2021-2022
BBA in Insurance, Financial and Actuarial Analysis
Novel investment and insurance products make stability vital in the modern financial security system. The ever-progressing field of actuarial science is a major contributor to this stability. Insurance experts today are skilled mathematicians who apply their knowledge to business in new ways, effectively managing the risk of products related to mortality, morbidity, casualty, pensions and investments. The IFAA Programme at CUHK has a stellar record of preparing students for bright careers as actuaries, financial analysts, risk managers and insurance professionals.

Offered by the Department of Finance and unique in Hong Kong, the progressive BBA Programme in Insurance, Financial and Actuarial Analysis provides comprehensive training in all aspects of actuarial science and insurance company management. The IFAA curriculum goes beyond the study of theory to address broad practical business needs. With structured curriculum patterns and internship opportunities, IFAA facilitates essential business exposure to enhance your career preparedness. Through our courses, you will become familiar with the material for professional examinations administered by the Society of Actuaries (SOA) in the United States and the Institute and Faculty of Actuaries (IFoA) in the United Kingdom. IFAA is recognised by SOA as a Centre of Actuarial Excellence, the highest level of recognition offered to universities.

While rooted in Hong Kong’s institutional environment, the programme will give you frequent exposure to broader international issues and practices. IFAA has an outstanding reputation and strong network amongst well-known insurance companies in the region, who actively offer training and internships to IFAA students. The programme also boasts a strong employment record, with more than half of our alumni earning actuarial credentials and more than 60% of our graduates successfully securing actuarial positions in multinational insurance companies. Other graduates go on to work in banks, business consulting firms, and other financial institutions.

By the time you complete the IFAA Programme, you should be familiar with the purpose, design and application of insurance products, finance and investment tools, as well as accounting, economics, marketing and management, mathematics, statistics and actuarial science. You can also expect to possess the following:

- Solid business communication skills;
- Effective analytical and problem-solving insight;
- Ability to apply learned business knowledge in a corporate environment;
- Confidence to propose innovative strategies in a global context;
- Awareness of current ethical issues in today’s business world; and
- Specific knowledge of actuarial science and insurance, including life and non-life insurance product design, pricing, and risk management.

OVERVIEW

Offered by the Department of Finance and unique in Hong Kong, the progressive BBA Programme in Insurance, Financial and Actuarial Analysis provides comprehensive training in all aspects of actuarial science and insurance company management. The IFAA curriculum goes beyond the study of theory to address broad practical business needs. With structured curriculum patterns and internship opportunities, IFAA facilitates essential business exposure to enhance your career preparedness. Through our courses, you will become familiar with the material for professional examinations administered by the Society of Actuaries (SOA) in the United States and the Institute and Faculty of Actuaries (IFoA) in the United Kingdom. IFAA is recognised by SOA as a Centre of Actuarial Excellence, the highest level of recognition offered to universities.

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- Specific knowledge of actuarial science and insurance, including life and non-life insurance product design, pricing, and risk management.
Example Course Patterns

Example 1 (with internship):

<table>
<thead>
<tr>
<th>Year</th>
<th>Recommended Course Pattern</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1</td>
<td>ACCT1111, DSME1030, MATH1530 or MATH1010</td>
<td>9</td>
</tr>
<tr>
<td>Term 2</td>
<td>DSME1040, FINA2010, 2200, MATH1010 (if not taken)</td>
<td>9-12</td>
</tr>
<tr>
<td>Term 1</td>
<td>FINA2220, 3210, MATH1540</td>
<td>9</td>
</tr>
<tr>
<td>Term 2</td>
<td>ACCT2121, FINA2230, 3080, 3220, 3230</td>
<td>15</td>
</tr>
<tr>
<td>Term 1</td>
<td>FINA3240, 3290, 4210 and one elective course</td>
<td>12</td>
</tr>
<tr>
<td>Term 2</td>
<td>Actuarial Internship</td>
<td></td>
</tr>
<tr>
<td>Term 1</td>
<td>Four elective courses</td>
<td>12</td>
</tr>
<tr>
<td>Term 2</td>
<td>FINA3250, MGMT1020 and two elective courses</td>
<td>12</td>
</tr>
<tr>
<td>Total:</td>
<td></td>
<td>78-81</td>
</tr>
</tbody>
</table>

