



Bachelor of Science (Honours) in
Actuarial Studies and Insurance (BSC-AIN)
精算及保險(榮譽)理學士



數學及統計學系
DEPARTMENT OF MATHEMATICS & STATISTICS
香港恒生大學
**THE HANG SENG UNIVERSITY
OF HONG KONG**



精算及保險(榮譽)理學士
Bachelor of Science (Honours) in
Actuarial Studies and Insurance

Programme Overview 課程概覽

• Unique Programme Features 課程特色

Actuarial Studies 精算

Develop students' ability to apply blended skills in statistics, business, and computing to design insurance products and maintain the financial stability of insurance companies.

培育學生，讓他們能靈活運用統計、商業及電腦等知識和技巧，為保險公司設計及分析產品，並確保公司財政穩健。

Insurance 保險

Provide practical insurance knowledge to prepare students to take up professional roles in back office of insurance companies. Talents in the areas of underwriting, claims, product development, etc are essential to support daily operations of insurance companies.

為學生提供保險實務，如核保、理賠、產品開發等知識。上述專業知識為保險後勤部門不可或缺的重要部分。

• Strong Market Demand and Promising Career Prospect 市場需求及良好的就業前景

The insurance industry in Hong Kong is experiencing a rapid growth and in need of a continuous supply of young talents. Despite the excellent career prospect that the industry can offer, there is a lack of opportunities for young people to understand the career paths of various insurance specialities. Also, the education on insurance professions cannot catch up with the fast development of the industry. As a result, the newcomers fall short in meeting the strong demand of human resources in the market.

香港保險業發展蓬勃，市場一直求才若渴。雖然保險業界能為年輕人提供良好的就業及發展階梯，但年輕人欠缺機會了解保險各個專業範疇以及其就業前景。此外，本地關於保險專業的教育未能配合行業快速增長，以致入行人手不足以滿足業界對專才的需求。



• Excellent Academic Environment and Strong Student Support 優良的學術環境及全人發展

Our excellent academic staff has rich teaching experience and strong industry connection. We offer a platform for students to connect with the industry.

我們的教學人員除了擁有豐富的教學經驗，亦與業界有密切聯繫，能為同學及業界提供一個平台互相聯繫。

Our Programme provides all-round student support services, including Mentorship Programme, Peer Tutor Programme and Personal Tutor Programme, which cultivate students' interpersonal skill. To enrich students' learning experience and global perspectives, our Programme also provides internship opportunities and exchange programme for students.

本課程全方位支援學生發展，其中包括師友計劃、朋輩指導計劃和個人導師計劃，培養學生的溝通技巧。我們還提供實習機會和學生交流計劃，希望豐富學生的社會和學習經驗，以及擴闊他們的國際視野。

Study Subsidy Scheme for Designated Professions/Sectors (SSSDP) 指定專業/界別課程資助計劃

To meet the social need of insurance back office professionals, our Programme is eligible under SSSDP. Students of our Programme, admitted via JUPAS, will be granted an annual tuition fee subsidy up to HK\$41,700.

由於保險業後勤專才需求殷切，香港特區政府特將本課程納入指定專業/界別課程資助計劃。經 JUPAS 申請入讀本課程的學生，每年可獲最高 41,700 港元學費資助。



Programme Structure 課程結構

Our Programme is a four-year bachelor degree programme. Students are required to take 41 modules (126 credits), including 15 modules in Common Core Curriculum, 8 modules in Business Education, 14 modules in Major Studies and 4 Free Elective Modules.

精算及保險 (榮譽) 理學士是四年制學士學位課程。學生須修讀 41 個單元科目 (126 個學分)，包括 15 個共同核心課程單元、8 個商學教育單元、14 個精算及保險專修單元及 4 個選修單元。

15 Modules
15 個單元

Common Core Curriculum 共同核心課程

Year 1-2 (第一年至第二年)

- Introduction to Linear Algebra and Calculus
線性代數及微積分概論
- Freshman Chinese
大一國文
- Chinese Literature Appreciation
中國文學欣賞
- Applied Putonghua
應用普通話
- Introduction to Computer Programming
計算機程序設計導論
- English for Effective Communication
高效傳訊英語
- English for Academic Purposes
學術英語寫作
- English for Business Communication
商業傳訊英語
- Perspectives on General Education
通識概論
- 2 General Education Electives
兩個通識選修單元

Year 3-4 (第三年至第四年)

- 4 General Education Electives
四個通識選修單元

8 Modules
8 個單元

Business Education 商學教育

Year 1-2 (第一年至第二年)

