香港恒生大學
THE HANG SENG UNIVERSITY OF HONG KONG
數學、統計及保險學系
Department of Mathematics, Statistics and Insurance

MSc-INS 保險理學碩士



Master of Science in Insurance (MSc-INS)
保险理学硕士

2027 现正招生

课程简介 Programme Overview

保险理学硕士课程将保险实务与理论互相结合，提供具挑战性和启发性的学习体验。课程注重全人发展，旨在帮助学生掌握广泛的保险知识与先进的保险技能，理性做出商业决策，显著提升专业素养，通识各项保险服务技能，为推动社会发展培育高素质人才、行业精英和领导者。

- 课程涵盖保险理论和实践，为保险业和金融业培训专业人才
- 此专业属于香港急需人才清单的专业，合资格专才可享受入境便利
- 校内导师联合业界知名的优秀专家共同授课
- 英语教学
- 一年即拿硕士学位，毕业后可选择留港/回国工作，或者海外升学

The Master of Science in Insurance programme combines insurance practice and theory, providing a challenging and inspiring learning experience. The programme emphasizes holistic development and aims to help students master a wide range of insurance knowledge and advanced insurance skills, nurturing high-quality talent, industry elites, and leaders to promote social development.

- The curriculum covers insurance theory and practice, training professionals for the insurance and financial industries.
- This specialty is listed on the Talent List Hong Kong, allowing qualified professionals to benefit from immigration facilitation.
- On-campus instructors collaborate with renowned industry experts for joint teaching.
- Classes are taught in English.
- A master's degree can be obtained in just one year, and graduates can choose to work in Hong Kong or return to their home country, or continue their studies overseas.

学生感言 Student Testimonial



曹玥
保险理学硕士课程毕业生（2025-26学年）
联席董事　赤道资产保障有限公司

Tony CAO
AY 2025-26, MSc-INS Programme Graduate
Associate Director　Equator Asset Protection Limited

非常荣幸能于香港恒生大学修读保险理学硕士课程。课程将保险精算、风险管理与合规监管的系统理论，与大量真实商业案例深度结合，让我快速将书本知识转化为服务客户的实战能力。业界资深讲者的一线分享，更让我洞察到香港作为亚太保险枢纽的独特优势。暑假期间，我还有幸参与牛津大学夏校项目，在国际顶尖的学术氛围中深入学习金融与风险管理的前沿课题，并与来自世界各地的同学交流切磋。这段经历与硕士课程互为补充——一个立足香港、贴近市场实务，一个放眼全球、拓展国际视野，共同为我的职业发展打下了扎实根基。

香港保险市场竞争激烈，这门课程恰到好处地连接了「学术理论」与「市场实务」。无论是产品结构的深度剖析，还是跨境财富管理的前沿趋势，都让我在起步阶段就建立了系统性视野；而牛津夏校的学习经历，则让我从全球视角重新审视保险行业的变革与机遇，学会用更宏观的思维分析市场。在此结识的同学校友，以及牛津项目中认识的国际夥伴，都将成为我长远发展的宝贵资源。

It is my great honor to study the MSc-INS programme. The programme integrates systematic theories in actuarial science, risk management, and compliance with extensive real-world case studies, enabling me to translate textbook knowledge into practical client-serving skills. First-hand insights from seasoned industry speakers also gave me a clearer picture of Hong Kong's unique edge as an Asia-Pacific insurance hub. During the summer, I was also privileged to attend the Oxford Summer School, where I explored cutting-edge topics in finance and risk management within a world-class academic environment and exchanged ideas with peers from around the globe.

Hong Kong's insurance market is highly competitive, and this programme effectively bridges "academic theory" with "market practice." The alumni network I have built here, together with the international friends I met at Oxford, will be an invaluable resource for my long-term growth.



陈美灵
保险理学硕士课程毕业生（2025-26学年）
财富管理律师　国浩律师（重庆）事务所

Summer CHEN
AY 2025-26, MSc-INS Programme Graduate
Private Wealth Lawyer　Grandall Law Firm (Chongqing)

非常荣幸于恒大修读保险理学硕士课程。作为兼具金融与法律双背景的从业者，我深刻体悟到该课程在衔接两地财富管理市场中的独特桥梁价值。学校也提供了宝贵的机会，让我前往伦敦大学进行学术交流，得以从国际视角审视亚洲保险与财富管理市场。

这段研习经历，进一步坚定了我在保险与法律交叉领域深耕的方向，亦赋予我为客户家庭设计跨境财富传承顶层架构的充足信心。

I am honoured to have pursued the MSc-INS programme at HSUHK. With a background in both finance and law, I found the programme valuable in connecting the wealth management landscapes of Hong Kong and Mainland China. The opportunity provided by the University to participate in an academic exchange programme with the University of London further broadened my perspective, enabling me to view the Asian insurance and wealth management industry through a global lens.

This transformative experience strengthened my commitment to specialising at the intersection of insurance and law while equipping me with the expertise and confidence to provide clients with comprehensive wealth succession and cross-border wealth planning.

