



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



DEPARTMENT OF
MATHEMATICS,
STATISTICS AND INSURANCE
數學、統計及保險學系



Bachelor of Science (Honours) in **ACTUARIAL STUDIES AND INSURANCE** (BSc-AIN)

精算及保險(榮譽)理學士



Unique Programme Features

課程特色

Nurturing Talents to Meet Demand in Rapidly Changing Market 培養人才以切合市場需要

Bachelor of Science (Honours) in Actuarial Studies and Insurance Programme integrates actuarial knowledge with business and insurance education. Aiming to nurture future leaders in the fast-changing business world, our Programme equips students with the essential actuarial skills including data analytics, investment and financial analysis. Our highly competitive graduates provide expert recommendations in a vast array of disciplines such as risk management, insurance and consulting.

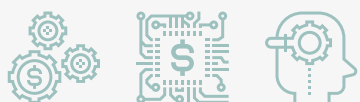
精算及保險（榮譽）理學士課程融合精算知識與商業和保險教育。課程教授學生精算方面重要的技術，包括數據分析、投資、財務等，以協助學生在瞬息萬變的商業世界中應對各種挑戰，展現領袖才能。課程畢業生能在風險管理、保險和諮詢等不同業務領域作出專業的建議和決策，在市場上保持卓越的競爭力。



Actuarial Studies 精算

Equipping students with knowledge and skills in probability and statistics, data analytics, financial mathematics, investment and risk analytics, and developing their ability in analyzing combinations of insurance and asset products, and controlling the operational risk of companies.

教授學生概率統計、數據分析、金融數學、投資及風險分析等領域的知識和技巧，培育學生設計及分析保險及資產類產品組合、管控企業運營風險的能力。



Insurance 保險

Providing essential and important business knowledge, such as business administration, marketing and financial accounting, to prepare students to take up professional roles in investment, banking, risk management, consulting, and insurance industries.

教授學生工商管理、市場營銷、財務會計等實用與重要的商業知識，為學生在投資、銀行、風險管理、諮詢和保險行業擔當專業崗位做好準備。



Study Subsidy Scheme for Designated Professions/Sectors (SSSDP)

指定專業/界別課程資助計劃

To meet the increasing demand of professional talents in the market, our Programme has been selected under SSSDP. Local students of our Programme will be granted an annual tuition fee subsidy up to HK\$46,780, tenable for the normal duration of the Programme. The subsidy is applicable to Year 1 to Year 3 applicants.

為滿足市場對專業人才日益增長的需求，本課程獲納入教育局的指定專業/界別課程資助計劃。入讀本課程的本地學生，在課程的正常修業期內，每年可獲最高46,780港元學費資助。本資助計劃適用於一至三年級入讀之學生。



1 Mentorship Programme
師友計劃

5 Personal Tutor Programme
導師指導計劃

2 Student Exchange Programme
學生交流計劃

6 Joint-School Competition
聯校比賽

3 Consultation Day
恒大課程諮詢日

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

4 BSc-AIN students passed the Actuarial Society of Hong Kong (ASHK) examinations.
BSc-AIN學生通過香港精算學會考試

Programme Structure 課程結構

BSc-AIN Programme consists of 43 modules (126 credits), including the following compulsory courses:

精算及保險 (榮譽) 理學士學位課程包含43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 1-3 (第一年至第三年)

- Freshman Chinese
大一國文
- Chinese Literature Appreciation
中國文學欣賞
- Applied Putonghua
應用普通話
- 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
- Intro to Linear Algebra and Calculus
線性代數及微積分概論
- Contemporary Information Technologies
當代資訊科技
- Liberal Arts Education
通識教育

Business Education 商學教育

Year 1-2 (第一年至第二年)

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

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

Year 3-4 (第三年至第四年)

- Life Contingencies I
壽險精算 (一)
- Computing for Statistical Analysis
電腦統計分析
- Software Applications for Insurance
軟件實務及保險應用
- Financial Mathematics
金融數學
- Statistical Inference
推斷統計學
- 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
- Derivatives Valuation
衍生工具模型及估值
- Predictive Analytics I
預測分析 (一)
- Predictive Analytics II
預測分析 (二)

Entrance Requirements

入學要求

For local applicants with current HKDSE results, the minimum entrance requirements are Level 3 or above for Chinese Language, English Language and Mathematics (Compulsory Part), Attained for Citizenship and Social Development, and Level 2 or above for one elective subject.

Once the programme's minimum entrance requirements are fulfilled, the BSc-AIN Programme adopts a Best Five Subject policy with English and Mathematics (Compulsory Part) inclusive for selection purposes. The results of English, Mathematics (Compulsory Part), Mathematics Extended Part Module 1 or 2 (M1/M2), Business, Accounting and Financial Studies (BAFS), Economics and Physics have heavier weights.

