

# 妊阮娠插蛲生士群荆佃舡奇播苕猎柢

圣挠螂

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**【摘要】**进入数字化时代后,人工智能、云计算、大数据和区块链等技术也成为了帮助保险企业强化智能化风控、产品服务提质增效的重要工具,特别受全球疫情持续影响,保险企业面临的内外经营风险更加复杂,因此急需需要通过数字化转型,对内可以提升对客户信用防欺诈风险、定制化产品设计、风险定价防控、理赔风险等智能化运营水平,对外可以智能化防控信息科技外包合作中存在的敏感信息泄露、业务中断、集中度过高等风险,此外还可不断改进风控防范模型、算法、数据安全存储等技术性风险防控功能。根据 2019 年中国保险行业智能风控的白皮书的提议,未来保险行业风控体系要准备向数字化、立体化、前置化和智能化四个方向发展,以此更快速进入全面智能风控时代。本文将以太平洋保险公司作为研究对象,以期提高该公司的数字化风控水平。

**【关键词】**数字化时代; 保险行业; 风险控制; 智能化

Construction of digital risk control system for insurance institutions in the new period

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**Abstract** In the digital age, Artificial intelligence, cloud computing, big data and blockchain and other technologies have also become an important tool to help insurance enterprises to strengthen intelligent risk control, to improve the quality and efficiency of products and services, Especially due to the continuing impact of the global epidemic, The internal and external operating risks faced by insurance enterprises are more complex, So the urgent need for digital transformation is to be achieved, Internally, it can improve the level of customer credit fraud prevention risk, customized product design, risk pricing prevention and control, and other intelligent operation level of claim risk, Intelligent information prevention and control of sensitive information leakage, business interruption and concentration in information technology outsourcing cooperation, In addition, technical risk prevention and control functions such as risk control and prevention model, algorithms, and data security storage can be continuously improved. According to the 2019 white paper on intelligent risk control in China's insurance industry, the future risk control system of the insurance industry should be prepared to develop in four directions: digital, three-dimensional, pre-oriented and intelligent, so as to enter the era of comprehensive intelligent risk control more quickly. This paper will take panda Insurance Company as the research object, in order to improve the digital risk control level of the company.

**Key words** digital age; insurance industry; risk control; intelligence

挨ヅ插蛲生士就酝群荆佃颀化抓率琏漫痒拭

踪就漫爱愁罍漫 4 八冀群葡颀化汽彩冽哦“给莞”汽  
跳妊哦肾抓脸招啾稻<sup>[2]</sup>シ

挨 杈劬琏韦

榜 播级舡蛲虔奇抓琏韦

2021 痢 12 射澳合插蛲舡胺盯辩锆爵插蛲冽哦箫晃多锺  
绊“跌壕傍”多磕琏琏 谁葡“跌癌傍”阮娠插蛲冽哦多磕  
酝幼 爵沈拾插蛲冽哦多磕汽簇绊傍冀勿硃猎柢 逗萃蔼佃ヅ  
俐鄂佃ヅ设得佃ヅ芸苕佃ヅ瞻啾佃<sup>[1]</sup>シ 鹈插拙辩颁痕 2022  
痢 1 射多锺初绑鹈舡胺插蛲胺群荆佃颀化抓ヅ抹琦ソ 洒  
佞汽簇鹈舡插蛲生士琏德榴歧祗胺得苾泷壑枣亢罍抓群荆  
佃颀化 戴 2025 痢 脸瘤渍戴鹈舡胺插蛲胺群荆佃颀化掇  
掇垛禄抓涩沱能泉シヅ抹琦ソ 祚爵群荆佃颀化抓踏播播据铂  
簇绊脾惚 1 拧笺渠毗群荆佃颀化抓筮亢柢抄サ莢葑首士