Example 2 (with both exchange and internship):

<table>
<thead>
<tr>
<th>Year</th>
<th>Recommended Course Pattern</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1</td>
<td>ACCT1111, DSME1030, MATH1530 or MATH1010</td>
<td>9</td>
</tr>
<tr>
<td>Term 2</td>
<td>DSME1040, FINA2010, 2200, MATH1010 (if not taken)</td>
<td>9-12</td>
</tr>
<tr>
<td>Term 1</td>
<td>FINA2220, 3210, MATH1540</td>
<td>9</td>
</tr>
<tr>
<td>Term 2</td>
<td>ACCT2121, FINA2230, 3080, 3220, 3230</td>
<td>15</td>
</tr>
<tr>
<td>Term 1</td>
<td>FINA3240, 3290, 4210 and one elective course</td>
<td>12</td>
</tr>
<tr>
<td>Term 2</td>
<td>Overseas Exchange/Actuarial Internship</td>
<td></td>
</tr>
<tr>
<td>Term 1</td>
<td>Actuarial Internship/Overseas Exchange</td>
<td></td>
</tr>
<tr>
<td>Term 2</td>
<td>FINA3250 and three elective courses</td>
<td>12</td>
</tr>
<tr>
<td>Term 1</td>
<td>MGMT1020 and three elective courses</td>
<td>12</td>
</tr>
<tr>
<td>Total:</td>
<td></td>
<td>78-81</td>
</tr>
</tbody>
</table>

You can also take a minor outside of the IFAA programme to further broaden your knowledge.

Credits Required for Successful Completion of Major

78-81 credits including compulsory courses, elective courses and capstone course

Besides major requirements, students are also required to satisfy all requirements prescribed by the University.
GROWTH OPPORTUNITIES

Internships
	IFAA offers two internship programmes:

1. Actuarial Training Programme
IFAA pioneered the Actuarial Training Programme to place students in the actuarial departments of insurance companies and related business entities for at least six months. Almost all of our students complete a six-month internship during their third or fourth year, augmenting their classroom learning by working in a real business environment. Companies that have participated in our training programme include:

AIA Company Limited
Blue Insurance Limited
AXA China Region Insurance Company Limited
BOC Group Life Assurance Company Limited
Chubb Life Insurance Company Limited
CIGNA Worldwide Life Insurance Company Limited
Deloitte Advisory (Hong Kong) Limited
Ernst & Young Advisory Services Limited
FTLife Insurance Company Limited
FWD Life Insurance Company (Bermuda) Limited

2. Summer Internship Programme
IFAA students also pursue internship opportunities in various business fields, such as business consulting, insurance management, marketing and accounting. The potential to explore a different side of the business allows you to experience the insurance industry from different angles, expanding your knowledge and future career options. Our students have completed internships with a number of leading companies, some of which exclusively offer IFAA internships, including:

AIA Company Limited
AXA China Region Insurance Company Limited
BOC Group Life Assurance Company Limited
China Life Insurance (Overseas) Company Limited
CIGNA Worldwide Life Insurance Company Limited

Case Competitions
During your IFAA study you will have the chance to participate in case competitions offered by financial institutions, actuarial organisations and business schools around the world. Working with teammates, you will hone your predictive analytics skills by solving global business problems in a realistic setting. IFAA students are known to be competitive contenders in these competitions, with one of our teams bringing home the top prize in the 2017 SOA Student Research Case Study Challenge.

Tammy CHEUNG
Regional Actuarial Services, Asia,

"It was a valuable experience to be able to work in Manulife Asia for a half-year internship. I was working in the regional office and my main responsibility was to assist in model development. I had learnt AXIS modelling from scratch during the six months, and I became more curious to acquire more new knowledge related to work so as to gain a better understanding of how different teams work together. Working in the regional office allowed me to meet people from different countries. I used to work with colleagues from places like Indonesia, Canada and the Philippines. Having the chance to cooperate with people with different background had enhanced my communication skills and my adaptability to different working style.