對於持有應屆香港中學文憑試成績的本地申請人，最低入學要求為中國語文、英國語文、數學(必修部分)取得第3級或以上成績，公民與社會發展科取得達標成績，以及另一選修科取得第2級或以上成績。

申請者符合最低入學要求後，本課程採用文憑試最佳五科成績為入學考慮，當中必需包括英國語文及數學（必修部分）。英國語文、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。

Student Exchange Programme and Study Tours

學生交流計劃及遊學團



Scholarships

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
安基國際科目獎
- CMG SOA Examination Awards in Actuarial Studies and Insurance
安基國際北美精算會考試獎
- The Hong Kong Federation of Insurers Scholarships
香港保險業聯會獎學金
- Solomon Yung Student Award in Actuarial Studies and Insurance
容思瀚精算及保險學生獎



Professional Recognition 專業認可

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



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 1,500 internship places to our students in 2024/2025. 在 2024/2025 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 1,500 個實習機會。



Participating organisations include 參與機構包括:

- | | | | |
|--|-------------------------------------|---|---|
| • AIA
友邦 | • Chiyu Banking Corporation
集友銀行 | • Insurance Authority
保險業監管局 | • The Hongkong and Shanghai Banking Corporation Limited
香港上海滙豐銀行 |
| • Aon Hong Kong
怡安香港 | • Chubb
安達保險 | • KPMG
畢馬威 | • Wheelock Properties
會德豐地產 |
| • AXA
安盛 | • CTF Life
周大福人壽 | • Manulife
宏利 | • Zurich Insurance
蘇黎世保險 |
| • BE Reinsurance
永和再保險 | • FWD Group
富衛集團 | • Prudential
英國保誠 | |
| • BOC Life
中銀人壽 | • Generali Life
忠意人壽 | • Reinsurance Group of America
美國再保險集團 | |
| • China Taiping Insurance (HK)
中國太平保險 | • Hang Seng Bank
恒生銀行 | • Sun Life Hong Kong
香港永明金融 | |

Internship Sharing 實習分享

My experience as an actuarial intern in CTF Life has provided me with valuable insights into data analysis. During my time with the valuation team, I developed skills to analyse reserve calculations and assess the impact of regulatory changes on our valuations. Under the guidance of my supervisor, I gained a solid understanding of the industry and the importance of data integrity in the actuarial process. I look forward to continuing my work with the team in a permanent position.

Mr. TAM Chi Kwong Tommy
(Entry year: 2020)



After completing the part-time internship at FWD, I joined RGA to start my first full-time internship from Jan to Jun 2024. I worked in the regional valuation department during these six months. As RGA is a reinsurance company, it helps me gain a wider view of the entire insurance industry and also a better understanding on the main difference between direct insurance and reinsurance businesses. Thanks to my former experience at FWD, I got more chances to participate in projects from different fields. It is an excellent experience to choose RGA as my second internship company.

Mr. SAT Ka Lim Kenneth
(Entry year: 2021)



Message from Industry Leader 業界人士的話

The Bachelor of Science (Honours) in Actuarial Studies and Insurance Programme (the Programme) is a solid programme that not only helps students develop their technical skills, but also prepares them for their professional exams along the way of their studies.

In particular, its Big-Data Analytics and Risk Management components bring in the latest development in the insurance industry, which gives students a head-start over their peers. These skills are definitely highly sought after in the industry.

The balance offered by the Programme between technical training in actuarial science and general education in business also enables students to integrate their actuarial skills seamlessly into day-to-day business activities, making the Programme an attractive source of young talents for employers.

This well-designed Programme is recognized by leading local and international actuarial societies, such as Society of Actuaries (SOA) and Actuarial Society of Hong Kong (ASHK). Empowered by these professional recognitions, the graduates of the Programme are ready to embark on their exciting careers as future actuaries and insurance professionals, which are top talents much in demand as identified by the Hong Kong Government.



Ms. WONG Ka Man
Fellow of the Society of Actuaries (FSA)
MD, Head of Performance & Delivery,
Global Risk, International Wealth &
Premier Business
Former President of the Actuarial Society of
Hong Kong

Words from Graduates 畢業生分享

The actuarial studies and insurance (BSc-AIN) curriculum has provided me with a strong foundation in mathematics, statistics, economics, and finance. It has equipped me with analytical and problem-solving skills that are crucial for success in the actuarial profession. Additionally, through internships offered by the program, I gained valuable insights into the insurance industry and the role actuaries play in it. The training offered by the program is exceptional. The professors are highly knowledgeable and experienced in their respective fields, and their passion in teaching is evident from their vivid and engaging lectures. Furthermore, the program also provides ample support to students pursuing professional qualifications offered by various professional bodies, including the Society of Actuaries and the Chartered Insurance Institute. Overall, I am confident that the education and experience gained through the program will position me for success as a professional actuary.

Ms. YIU Sum Yuet
Actuarial Analyst, RGA Reinsurance Company
Associate of the Society of Actuaries (ASA) (Graduate of 2023)



ENQUIRIES ON APPLICATION AND ADMISSION 入學申請查詢

Applicants should submit their applications via JUPAS (Year 1) or Undergraduate Application System (Year 3).
申請者必須經「大學聯合招生辦法」（一年級）或「網上入學申請系統」（三年級）申請。

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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 October 2025.

有關資料更新至2025年10月。

QF Level: 5

QR Registration No.: 18/000848/L5

Registration Validity Period: 08/11/2018 to 31/08/2027