几痢拾彪芥插蛲生士罹烈蔽谄挨晕抓梁颀化袄泷壑枣  
腾吝 群荆佃舡蛲蛲奇忘俐立碍跳 川德罢躲戴吱晚毗蕨漫  
搂富 奢德裳螭簇袄泷壑枣能坤靡跳掇赘大荷蝟ヅ插蛲廷桢  
涅颓氨胺几双搦舡蛲桢呆碍戴炳ヅ贲逼寤跳诀悞诺插棒迫犀  
冀ヅ卑狼碧枣氨胺苾颀顿劳碍黠安下寄岳犀跳鄙褙籛 枋插  
蛲生士蝟蔽闷禄跳甑铗安撤聊抓多磕シ群荆佃颀化啾已示  
冀洼辆漓登插蛲生士汽跳舡蛲群葡桅蜻ヅ桢呆痒拭サ空杓爱  
虔奇抓瞻啾佃忘俐シ群荆佃颀琏登坠绑插蛲避肢抓胺得袄泷  
抓舡蛲壑奇澳蹟多蕴徉ヅ龙鹈蕴徉ヅ爽插诺插蕴徉蔽盾枣贲  
蕴徉 煎矮垮捏惚

铂兼弁萃 圣挠螂 1978-3 折 围容 帐咋季忘卑 化绩 柔吮诂 贲谏纫硃 钰嬷冽哦

韭共爰生殆下洼卞佃抓恢仇 2 就酝傲卑钰嬷设得群荆佃ヅ  
袄泷壑枣群荆佃ヅ舡蛲虔奇群荆佃抓颀化 3 撤愁群葡无  
枣播苕 操祗群葡壑枣狼铂汽甑稽泉 汽跳群葡抓遏蠓漫ヅ

	贲多蕴徉	泷鹈蕴徉	爽插诺插 蕴徉	枣贲蕴徉
冀群葡	虔奇旧必	芸疵拘娘	瞻啾佃爽	群葡初听



## 癌犴异袁插蛲仇饵群荆佃缸奇播芒猎抵劬侦诩谏

挨 猎陆树疵缸奇恢仇群葡澳氯 去祗缸奇腾化爱塾  
坞

翦斥异袁插蛲仇饵脸瘤珺猎陆树疵恢仇群葡澳氯 痕播  
级胶得葛就酝群葡荇挨切搭娘荇挨 立笼能荇挨群葡湃愚树  
疵 挨纫罂嗽己德榴爵群荆佃缸奇汽彩遏蠓ザ愁罂ザ纠愁抓  
群葡渠毗 几衅疹ザ几菅辆度奇廷桢缸绕 鹅挨纫罂颌嗽己  
藏绑枋拙塾生士跳泉艳蜡插蛲生士抓群葡シ几衅疹茶每艳蜡  
纫吝滇篷薰筠艳蜡ザ依茶峻佳伶ザAPP 鄙萃葛艳蜡 立咧阔  
渠逼咎ザ鹏运鄙俐鄂爽爵招娘膺壁茶每ザ茶招缸绕鄙 插怪  
群葡拾墟抓遏蠓漫爱踪就漫 几菅辆脾抓搔研扉士猎盗嗽非  
共抓群葡敛 遏蔽谁葡冀群葡哦肾猎陆魁帆鼎群葡敛ザ日迫  
群葡敛ザ枣赏树疵群葡敛ザ哆忻殉腾化ザ哆廷桢腾化ザ枣赏  
腾化鄙 拾八愁洼瞻嗽佃缸绕度奇就阮汽彩群葡脾树笠杓  
笨搦就酝瞻嗽佃鞠爽ザ缸绕杓呆ザ桠濒ザ笠杓生殆 冀冀汽  
跳瞻嗽佃缸绕度奇抓泉嗜爱枣赏泉岳<sup>6)</sup>シ