The 6-month internship gave me a glimpse of the operation in an insurance company. This is definitely an essential learning experience for my university life and is important for my future career planning."

Michael NG
Group Corporate Actuarial Department,
AIA Company Limited (2017)

"The half-year internship at AIA Group was undoubtedly a fruitful experience to me.

Being an actuarial intern in the Actuarial Solution Architecture – Solvency team, I was granted the opportunity to apply the knowledge and techniques in real-life business practices. I was assigned to assist the bi-annual economic capital assessment for assets and liabilities valuation. The challenges I faced equipped me with the sense towards the validity of actuarial assumptions applied. On top of that, the task of sensitivity testing, which required cooperation with the risk and modelling team, had given me various opportunities to perfect my skills in communication and data analysis.

I would like to express my sincere thanks to my colleagues and supervisors for their guidance and support. Quote a spirit I learnt as a closing:

'The more solutions you have to a problem, the easier to spot any mistake.'"
International Exposure
As the world becomes increasingly interconnected, professionals with a keen global business perspective will be best positioned for success. IFAA provides rich opportunities for you to develop world-wide connections and learn about different cultures, communication styles and unique business practices.

• More than 60% of our students go on exchange for at least one term.
• CUHK offers more than 230 student exchange programmes including university-wide, college, faculty and departmental exchanges.

IFAA students have gone on summer exchange to a number of renowned international universities, including:

• Copenhagen Business School, Denmark
• Erasmus University Rotterdam, Netherlands
• Georgetown University, The United States
• Harvard University, The United States
• Institut Mines-Télécom Business School, France
• Korea University, Korea
• La Trobe University, Australia
• Lund University, Sweden
• Maastricht University, Netherlands
• McGill University, Canada
• Osaka University, Japan
• Queen’s University, Canada
• University of California, Berkeley, The United States
• University of Economics, Prague, Czech Republic
• University of Manchester, The United Kingdom
• University of St. Gallen, Switzerland
• University of Toronto, Canada
• Vienna University of Economics and Business, Austria
• Washington University in St. Louis, The United States

Michelle KUAN
Exchange Student in
Erasmus University Rotterdam in 2017

“I have always wanted to live in a place outside of Hong Kong, and my exchange journey in Rotterdam has given me a marvellous opportunity to immerse myself into a different culture. There are millions of advantages of going on exchange, for instance, to experience a new learning environment, to step out of your comfort zone, to meet people from all over the world and most importantly to travel.

I have met a lot of friends from many countries, and it is amazing to see that even all of us are from different backgrounds, everyone is willing to share their experience and to appreciate others. We went to classes together, went to picnic, attended local festivals and explored Europe together, making my journey a fruitful and precious one!

Other than that, I have deepened my understanding of who I am. Away from home, this was a time for me to organise myself and make my own decision. This required a lot of courage, self-management and self-understanding, in which I have improved throughout the 6 months.

Exchange is an invaluable experience and I wish I can be there one more time!”

Sharon TANG
Exchange Student in
Institut Mines-Télécom Business School in 2017

“Being immersed in a city where English is not commonly known, there were certainly times I felt helpless and lost. But more importantly it prompted me to step out of my comfort zone and take the initiative to ask for help and practise my French communication skills, which can hardly be achieved in Hong Kong.

The most memorable experience during my exchange was to participate in the Language Tandem Programme organised by the school. I was grouped with another Chinese student and a local French student. We met up weekly, taught each other our own native language, and tried using them for cultural exchange.

Through these sessions, we talked about our lifestyles and views towards different aspects of life, including religion and marriage. This precious opportunity not only enhanced my language skills, but also enabled me to have a deeper insight of the values of people across the continents.

The five months studying abroad in France has no doubt been an intellectually-rewarding experience which will benefit me for a lifetime.”
**Career Prospects**

As an IFAA graduate you will be a competitive candidate for a number of business careers, and be most ideally suited for careers in banks, consulting firms, insurance firms and a number of key fields within the financial services industry.

