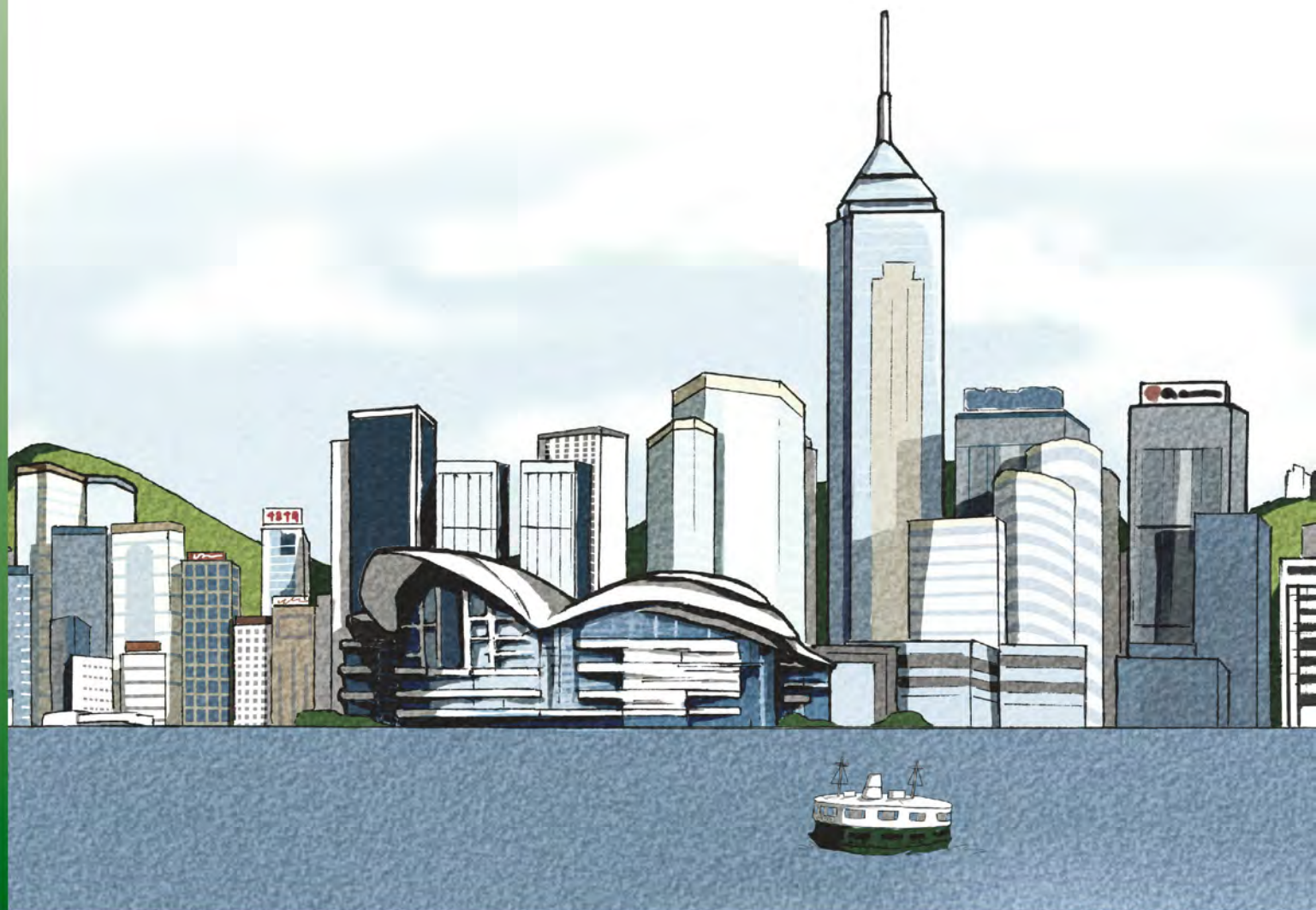




Bachelor of Science (Honours) in
Actuarial Studies and Insurance (BSC-AIN)
精算及保險(榮譽)理學士



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



香港恒生大學
THE HANG SENG UNIVERSITY
OF HONG KONG

• 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 Shortage of Talent 市場需求及人才短缺

The insurance industry in Hong Kong is experiencing a rapid growth and in need of a continuous supply of young talents. The total gross premiums of Hong Kong insurance industry in 2020 amounted to \$608.4 billion, which is an increase of 4.9% over 2019¹. 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。2020年香港保險業毛保費總額為6,084億港元，較2019年增長4.9%¹。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。

¹ Insurance Authority releases provisional statistics of Hong Kong insurance industry in 2020
(https://www.ia.org.hk/en/infocenter/press_releases/20210312.html)

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 has been selected under SSSDP. Students of our Programme, admitted via JUPAS, will be granted an annual tuition fee subsidy up to HK\$44,240, tenable for the normal duration of the programme.