薪酬参考 Reference Salary

随著大湾区保险业的急速发展，近年香港保险以及金融行业都缺乏相关人才。

The insurance industry is expanding rapidly due to the growth of the global economy, leading to a high demand for insurance professionals.



数据来源于 https://hk.jobsdb.com/ 和 https://www.glassdoor.com.hk/index.htm

校企协作项目 Corporate Collaborations

在2026/27学年，与香港永明金融合作，透过以下四大范畴推出一系列人才培育计划：

In collaboration with Sun Life Hong Kong Limited, a series of talent development initiatives have been and will be launched across four key areas in the academic year 2026/27:

1. 安排企业考察与交流 Corporate Visits and Exchanges
2. 设立奖学金计划[&] Scholarship Programme
3. 提供实习机会[^] Internship Opportunities
4. 举办学生项目竞赛[#] Student Project Competition

& 奖学金之获取须符合相关申请资格、评选准则及条款与细则。符合申请资格并不保证一定获颁奖学金。详情请参阅相关文件。

^ 实习机会（包括前线/后勤部门及理财顾问）的安排将视乎申请人的资格要求、评选结果、招聘流程、面试表现及业务需要而定。香港永明金融保留作出最终安排及聘用决定之权利。理财顾问的委任须获得香港保险业监管局批准。

学生项目竞赛的奖项及奖金将根据相关评审准则及参赛团队表现进行评选，最终安排以香港永明金融公布为准。

专业资质认证 Professional Recognition

学生毕业后即可申请成为澳大利亚及新西兰金融与保险学会（ANZIIF）的高级准会员。

Students are eligible to apply for Senior Associate of ANZIIF (Australian and New Zealand Institute of Insurance and Finance) upon graduation.

优质师资 Profiles

资深教授 Academic Faculty

陈伟森 教授 美国费城天普大学博士
决策科学学院院长，北美精算师，北美特许企业风险分析师，英国精算师学会荣誉会员，英国皇家统计学会会员
精算随机模型、人口老化及医疗融资
Wai Sum CHAN, PhD (Temple University), FSA (SOA), CERA (SOA), HonFIA (IFoA), CStat (RSS)
Dean of School of Decision Sciences
Actuarial modelling, Financial econometrics, Health care financing

萧志中 副教授 日本东京都立大学博士
数学、统计及保险学系主任
随机控制，精算数学，金融数学，运筹学，随机微分博弈
Chi Chung SIU, PhD (TMU)
Head of Department of Mathematics, Statistics and Insurance, Associate Professor
Stochastic Control, Actuarial Mathematics, Financial Mathematics

吴燕 高级讲师 美国爱荷华大学硕士
保险理学硕士课程副主任(中国内地)，北美精算师
医疗保险，保险准备金，财务申报，保险产品保费计算，保险风险管理
Michelle WU, MSc (SCUT), MSc (Iowa), FSA (SOA)
Associate Programme Director (Mainland), Senior Lecturer
Medical Insurance, Reserving and Product Premium Calculation, Risk Management

蔡少佳 教授 香港浸会大学博士
研究生院院长，数学、统计及保险学系教授
数据挖掘，机器学习，图像处理
Siu Kai CHOY, PhD (HKBU)
Dean of Graduate School, Professor, Department of Mathematics, Statistics and Insurance
Machine Learning, Pattern Recognition, Image Processing

冯颖康 副教授 香港中文大学博士
决策科学学院副院长(研究生课程)，保险理学硕士课程主任，北美精算师，北美特许企业风险分析师
保险法规，风险管理，保险公司企业财务
Derrick FUNG, PhD (CUHK), FSA (SOA), CERA (SOA)
Associate Dean (Graduate Studies) of School of Decision Sciences), Programme Director, Associate Professor
Insurance Regulation, Risk Management, Corporate Finance for Insurers

余国惠 副教授 香港理工大学博士
英国皇家统计学会特许统计师
资产管理，风险管理，金融优化理论，期权定价
Carisa YU, PhD (PolyUHK), CStat (RSS)
Associate Professor
Asset Management, Risk Management, Financial Optimization, Option Pricing



业界领袖 Industry Experts

李彦鸿 客座教授
香港中文大学工商管理硕士，英国特许保险学院院士，北美寿险管理师，香港保险师公会会员
怡安咨询前董事总经理
Lawrence LEE, MBA (CUHK), ACII, FLMI, Fellow (HKCIP)
Adjunct Professor
Former Regional Managing Director for Aon Consulting

林素华 兼职讲师
凯晟精算顾问有限公司总经理及创始人
Cathy Lin, M.S. (University of Wisconsin-Madison)
CEO and Founder of Luminous Actuarial Consulting Limited

彭亮 兼职讲师
香港城市大学法学专业证书，澳大利亚及新西兰保险与金融学会资深准会员
香港恒生大学行政人员保险理学硕士
香港保险法律学会董事
Patrick PENG, PCLL (CityU), ANZIIF (Senior Associate)
EMSc-INS (HSUHK)
Director of the Hong Kong Insurance Law Association