**Actuaries**

Graduates who aspire to become actuaries will be well-equipped for work at insurance companies, consulting firms, government agencies, banks, investment firms, the employee benefits department of large corporation or any business that has substantial financial risk to manage.

**Insurance Professionals**

IFAA graduates can pursue professional careers in insurance as underwriters, insurance adjusters, examiners and risk managers.

**Financial Analysts**

As an IFAA student, you will receive training in financial markets, modelling and investments, and will be well-positioned for a career as a financial analyst in an investment firm.

**Distribution of Graduates by Industry (2005 - 2020)**

- 65.7% Actuarial
- 4.2% Further Studies
- 2.5% Business
- 7.9% Others
- 9.6% Investment / Commercial Banking
- 5.5% Insurance Management / Regulatory
- 1.8% Education
- 1.0% Business Consultancy
- 1.8% Accounting / Auditing

**Employers**

- AIA Company Limited
- AXA China Region Insurance Company Limited
- Bloomberg
- BNP Paribas Hong Kong Branch
- Chubb Insurance Hong Kong Limited
- Deloitte Advisory (Hong Kong) Limited
- Deutsche Bank
- Ernst & Young Advisory Services Limited
- FTLife Insurance Company Limited
- Fubon Life
- FWD Life Insurance Company (Bermuda) Limited
- Hang Seng Bank
- Hannover Reinsurance
- HSBC
- HSBC Insurance (Asia) Limited
- KPMG Advisory
- Manulife (International) Limited
- MetLife Asia Regional
- Nomura International Inc
- Prudential Hong Kong Limited
- RGA Reinsurance (Hong Kong and Southeast Asia)
- Sun Life Hong Kong
- Swiss Reinsurance
- UBS AG

**Kelton LAM**

2005 Graduate

“It has been more than 10 years since I graduated from the beautiful campus (I did not feel how beautiful it was when I was at school, but started to realise since I graduated). I went through the traditional actuarial pathway by learning and contributing in insurance companies and earning the qualification from the Society of Actuaries (SOA). Contrary to the perception by many people on the actuarial profession (and its people) as dull and boring, our lives, though challenging, are immensely rewarding. Many exciting opportunities popped up in my career, with the most remarkable one being a two-year assignment to Tokyo. The long working hours coupled with the endless leisure trips was truly an experience of ‘work hard, play hard’! As insurance is a people business, I have now taken up another opportunity to work in product development, leaving the Excel spreadsheets behind while moving closer to the front-line of the insurance business.”

**Benson YEUNG**

2011 Graduate

“After obtaining my fellowship a few years after my graduation, I decided to spend some time developing my interest in programming by working in a software company. It was a rewarding experience to add to my actuarial skill set — working with other programmers on different projects involves sophisticated coding skills. The experience in developing websites and apps definitely helps my career as actuaries often work with Excel/VBA and professional actuarial modelling softwares. Before getting back to the actuarial industry, I also had a chance to perform music with my friend on streets (known as busking), playing the piano part. Busking is such an enjoyable and unforgettable experience (earning cheers and a few bucks from pedestrians). I am so glad to be able to develop my other hobbies besides working as an actuary. A large part of that relies on the solid skill set equipped through my work experience and the IFAA programme.”

**Chloe LAU**

2018 Graduate

“Four (and a half) years at CUHK IFAA passed in the blink of an eye. It may sound cliché — but it is the thought that popped up in my mind when asked about my university life. Looking back, university life has given me a lot: lectures gave theoretical knowledge, extra-curricular activities gave friendship, exchange gave exposure, and internship gave experience. On a side note, it is extremely satisfying to apply textbook knowledge on your actual work — trust me.

I am one and half year into working full-time right now. After graduation, I joined an InsurTech startup. It is definitely not a ‘traditional’ career path but I enjoyed the diversity in my work. As suggested unanimously by friends and faculty staffs, ‘being happy is the most important when choosing a job.’

