黄泓智

现职

国立政治大学商学院风险管理与保险学系教授兼系主任

学历

英国汉诺瓦兹大学(Heriot-Watt University, UK)精算博士

美国爱何华大学(University of Iowa) 精算硕士

经历

台湾金融监督管理委员会寿险商品审查委员

台湾邮政公司风险管理委员会咨询委员

台湾公务人员退休抚恤基金管理委员会顾问

国立政治大学风险管理与保险研究中心研究员

台湾保险与风险管理学会理事

台湾公务人员退休抚恤基金精算监督复核

台湾国民年金保险费率精算及财务评估

台湾内政部反向房屋抵押贷款精算及咨询顾问

第一金融控股公司董事

第一金人寿公司董事

精算证照考试

Society of Actuarial Exams Passed (200 credits)

学术专长

保险精算、资产负债管理、资产配置、退休金精算、长寿风险、健康保险

主要研究成果说明

A. 期刊论文（Journal paper）

1. Chou-Wen Wang; Hong-Chih Huang *;I-Chien Liu, 2013.03, ″Mortality Modeling with Non-Gaussian Innovations and Applications to the Valuation of Longevity Swaps,″ Journal of Risk and Insurance (SSCI) (国科会 A 级期刊)

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3. Lee, Engtsong, Chou-Wen Wang and Hong-Chih Huang, On the Valuation of Reverse Mortgages with Regular Tenure Payments, Insurance: Mathematics and Economics, Vol.51, No.2012, pp.430-441 (SSCI) (国科会 A 级期刊)

4. Tzu-Yi Yu, Hong-Chih Huang, Chun-Lung Chen, Lee, Engtsong “On the application of efficient hybrid heuristic algorithms - an insurance industry example”, Applied Soft Computing, Volume 12, Issue 11, 2012, Pages 3452-3461 (SCI, Impact Factor 2.860)

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7. Chou-Wen Wang, Hong-Chih Huang and I-Chien Liu, (2011), A Quantitative Comparison of the Lee-Carter Model under Different Types of Non-Gaussian Innovations, The Geneva Papers on Risk and Insurance - Issues and Practice, Volume 36 (4) p675-696.（SSCI）(国科会 B+级期刊)

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9. Yawen Huang and Huang, H.C., (2011), Modified Logistic Model for Mortality Forecasting and the Application of Mortality-Linked Securities, Asia-Pacific Journal of Risk and Insurance, Forthcoming.

10. Huang, H.C.(2010) Optimal Multi-Period Asset Allocation: Matching Assets to Liabilities in a Discrete Model, Journal of Risk and Insurance, Volume 77(2) .(SSCI) (国科会 A 级期刊)

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13. Jennifer L. Wang, Huang, H.C., Sharon S. Yang, Jeffrey T. Tsai (2010), An Optimal Product Mix for Hedging Longevity Risk in Life Insurance Companies: The Immunization Theory Approach, Journal of Risk and Insurance, Forthcoming Volume 77(2), (SSCI) (国科会 A 级期刊)

14. Yang, Sharon S. and Hong-Chih Huang, (2009), The Impact of Longevity Risk on the Optimal Contribution Rate and Asset Allocation for Defined Contribution Pension Plans, The Geneva Papers on Risk and Insurance - Issues and Practice, Volume 34 p660-681.（SSCI）(国科会 B+级期刊)

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18. Huang, H.-C., Wen-Chieh Wu., Tsoyu Calvin Lin., Ya-Fu Cheng (2008) “The Application of Reverse Mortgages in Aging Society”, 风险管理学报第 10 卷第 3 期, p293-314

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28. 黄泓智,余清祥,刘明昌 (2004) “台湾地区重大伤病医疗费用推估”, 人口学刊 第 29 期, p36-70 (TSSCI)

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B. 研讨会论文（Conference paper）

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2. Hong-Chih Huang, Chou-Wen Wang and Yuan-Chi Miao (2010,09), Securitisation of Crossover Risk in Reverse Mortgages, 6th International Longevity Risk and Capital Markets Solutions Conference, Sep. 9-10, Sydney, Australia.

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6. Hong-Chih Huang, Chou-Wen Wang and San-Ying Chen (2010.06), Valuation of Long-Term Health Insurance Policies with Limited Coverage, 14th International Congress on Insurance: Mathematics and Economics, June 17-19, 2010 , University of Toronto.

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9. Yang, Sharon S., Jack C. Yue, Hong-Chih Huang (2008.09), Modeling Longevity Risk: An Empirical Study and Applications, Risk Seminar, National Chengchi University.(Oct. 14, 2008).

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13. Jack C. Yue, Yang, Sharon S., and Hong-Chih Huang (2008.01), Lee-Carter Model with Jumps, "Living to 100: Survival to Advanced Ages" Symposia, Society of Actuaries, Florida, USA. (Funding by Society of Actuaries)(The 2008 living to 100 and Beyond Symposium on line monograph.)