张敬彬 兼职讲师
澳门城市大学工商管理学硕士，英国特许保险学院院士
怡安全球客户网络亚洲区域前董事总经理
Benjamin CHANG, MBA (CityU Macau), ACII
Former Regional Managing Director
Aon Global Client Network, Asia Region



课程结构 Programme Curriculum

学生需要完成五门必修课和三门选修课。
总学分为24个学分。



国家教育部认可

请点击以下链接或扫描二维码查看国家教育部对香港恒生大学可面向内地招收研究生的通告。
http://www.moe.gov.cn/jyb_xxgk/s5743/s5744/A20/202104/t20210407_524919.html

入学要求 Admission Requirements

1. 具备获认可的大学本科或同等学历；及
2. 符合以下任意一项英语语言能力要求（若申请人之本科学位课程并非以英语授课完成）：
   托福≧79（网考），≧550（笔考）；雅思（学术）≧6.0；大学英语六级考试≧430；或与上述条件同等的资历。

1. A bachelor's degree from a recognised university or equivalent; and
2. Fulfilment of one of the following English language proficiency requirements if the applicant's bachelor's degree was not obtained from a university / tertiary institution where English is the medium of instruction: TOEFL ≥ 79 (internet-based), TOEFL ≥ 550 (paper-based); IELTS (Academic) ≥ 6.0; CET 6 ≥ 430; or equivalent.

学位授予 Graduation Requirements

修完规定的学分，考试成绩合格，符合香港恒生大学学位要求的学员，可获得香港恒生大学授予的理学硕士学位，可以申请留学服务认证。

学生符合以下毕业要求将获颁授保险理学硕士学位：
1. 须完成至少24个学分（8个单元）并取得D级或以上成绩，包括五个核心单元和三个选修单元；及
2. 累积平均积点（GPA）2.0或以上。

To be eligible for the award of the Master of Science in Insurance, students are required to:
1. complete and obtain a Grade D or above on at least 24 credits (8 modules), including five core modules and three major elective modules; and
2. obtain a minimum cumulative GPA of 2.0.

修读模式 Mode of Study

全日制（一年） Full Time (1 year)
兼读制（两年） Part Time (2 years)

学费 Tuition Fee

港币199,920元，总计24个学分

HK$199,920, 24 credits in total

教学场地 Teaching Venue

课程将于以下地点进行：

- 香港恒生大学（HSUHK）沙田本部校园；
- 石门新都广场HSUHK@Shek Mun
- 西九文化区M+大楼创意荟（The Create）；或
- 大学指定的其他场地。

Postgraduate teaching and learning will be conducted at the following locations:

- The Hang Seng University of Hong Kong (HSUHK) Shatin Main Campus;
- HSUHK@Shek Mun in Shek Mun
- The Create at M+ Tower in the West Kowloon Cultural District (HSUHK Town Centre); or
- other venues designated by the University.

奖学金及奖项 Scholarships and Awards

杰出毕业生奖 - 卓越/优秀毕业生奖

卓越奖为8,000港元；优秀奖为3,500港元

香港未来人才深造奖学金计划

适用于香港本地学生申请，奖学金金额最高为10万港元。

香港永明金融2026/27学年卓越奖学金计划

奖金为10,000港元*

Distinguished Graduate Award - Excellence Award and Merit Award

Excellence Award HK$8,000; Merit Award HK$3,500

Hong Kong Future Talents Scholarship Scheme for Advanced Studies (FTSS)

The scholarship is applicable to local students and is worth up to HK$100,000.

Sun life Hong Kong Limited ("SLHK") Academic Excellence Scholarship for AY2026/27

The scholarship is HK$10,000*

* 本计划设有最多10个奖学金名额。奖学金之获取须符合相关申请资格、评选准则及条款与细则。符合申请资格并不保证一定获颁奖学金。详情请参阅相关文件。

* The Programme offers up to 10 scholarships. The award of a scholarship is subject to the applicable eligibility requirements, selection criteria, and terms and conditions. Meeting the eligibility requirements does not guarantee the award of a scholarship. Please refer to the relevant documentation for details.

入学咨询 Admission Enquiries

邮箱Email: ins@hsu.edu.hk
电话Tel: (852) 3963 5602
网站Homepage: https://msi.hsu.edu.hk/zh/ins/

WhatsApp:
(852) 5216 3725

微信WeChat:
inshsuhk

抖音
tiktok:

小红书
xiaohongshu:

香港恒生大学是一间于香港注册成立之担保有限公司。
招生简章以英文版本为准，中文译本仅供参考。
请浏览课程网站以获取最新信息。
The Hang Seng University of Hong Kong is incorporated in Hong Kong with limited liability by guarantee.

资历架构

香港学术及职业资历评审局资历名册
资历级别: 6
登记号码: 24/000251/L6
登记有效期: 1/9/2024 至 31/8/2030
主要学习及培训范畴: 商业及管理（保险）

Qualifications Framework

HKCAAVQ Qualifications Register
Qualifications Framework: Level 6
Registration No.: 24/000251/L6
Validity Period: 1/9/2024 to 31/8/2030
Primary Area of Study / Training: Business and Management (Insurance)

有关资料更新至2026年10月。
Information updated as of October 2026.