I am grateful for everything in these four years. Although the memories include difficult homework, sleepless nights and endless actuarial exams, larger part of them are good friends, inside jokes, and sleepless nights and endless actuarial exams, larger part of them are good friends, inside jokes, and endless leisure trips was truly an experience of ‘work hard, play hard’! As insurance is a people business, I have now taken up another opportunity to work in product development, leaving the Excel spreadsheets behind while moving closer to the front-line of the insurance business.”
Accreditation

The IFAA Programme has been recognised by the Society of Actuaries (SOA) in the United States as a Centre of Actuarial Excellence since 2011. We are one of only 33 universities in the world with this recognition, the highest award bestowed upon an actuarial programme. The SOA recognises IFAA’s excellence in a wide range of areas including curriculum design, faculty qualifications, connection with the insurance industry and graduate prospects.

“Fully integrated business courses, close to 100% participation in its internship and co-op programme and a strong connection to the industry are among the exceptional qualities of the CUHK actuarial science programme, and are instrumental in positioning students for success.”

— CAE Evaluation Committee (CEC), Society of Actuaries

Professional Examinations

To become an actuary, you must follow an educational pathway designed by one of the professional actuarial bodies. Most employers in Hong Kong require graduates to at least partially complete the pathway and have relevant internship or work experience in an actuarial role.

The educational pathway leading to a Fellow of the Society of Actuaries (SOA) begins with two components: associate examinations and Validation by Educational Experience (VEE). These are followed by e-Learning modules, projects, fellow examinations and professionalism courses. The IFAA courses below are relevant to the current SOA associate examinations. IFAA graduates typically pass most, if not all SOA required associate examinations, and are considered highly marketable to employers.

SOA Associate-Level Exam | Relevant Course(s)
--- | ---
Financial Mathematics | FINA 2200
Probability | FINA 2220
Investment and Financial Markets | FINA 3070, FINA 3080, FINA 3250
Long-term Actuarial Mathematics | FINA 3220, FINA 4210, FINA 4250
Short-term Actuarial Mathematics | FINA 3240, FINA 4220
Statistics for Risk Modelling | FINA 3290, FINA 3295

Required knowledge of economics, accounting, finance and mathematical statistics in the VEE component is fulfilled by good performance in relevant validated courses taken at qualified universities. CUHK offers such SOA validated courses, giving IFAA students an advantage over graduates from other programmes.

SOA VEE Area | Courses Offered for Validation
--- | ---
Economics | DSME 1030, DSME 1040
Accounting and Finance | ACCT 1111, FINA 2010
Mathematical Statistics | FINA 2230
STUDENT LIFE

IFAA students hail from various countries around the globe. Your fellow classmates bring with them a wealth of unique knowledge and expertise that will enrich your shared experience in the programme.

221 CURRENT STUDENTS

721 CURRENT ALUMNI

As of August 2019

Society of Insurance, Financial and Actuarial Analysis (SIFA)

SIFA, the official student organisation of the IFAA programme, aims to unite IFAA students and strengthen their professional image. SIFA promotes the IFAA Programme within and outside of CUHK, sponsoring activities and gatherings that expose students to a broad array of dynamic business and communication skills.
ADMISSIONS REQUIREMENTS

JUPAS Students
Local students applying on the strength of their Hong Kong Diploma of Secondary Education (HKDSE) Examination should apply through JUPAS.
JUPAS code: JS4238

Minimum Entrance Requirements
Level 3 in Chinese Language
Level 3 in English Language
Level 5 in Mathematics*
Level 2 in Liberal Studies
Level 3 in any one New Senior Secondary elective subject 1
Level 3 in any one New Senior Secondary elective subject 2 or Mathematics (Extended Part) Module I or Module II*.

* Mathematics (Extended Part) Module I or II at Level 5 is required if Mathematics (Compulsory Part) at Level 3 or 4 is obtained.
Admissions will be based on the "Best 5 Principle" with the inclusion of (1) English Language and (2) at least one best subject of Mathematics (Compulsory Part), Mathematics (Extended Part) Module I or II.