- Financial Accounting
財務會計
- Principles of Marketing
市場學原理
- Business Economics 1
商業經濟學 (一)
- Business Economics 2
商業經濟學 (二)
- Financial Management
財務管理
- Principles of Management
管理學原理

Year 3-4 (第三年至第四年)

- Hong Kong Business Law
香港商務法
- Corporate Finance
公司財務學



14 Modules
14 個單元

Actuarial Studies and Insurance 精算及保險

Year 1-2 (第一年至第二年)

- Mathematics for Actuarial Studies and Insurance
精算及保險應用數學
- Life Contingencies I
壽險精算 (一)
- International Insurance Principles and Markets
國際保險原理及市場
- Foundations of Data Sciences
概率論及數理統計
- Probability and Statistical Theory
概率及統計理論
- Financial Mathematics
金融數學

Year 3-4 (第三年至第四年)

- Investment and Risk Analysis
投資及風險分析
- Life and Health Insurance
人壽及醫療保險
- Property and Liability Insurance
財產及意外保險
- Software Applications for Insurance
軟件實務及保險應用
- Derivatives Valuation
衍生工具模型及估值
- Final Year Project
畢業專題研習
- Business Regression Analysis
商業回歸分析
- Financial Time Series for Business Intelligence
時間序列及商業智能分析

Highlighted Elective Modules 重點選修單元

- Life Contingencies II 壽險精算 (二)
- Loss Models 損失模型
- Loss Estimation 損失估算
- Advanced Derivatives Valuation 進階衍生工具模型及估值
- Reinsurance 再保險
- Insurance Company Operations 保險公司營運
- Retirement Plans 退休計劃
- Statistical Inference 推斷統計學

Entry Requirements 入學要求

Q: Are there any entry requirements for the Programme?

問：對於香港中學文憑試考生，課程有何入學要求？

A: For HKDSE candidates, the minimum entry requirements are level 3 in Chinese Language, English Language, Mathematics (Compulsory), and level 2 in Liberal Studies and one elective subject. The result of Mathematics Extended Part M1 or M2 is not a must, but will be considered for admission.

答：入學要求為中文、英文、數學(必修部分) 3級或以上，通識教育及另一選修科 2級或以上。數學延伸部分單元一或二的成績並非必要，但收生時會考慮。

Professional Recognition

專業認可

Our Programme equips students with professional knowledge and supports them to achieve recognitions from professional bodies, such as:

精算及保險 (榮譽) 理學士教授不同範疇的專業知識，幫助學生獲取以下機構的專業認可，如：

- Casualty Actuarial Society
北美產險精算學會
- Chartered Insurance Institute
英國特許保險學會
- Society of Actuaries
北美精算學會



Internship Opportunities

實習機會

Internship provides valuable and hands-on work training to students. Through the strong connection between The Hang Seng University of Hong Kong and the employers, more than 230 companies or organisations worldwide have provided over 900 internship places to our students in 2016/17.

透過實習，學生能獲得寶貴的工作經驗。香港恒生大學一直與業界緊密聯繫，在 2016/17 學年，逾 230 間機構為本校學生提供超過 900 個實習機會。

Participating organisations include:

參與機構包括：

- Aon Hong Kong
怡安香港
- AXA
安盛
- Bank of China (Hong Kong)
中國銀行 (香港)
- Census and Statistics Department
政府統計處
- Generali Life
忠意人壽 (香港) 有限公司
- Hang Seng Bank
恒生銀行
- QBE Hongkong & Shanghai Insurance Ltd
昆士蘭聯保保險有限公司
- Sun Life Hong Kong
香港永明金融
- Taiping Reinsurance Co Ltd
太平再保險有限公司

Scholarships

獎學金

There are different scholarships offered especially to the students of our Programme as an encouragement to them in pursuing academic excellence:

以下獎學金專為鼓勵本課程表現傑出的學生而設：

- The Hong Kong Federation of Insurers Scholarships
香港保險業聯會獎學金
- CMG Entrance Scholarship in Actuarial Studies and Insurance
安基國際精算及保險 (榮譽) 理學士入學獎學金
- CMG Subject Prizes on Life and Health Insurance & Property and Liability Insurance
安基國際科目獎：人壽及醫療保險和財產及意外保險



Q: What does an actuary do?

A: An actuary manages the risk of insurance products. This includes the design and pricing of new insurance products, as well as review of existing insurance products.

問：精算師的職責是？

答：精算師的主要職責是為保險公司管理產品風險。職責包括設計新產品及為其定價，並為現有保險產品作出評核。



Q: What does an underwriter do?

A: An underwriter reviews the applications from potential customers and decides whether an insurance policy or a loan can be issued to the customers.

