

保 险 学

一、培养目标

本专业旨在培养具备扎实的经济学和保险学理论基础，系统掌握保险、金融和统计等专业知识和基本技能，具有较高的外语、数学、计算机应用能力；掌握有效解决保险、精算、财务等问题的专门知识和基本技能；具有良好的文化修养、业务能力、职业道德和社会责任，具有创新思维、法治理念和国际视野，能够在保监会（局）、保险公司、银行、资产管理公司、社会保障部门、精算事务所、政府和企事业单位从事保险与风险管理理论研究和实务工作的复合型、应用型专门人才。

二、基本规格要求

本专业学生要求具备以下核心能力：宏观经济分析能力；保险业务管理能力；保险产品研发、准备金评估和定价能力；保险数据统计分析和处理能力；风险管理和保险监管能力；保险理财规划能力；科学研究的数理能力；健康全面的人文素养。

三、培养特色

基础理论扎实，熟练掌握保险学、精算学专门方法，综合素质高，业务能力强。

四、学制、毕业基本要求及学位授予

1. 本科基本学制 4 年，弹性学习年限 3—6 年，按照学分制度管理。
2. 保险学专业学生毕业最低学分数为 160 学分，其中各类别课程及环节要求学分数如下表：

课程类别	通识	学门核心	学类核心	专业核心	专业选修	通识选修	集中实践	合计
学分数	27	26	33	24	21	8	21	160

3. 学生修满培养方案规定的必修课、选修课及有关环节，达到规定的最低毕业学分数，并修完规定必修但不记学分的所有课程和环节，德、智、体合格，即可毕业。满足学位授予相关文件要求的，授予经济学学士学位。

五、课程设置及学分分布

（一）通识教育课程 [必修 27 + (6) 学分 + 选修 8 学分]

通识教育课程包括必修和选修两部分。通识选修课程按《湖南大学通识选修（文化素质教育）课程方案》实施，通识必修课程如下：

编码	课程名称	学分	备注
GE01101	毛泽东思想和中国特色社会主义理论体系概论	3+ (3)	
GE01039	思想道德修养与法律基础	1.5+ (1.5)	
GE01100	形势与政策	0.5+ (1.5)	
GE01102	中国近现代史纲要	2	
GE01103	马克思主义基本原理（上）	2	

续表

编码	课程名称	学分	备注
GE01104	马克思主义基本原理（下）	2	
GE01012（-15）	大学英语	8	
GE01088	计算机基本能力测试	0.5	
GE01105	计算机导论与程序设计	2.5	
GE01107（-13）	心理素质与生涯发展	1	
GE01089（-92）	体育	4	

（二）学门核心课程（26 学分）

学门核心课程（26 学分）

编码	课程名称	学分	备注
GE03025（26）	高等数学 A（1、2）	10	
GE03003	线性代数 A	3	
GE03050	概率论与数理统计 C	5	
GE03039	微观经济学	4	
GE03040	宏观经济学	4	

（三）学类核心课程（33 学分）

学类核心课程（33 学分）

编码	课程名称	学分	备注
FI04002	金融学	4	
ST04006	统计学	4	
ET04009	基础会计学	3	
FI04003	保险学原理	3	
FI04005	国际金融学	3	
FI04012	投资学（证券投资）	3	
FI04008	经济法	3	
FI04007	计量经济学	4	
ST05006	时间序列分析	3	
FI04010	风险管理（保险方向）	3	

（四）专业核心课程（24 学分）

专业核心课程（24 学分）

编码	课程名称	学分	备注
FI05001	财产保险	3	
FI05002	利息理论	3	
FI05004	人身保险	3	
FI05005	保险精算学（寿险 I）	3	
FI05006	保险精算学（非寿险）	3	
FI05008	保险经营管理	3	
FI05024	保险法	3	
FI05003	风险理论	3	

(五) 专业选修课程 (21 学分)

专业选修课程 (21 学分)

编码	课程名称	学分	备注
FI06064	保险会计	3	
FI06068	保险营销学	2	
FI06086	走入金融世界 (专业导论课)	1	
FI06066	保险学科前沿 (高级研讨课)	1	
FI06036	汽车保险	2	
FI06075	经济论文写作	1	
FI06043	数值分析	3	
FI06083	再保险原理与实务	2	
FI06042	保险精算学 (寿险 II)	2	
FI06082	统计诊断	2	
FI06040	生命表构造与设计	2	
FI06063	保险公司财务管理	2	
FI06010	非寿险准备金评估	2	
FI06004	保险核心业务模拟实验	1	
FI06020	海上保险	2	
FI06076	精算模型	3	
FI06039	社会保障学	2	
FI06006	保险文献选读	1	
FI06012	个人理财	2	
FI06048	医疗保险	2	
FI06033	年金保险	2	
FI04013	管理学	3	
FI06087	财政学	2	
FI05025	博弈论	3	
FI05020	运筹学	3	

注: 鼓励学生自主选修本专业或跨专业任选课程, 学分不少于应选学分的 50%。

(六) 集中实践 (21 学分)

集中实践 (21 学分)