14. Huang, H.C., The Application of Reverse Mortgages in Aging Society, Policy and private old-age security arrangements in Asia and Europe, the Netherland, 2007.9

15. Chen, L-C and Huang, H.C., How much is adequate for retirement? It is determined by social status, Policy and private old-age security arrangements in Asia and Europe, the Netherland, 2007.9

16. Huang, H.C. and Lee, Yung-Tsung, Optimal Multi-Period Asset Allocation for Life Insurance Policies, 11th International Congress on Insurance: Mathematics and Economics, Greece, 2007.7

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18. Huang, H.C. and Lee, Yung-Tsung, Optimal Investment Strategy for Life Insurance Reserves, 11th APRIA Annual Conference, Taipei, 2007.7

19. Huang, H-C., Sharon S. Yang, Jennifer L. Wang, Jeff T. Tsai, (2007.7), An Optimal Product Mix for Hedging Longevity Risk in Life Insurance Companies: The Immunization Theory Approach, The 3rd longevity Symposium., Taipei, Taiwan.

20. 黄泓智,李永琮,利率型保单之投资策略与获利分析,台湾风险与保险学会成立大会暨第一届学术研讨会,台中,2007.12

21. Huang, H.C. and Lee, Yung-Tsung （2006.8）, Longevity Risk and Optimal Asset Allocation for a Defined Contribution Pension Plan, Asia-Pacific Risk Management and Insurance Association, 10th Annual Conference, Tokyo.

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26. 杨晓文、余清祥、黄泓智、何正羽（2006.5），高龄人口 Gompertz 死亡率推估模型之建构与应用，2006 年台湾人口学会学术研讨会「二十一世纪的台湾人口与社会发展」，政治大学，台北。

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Management Theory Seminar, National Cheng-Chi Univeristy, Taipei., 2005

29. 王俪玲、杨晓文、黄泓智，“劳退新制下个人账户制与年金保险制之所得替代率分析”，劳工退休金条例研讨会，台北大学，台北，2005

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34. 黄泓智,余清祥,刘明昌, “台湾地区重大伤病医疗费用推估”, 人口统计学会研讨会, 政治大学,台北 2004.

35. 黄泓智,林家玉, “癌症医疗费用之探讨”, 台湾智慧科技与应用统计研讨会,辅仁大学,台北, 2003.

36. 黄泓智,余清祥,刘明昌, “全民健康保险重大伤病门诊医疗费用推估”, 保险与危险管理研讨会，淡江大学, 2003.

37. 杨晓文,黄泓智,郑宇宏,“同调风险测量值在投资型保险风险管理上之应用:以提存保证年金选择权为例”, 保险与危险管理研讨会，淡江大学, 2003.

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产业及官方相关研究计划

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2. 委托机构:行政院国家科学委员会「重大疾病和住院医疗保险的评价」，计划主持人：黄泓智.2011/8~2014/7

3. 委托机构:劳工保险局，「一百年度国民年金保险费率精算及财务评估」，计划主持人。（2011/10-2014/07）

4. 委托机构: 铨叙部退抚司「公务人员退休抚恤基金第5次精算案」，监督复核：黄泓智.2011-2012

5. 委托机构: 劳保局「九十八年度国民年金费率精算与财务分析」，计划主持人：黄泓智.2009/9-2010/7

6. 委托机构: 铨叙部退抚司「公务人员退休抚恤基金第4次精算案」，监督复核：黄泓智.2009-2010

7. 委托机构: 铨叙部退抚司，「公务人员退抚制度实行双层制之制度设计及成本分析研究」，协同计划主持人。（2010/06-2010/12）

8. 委托机构: 教育部，「国立大学法人化退抚制度规划及精算研究案」，协同计划主持人。（2010/01-2010/06）

9. 委托机构:行政院保险局「寿险业准备金适足性采随机模行检测」，计划主持人：黄泓智.2008/9-2009/7

10. 委托机构:行政院国家科学委员会「高龄社会的来临：为2025年的台湾社会规划之整合研究--退休前与退休后之理财规划与退休准备」，计划主持人：黄泓智.2008/8~2011/7

11. 委托机构:行政院国家科学委员会「因应退休准备之投资策略的探讨」，计划主持人：黄泓智.2008/8~2011/7

12. 委托机构: 保险事业发展中心：「年金生命表编算方法研究计划」，协同计划主持人：黄泓智.2007/9-2009/10

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16. 委托机构: 台湾社会工作专业人员协会:「社会工作人员资源发展及研究」，协同计划主持人：黄泓智.2007/9-2009/10

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19. 委托机构:行政院保险局「保险商品监理机制之研究」，协同计划主持人：黄泓智.2006/4

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21. 委托机构:行政院国家科学委员会「高龄化社会之老人经济安全」，协同计划主持人：黄泓智.2005/8

22. 铨叙部退抚司委托，公务人员退休制度兼采节约储蓄制之可行性研究，协同

计划主持人：黄泓智.2004/6。

23. 委托机构:行政院国家科学委员会「重大伤病医疗费用之推估」，主持人：黄泓智.2003/8

24. 委托机构:行政院国家科学委员会「附加年金制破产风险极小化及最适提拨率之探讨」，主持人：黄泓智.2002/8

25. 委托机构：中央健康保险局「全民健康保险费率精算之研究」，协同计划主持人：黄泓智，2001/8.

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发表人 rmi 于 2006/10/13 2:52:10 (11580 人读取)