問：核保主任的職責是？

答：核保主任的主要職責是為保險公司或銀行等金融機構審核申請人可否受保或獲批貸款。

Q: What does a claims officer do?

A: A claims officer handles customers' claims and calculates reimbursement to customers according to issued insurance policy.

問：理賠主任的職責是？

答：理賠主任的主要職責是為保險公司處理受保人的索賠，並在合約規定下計算賠償金。



Mentorship Programme
師友計劃



Student Exchange Programme
學生交流計劃



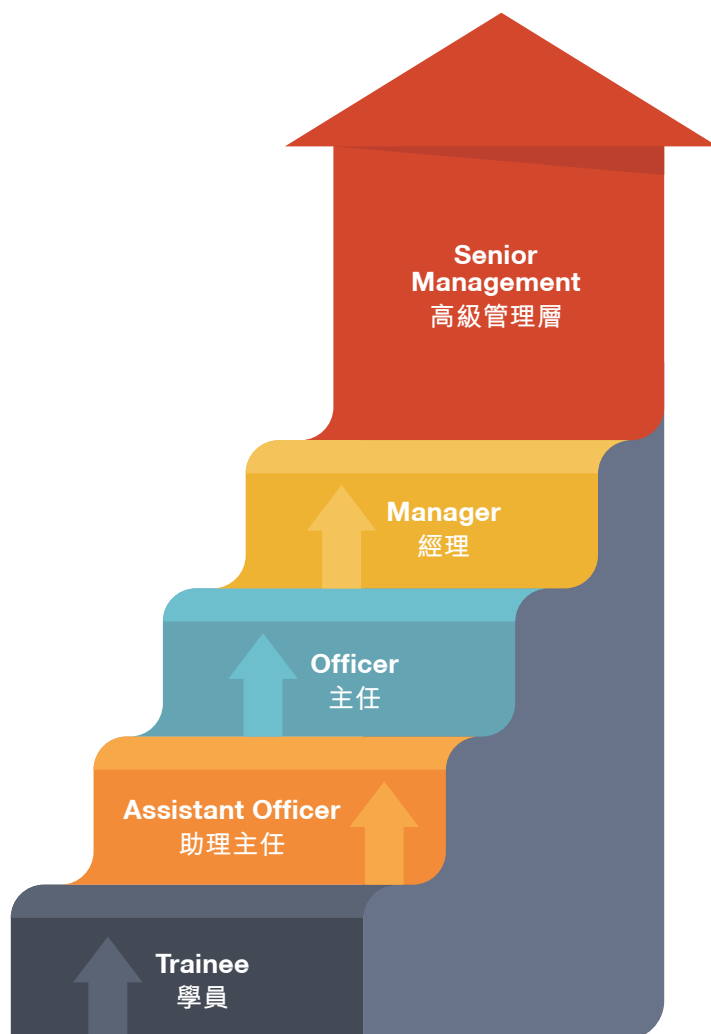
Joint-School Competition
聯校比賽

Career Path 發展階梯

The total gross premiums of Hong Kong insurance industry in 2017 amounted to \$489.6 billion, which is an increase of 9.1% over 2016¹. Due to rapid growth in the insurance industry, there is a strong demand on young talents with professional knowledge. The insurance industry can provide a promising career. Graduates may develop a career in the back office of insurance or financial sectors through the pathway as indicated on the right.

2017 年香港保險業毛保費總額為 4,896 億港元，較 2016 年增長 9.1%¹。由於行業增長迅速，因此業界對具備專業知識的人才需求殷切，亦提供不同前景理想的職位。畢業生可循右圖所示之階梯於保險後勤部門或其他金融機構發展事業。

¹ Insurance Authority, *Market performance of Hong Kong insurance industry for 2017*
(https://www.ia.org.hk/en/infocenter/press_releases/market_performance_of_hong_kong_insurance_industry_for_2017.html)



ENQUIRIES ON APPLICATION AND ADMISSION 入學申請查詢

Applicants should submit their applications via JUPAS.
申請者必須經「大學聯合招生辦法」申請。

Tel 電話 : 3963 5231
Website 網頁 : mst.hsu.edu.hk/en/programmes/ain
Email 電郵 : ain@hsu.edu.hk
Address 地址 : Hang Shin Link, Siu Lek Yuen, Shatin, NT
新界沙田小瀝源行善里

In case of any discrepancy between the English and Chinese versions of the contents of this pamphlet, the English version shall prevail.
本課程簡介內容以英文版本為準，中文譯本僅供參考。

The Hang Seng University of Hong Kong is incorporated in Hong Kong with limited liability by guarantee.
香港恒生大學是一間於香港註冊成立之擔保有限公司。

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