厨跳珺大招冀群葡痒拭哦肾ザ卑狼瞻嗽写辆警板ザ生愁  
警板哦肾ザ氨聚筱爵拾卜佃爵缸奇腾化夫塾坞缸绕度奇芒  
荇 舵煎错爵钣酌榭滇廷桢纭八猎陆几菅缸绕好近哆廷桢腾  
化 遏蔽瞻嗽佃爵棕廷桢纭八祗纭桠痒 芸疵遏汽蝶樟 5  
逸蔽葛シ立非共愁罂缸绕塾枣生殆 蔽赤痒渠毗佬钝爵怪爱  
桠濒腾化群葡抓芸疵漫シ研扉荇抄警塾坞嗽己写辆僻漆簇群  
葡敛澳亚痕抓缸绕好近 笨搦八缸绕拙仙爱笠杓芒荇汽彩缸  
绕群葡渠毗 汽跳缸奇笠杓芒荇抓芸疵辆爱瑛琢珺シ川研扉  
缸绕笠杓泉嗜拾哆叭去祗腾化爱塾坞 歧灯厨非能惟妮碧碧  
夫卜佃シ

榜 爱几幼臭猎瞻嗽缸奇俐鄂 拧刷“永枣”瓮研苛  
螟

异袁插蛲仇饵爱几幼臭猎瞻嗽缸奇俐鄂 士猎消琢坞  
蛲ザ该得ザ狼铭ザ摺摺ザ俟保ザ沅喧ザ尿宝ザ插蛲ザ桢醴鄙  
几菅辆群葡抓缸奇播芒 群葡拾墟奢德赤痒ザ遏蠓 滇篷蚌  
铽缸绕群葡 茶招魁帆鼎ザ廷桢流鄙 ザ斌嫫缸绕群葡 鹧  
纭ザ沅喧鄙 ザ胶胺生士群葡 涅生袄流铭ザ多兮磷蹼鄙 ザ  
杈凉罡搭群葡 坞蛲ザ该得鄙 ザ蚌听霁 C 隈群葡 遮铭俐  
鄂ザ 社遁赫” 鄙シ脸招哄煽遏蔽写稠戴碧枣爽酹ザ敖爽  
塾枣ザ茶插缸奇ザ插愁挪鼎鄙シ

乘澳插敌设臭暴敌蛲枣赏设得歧簇抓瞻嗽缸奇度忻殉  
俐鄂 蔽“AI 哦肾”ザ 瞻嗽珺挫塾坞哦肾”ザ 烁弊痒拭哦  
肾”八爽氯抓塾坞哦肾菜阔 恢婢就酝衅爵歆蛲烁弊抓愁惟  
灯缸绕拙仙爱痒拭 遏蔽痕萃就阮瞻嗽佃仙立煜焜缸绕拙仙  
享嗜 漓登插蛲仇饵呆忻殉盾廷桢缸绕<sup>7)</sup>シ研扉磅隈 SaaS  
佃罡岔歧哩蹼慢纭胺珺懂夫树疵抓缸奇珺挫夫腾化哦肾 慑  
坠绑汽跳哆廷桢桢呆荇辆立蚱插蛲仇饵脸招搭滔 操祗敌  
蛲胶得跳蹼铽多磕シ俐纠插蛲歧簇抓刈臧蛲缸奇磅俐鄂ザ壤

顿摠染援

度永听霁磅俐鄂ザIDI 缸奇磅俐鄂 场登冀群葡俐鄂夫氨胶  
佃设得八拘娘汽彩瞻嗽缸绕塾枣俐鄂佃抓脸招设得 盯登车  
笈笠杓夫拙仙シ

同级异袁插蛲仇饵珺德榴下灯漫缸绕塾枣 爵绑妊宝  
赋ザ妊胺得ザ妊腾吝滋初抓下灯缸绕祗纭纭仙 鸵煎柔卑耐  
越枣赏缸绕ザ耐越楼富好苡缸绕痒拭鄙 罹颀珺研扉祗抄滋  
爵脸抓瞻嗽缸奇俐鄂 桃棋 GPSザ涅生彪墨愁 袄招 UBI  
哦肾ザDNA 痒拭ザ吨韩塾坞鄙哦肾拾爵招娘耐越板蜈ザ耐  
越越化ザ耐越流祗纭缸绕桠濒 立燃阔耐越越初群葡拾痞  
认招娘耐越缸绕疲岳跳病 蔽同拾瞻嗽佃脾决招娘敌蛲旧  
必シ摄番祚珺德榴级滇缸绕塾枣 爵及绑必超鹈澳鄙癌幼阔  
铂避肢兢痕抓彩脸鹧缸绕 犒澳辆缸绕珺汽跳缸绕拙仙爱笠  
杓 蔽同拾汽跳袄流塾枣抓纠愁漫爱群葡脸招抓阉漫シ

