境：为了提升客户体验，提高客户忠诚度和保留率，可以采用数字渠道和技术为客户量身定制产品。在某些情况下，保险公司与金融科技公司、保险科技公司合作，以开发有效的分销渠道、提高运营效率和产品管理。政府推动外商直接投资（FDI）增加也拓宽了效率提升的范围，并将继续推动市场整合、并购、合资以及科技公司的战略联盟，以推动增长。

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3. 监管环境：自 2000 年印度保险监管和发展局（IRDAI）成立以来，印度保险业更加自由化，在保护投保人利益的同时，正在努力使其现代化。IRDAI 还通过 FDI 向外资公司开放市场。IRDAI 还引入了监管沙盒环境，以安全和负责的方式管理创新。监管机构已经完成了调整，例如《国际财务报告准则第 17 号——保险合同》（IFRS 17），以改善保险公司的偿付能力，并通过相关标准，例如关于保险合同的《印度会计准则》第 117 号（Ind AS 117），提高报告质量。

在这一背景下，对于保险公司的首席风险官而言，ERM 正变成处理复杂的商业环境和掌握错综复杂的创新问题的基石。在新兴风险和优先事项中，ERM 政策、框架和程序能确保来自各个职能领域的代表，特别是具有多样化技能和技术知识的相关人士，在发现、评估、跟踪和减轻风险的过程提供帮助。

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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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