由於保險業後勤專才需求殷切，本課程獲納入教育局的指定專業/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44,240港元學費資助，在課程的正常修業期內發放。



1 Mentorship Programme
師友計劃

2 Student Exchange Programme
學生交流計劃

3 Consultation Day
恒大課程諮詢日

4 BSC-AIN students
successfully passed
the Actuarial Society
of Hong Kong (ASHK)
examinations.
BSC-AIN學生成功
通過香港精算
學會考試

5 Peer & Personal Tutor Programmes
朋輩及導師指導計劃

6 Joint-School Competition
聯校比賽

7 'The New Code of Conduct
for the Insurance Industry'
Seminar
「保險業新專業守則」講座

Programme Structure 課程結構

Our BSC-AIN Programme consists of 42 modules (126 credits), including:

精算及保險 (榮譽) 理學士學位課程包含42個單元科目 (126 個學分) , 其中包括以下必修科目:

Common Core Curriculum 共同核心課程

Year 1-2 (第一年至第二年)

- Intro 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
- Contemporary Information Technologies
當代資訊科技
- Perspectives on GE
通識概論
- University English (I)
大學英語 (一)
- University English (II)
大學英語 (二)
- English for Academic Purposes
學術英語
- English for Professional Communication
專業英語傳意

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

Actuarial Studies and Insurance 精算及保險

Year 1-2 (第一年至第二年)

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

Entry Requirements 入學要求

Q : What are the HKDSE 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.

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。

Q : Which HKDSE subjects have heavier weights for Programme admission?

問：哪些香港中學文憑試的科目在收生時會佔較大比重？

A : The results of English, Mathematics (Compulsory), Mathematics Extended Part Module1 or 2 (M1/M2), Business, Accounting and Financial Studies (BAFS) and Physics have heavier weights.

答：英文、數學（必修部分）、數學延伸部分單元一或二 (M1/M2)、企業、會計與財務概論、經濟和物理的成績在收生時會佔較大比重。



Professional Recognition 專業認可

- 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
- The Australian and New Zealand Institute of Insurance and Finance
澳大利亞及新西蘭保險與金融學會



Internship Opportunities 實習機會

The Hang Seng University of Hong Kong collaborates with more than 300 companies or organisations worldwide which have provided over 1,100 internship places to our students in 2020/2021.

在 2020/2021 學年，香港恒生大學與業界共逾 300 間機構，為本校學生提供超過 1,100 個實習機會。

Participating organisations include: 參與機構包括：

- | | | |
|-------------------------|---------------------------------|---------------------------------------|
| • AIA
友邦 | • Insurance Authority
保險業監管局 | • BOC Life
中銀人壽 |
| • Aon Hong Kong
怡安香港 | • Manulife
宏利 | • BE Reinsurance
永和再保險 |
| • AXA
安盛 | • Sun Life Hong Kong
香港永明金融 | • Zurich Insurance
蘇黎世保險 |
| • FTLife
富通 | • Chubb
安達保險 | • FWD Group
富衛集團 |
| • Generali Life
忠意人壽 | • Prudential
英國保誠 | • BC Reinsurance Limited
銀和再保險有限公司 |

Scholarships 獎學金

- The Hong Kong Federation of Insurers Scholarships
香港保險業聯會獎學金
- CMG Subject Prizes
安基國際科目獎
- AR Charitable Foundation Scholarships
德和慈善基金獎學金



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。



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 : <https://msi.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。

Information updated as of September 2021.

有關資料更新至2021年9月。

QF Level: 5

QR Registration No.: 18/000848/L5

Registration Validity Period: 08/11/2018 to 31/08/2022