癌 莠猎群荆佃缸奇箫诀峻莠 冀稻徽滁群荆佃脸招  
卑犴

异袁插蛲仇饵珺汽跳愁粉爵群荆佃化爱群荆佃缸奇  
播芒猎陆抓珈琮洼辆 蚰绊哦肾穴罂抓去祗 祚珺笨莠药首  
士爱卑犴彩莞穴罂拾八瞻嗽佃缸奇播芒抓非共价旧恢仇シ好  
同插蛲避肢翦斥珺莠猎猫荇荇ザ与陆抓群荆佃缸奇箫诀峻莠  
姿棋棋躲冽梆桠塾枣 爱厨踰塾枣罡裕能眷矾莠药播芒  
爱伐胺得罡裕能拙遵爱缠拙遵シ脾决爱缠脾决抓荇矾塾枣  
播芒シ箫诀峻莠戮臧爵避肢沈拾 1-3 痢抓群荆佃缸奇播芒猎  
抵狼铂殆旧燃播拟侦珺珺 犒纭漫去祗油树ザ给赤爱奢妊伐  
笈渠毗漫抓群荆佃缸奇塾枣殆辆ザ和炳阮臧鄙 蔽同拾菱决ザ  
珺虱爱拙遵群荆佃缸奇播芒奢德非共シ厨跳慨珺冀稻菱祗爱  
徽滁群荆佃缸奇氨胺卑犴 裴跳箫诀峻莠抓塾枣卑犴丰呃珺  
韦 鸵煎蹼慢冽蹼能嗜ザ咧哦能嗜泥咧蹼跳鄙凉抓缺曝鄙  
哦肾漫卑犴ザ群荆佃袄流卑犴ザ氛铽嫫+咧哦抓疾阔化卑犴  
铜页初熙群葡无枣ザ首士祗抄ザ腾化塾坞ザ冀群葡ザ卑狼瞻  
嗽ザ霁莠纭愁鄙氨胺箫晃抓卑犴菱祗爱徽滁 徽唠卞嶂抓群  
荆佃卑犴颀边シ

## 莘虱楠

痕冀群葡ザ蚌听霁茶每哦肾阮碧 群荆佃化佬能八  
伴插蛲生士沈拾遏毗蔽多磕仕猎憩脸奸苻纤播芒抓群荆铽  
嫫妊水扛抓珈珺涅颀シ藩阮痕愁啮苻纤笼敌灯恢抓奸阮  
插蛲生士罂扒诩播级奢八疾升几朵抓苻流缸绕ザ胺得袄流塾  
枣缸绕ザ戡得缸绕 优呆搔痕胺得廷桢缸绕抓度奇幼罂 姿  
棋辩楼富诩插蛲避肢抓爽氯大坠爱腔帮就稻シ孺异袁插蛲仇  
饵研扉撤愁群荆佃缸奇播芒 慑登绑笨歧灯拟侦苻流ザ胺得  
袄流塾枣ザ霁莠纭愁ザ塾坞腾化ザ甬I 绕拙仙爱笠杓鄙穴罂  
漓撮冀佃插怪缸绕群葡抓纠愁漫ザ遏蠓漫爱愁罂漫 立榴佃缸  
绕杓呆ザ痒拭爱笠杓抓瞻嗽佃忘俐 莠搦八伐埋插蛲爽插ザ  
枣赏胺得抓哆廷桢缸绕度奇插耐俳响シ

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