Non-JUPAS & International Students
For details regarding admission requirements for non-JUPAS and international students, including students from Mainland China, please contact CUHK Office of Admissions and Financial Aid or visit www.oafa.cuhk.edu.hk/
We consider applicants on a case-by-case basis, taking into account extra-curricular activities and community service. Applicants should be aware that due to the intense quantitative nature of our programme, we expect students to have strong mathematics skills.

SCHOLARSHIP OPPORTUNITIES

Since 2004, the Hong Kong Federation of Insurers Educational Trust has provided scholarships to CUHK undergraduate students majoring in Insurance, Financial and Actuarial Analysis, as a way to support tertiary insurance education in the city.
CUHK also provides university-wide scholarships and college scholarships to Business School students. The following are examples of some of the scholarships our students have received:
• Cheung Chuk Shan Scholarship
• Chung Chi Admission Scholarship
• CUHK Golden Jubilee Scholarship for Outgoing Exchange Students
• CW Chu Foundation Scholarship, CW Chu College
• HKSAR Government Scholarship
• Kunkle and Pommerenke Grand Admission Scholarship
• Morningside College Scholarship
• Shaw Admission Scholarship
• Talent Development Scholarship
• Wu Yee Sun College Academic Scholarship
IFAA’s curriculum development and intended learning outcomes are guided and regularly reviewed by the IFAA Advisory Committee, comprised of prominent insurance and business executives. The Committee provides high-level steering for the programme and advice on the quality and relevance of course content. A list of our current advisory committee members and their associations can be found on the following page.

**Chairman**
Mr. Sai-Cheong FOONG
Group Chief Actuary
AIA Group Limited

**Members**
Mr. Roddy ANDERSON
Chief Executive and Local Controller
Hong Kong Branch
Lloyds Banking Group
Scottish Widows Limited

Mr. Paul CARRETT
Group Chief Investment Officer
Group Office
FWD Group

Mrs. Estella S F CHIU
Non-Executive Director
HKMC Insurance
Singapore Life

Mr. Kenneth DAI
Vice President and Chief Actuary, Asia
Manulife Financial Asia Limited

Mr. Simon DAI
Partner
Deloitte Advisory (Hong Kong) Limited

Dr. J Peter DURAN
Group Senior Actuary
AIA Group Limited

Ms. Cathy HWANG
Principal & Consulting Actuary
Milliman Limited

Mr. Lawrence LAI
Appointed Actuary
HKMC Annuity Limited

Mr. Kelton LAM
Director, Business Development
Actuary
RGA Reinsurance Company
Hong Kong Branch

Mr. Stuart LECKIE, OBE, JP
Chairman
Stirling Finance Ltd.

Ms. Christie LEE
Director, Analytics
A.M. Best Asia-Pacific Limited

Mr. Kevin LEE
Chief Actuary
Hong Kong Actuarial
AXA China Region Insurance
Company Limited

Mr. Tak LEE
General Manager,
Structural Solutions,
Life & Health Greater China,
Munich Re, Hong Kong

Ms. Yee Nin LEE
Regional Chief Financial Officer, APAC
Chubb Life

Dr. Sim Kheng NG
Chief Financial Officer
Prudential Assurance Malaysia Berhad

Mr. Jeremy PORTER
Group Chief Risk Actuary
HSBC Insurance

Mr. Raymond TAM
Executive Director
Policy and Development
Insurance Authority

Mr. Ellick TSUI
Deputy Chief Executive &
Chief Financial Officer
ROC Group Life Assurance
Company Limited

Mr. Billy WONG
Council Member
The Actuarial Society of Hong Kong

Mr. Whitman WU
Chief Risk Officer & Chief Actuary
Sun Life Hong Kong

Ms. Gabriella YEE
Executive Director (Policy)
Mandatory Provident Fund
Schemes Authority

Mr. Jonathan ZHAO
Managing Partner,
Asia-Pacific Financial Services
Transaction Advisory Services
Ernst & Young

**Ex Officio Member**
Prof. Joseph CHENG
Chairman
Department of Finance
The Chinese University of Hong Kong

**Secretary**
Prof. Albert WONG
Associate Professor
Department of Finance
The Chinese University of Hong Kong
BBA in Insurance, Financial and Actuarial Analysis

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