编码	课程名称	学分	备注
GE01040	军事训练 (含军事理论课程)	0	
GE09002	仿真平台与工具应用实践	2	
GE09028	英文应用写作训练 A	1	
GE09030	中文写作实训 A	1	
GE09024	工程认识实习	1	
FI10033	社会实践与社会调查	1	
FI10022	保险专业仿真实验 1	1	
FI10023	保险专业仿真实验 2	1	
FI10024	保险专业仿真实验 3	1	
FI10026	毕业实习	2	
FI10025	毕业论文 (导师指导课)	10	

注: 鼓励学生积极参与课外创新实践活动, 学生在大学期间获得国家级、省级、校级 SIT 立项并结项, 获得国家级、省级、校级大学生挑战杯奖项, 参加中国金融教育发展基金会组织的大学生暑期社会调查大赛, 学术论文发表, 参与老师课题项目, 参加其他形式的社会实践或社会调查并提交报告等, 记《社会实践与社会调查》1 学分。

六、课程责任教师一览表

序号	姓名	职称	学历学位	专业特长	课程 (专业核心、专业选修、通识选修)
1	张 强	教授	博士	金融监管、金融理论	金融学
2	杨胜刚	教授	博士	国际金融、征信管理	国际金融学
3	李连友	教授	博士	保险与社会保障	社会保障
4	陈迪红	教授	博士	风险管理与保险	风险管理(保险方向)、企业风险管理、保险文献选读
5	张 琳	教授	博士	精算	保险精算学(非寿险)、非寿险准备金评估
6	蔡晓春	教授	博士	经济计量分析	计量经济学、时间序列分析
7	卢仿先	副教授	学士	精算	保险精算学(寿险 I)、保险精算学(寿险 II)
8	刘明亮	副教授	学士	精算	利息理论、风险理论
9	刘 娜	副教授	博士	保险	保险法、汽车保险
10	张 虹	副教授	硕士	保险	保险学、财产保险、再保险理论与实务
11	杨卫平	副教授	博士	保险	人身保险、保险会计、海上保险
12	邓庆彪	副教授	硕士	精算	生命表结构和设计、数值分析、保险核心业务模拟实验
13	刘 革	副教授	硕士	社会保障	再保险原理与实务
14	谭德俊	副教授	博士	数理统计	数理统计学
15	张 宁	助理教授	博士	精算	年金保险、精算模型
16	王 敏	助理教授	博士	保险	保险经营管理、个人理财
17	沈建美	助理教授	博士	保险	保险营销学、保险公司财务管理
18	王洁丹	助理教授	博士	精算	统计诊断、精算模型
19	王天轶	助理教授	博士	金融	投资学(证券投资)
20	姜世杰	教授	博士	保险精算	风险理论

七、专业责任教授

序号	姓名	职称	学历学位	专业特长	承担授课课程
1	陈迪红	教授	博士	风险管理与保险	风险管理(保险方向)、保险文献选读

Insurance

I . Objectives

This program is designed to meet the interests of students who are seeking solid foundations in economics and insurance theory, basic skills of insurance, finance and statistics, higher ability of foreign language, mathematics, computer application, as well as ethics, social responsibility, business ability, creative thinking, international vision, good concept of the rule of law and collaboration. We enable students to develop the capabilities in profession engaged in research and practice work in the field of insurance and risk management, for the government and the enterprises such as CIRC (bureau), insurance companies, banks, asset management companies, social security departments, actuarial firms, and institutions.

II . Basic requirements

Students are required to master the following core competencies: macroeconomic analysis, insurance business management, insurance products research and development, the ability of reserves evaluation and pricing, insurance data statistical analysis and processing, risk management and insurance regulation, insurance financial planning, comprehensive humanistic literacy and the ability of scientific research.

III . Characteristics

Students will be equipped with skills in insurance, actuarial methods, higher overall quality and business capability as well as solid theoretical foundations.

IV . Program Structure, Graduation Regulations and Admission to the Degree

1. The standard duration of the program is 4-year with flexible 3—6 academic years to complete the curriculum.

2. The program comprises a minimum of 160 credits as following:

Course Category	Required General Courses	Disciplinary Core Courses	Domain Core Courses	Professional Core Courses	Disciplinary Electives	General Electives	Intensive Practice	Total
credits	27	26	33	24	21	8	21	160

3. To be eligible for admission to the degree of Bachelor of Economics, students have to satisfy all the requirements of the curriculum and any additional required curriculum which has no credit in accordance with the degree granting related documents.

V . The Curriculum and Credit Distribution

1. General Education Courses [required 27+(6) + elective 8 credits]

The general education courses consist of required courses and elective courses. General education electives are designed according to the *Curriculum Design of General Education Electives of Hunan University*. Required general education courses are illustrated in the following table.

Code	Course Title	Credit(s)	Remarks
GE01101	Introduction to Maoism and Theoretical System of Socialism with Chinese Characteristics	3+ (3)	
GE01039	Moral Cultivation and Law Basics	1.5+ (1.5)	
GE01100	Current Situation and Policies	0.5+ (1.5)	
GE01102	Outline of Modern Chinese History	2	
GE01103	Fundamentals of Marxism I	2	
GE01104	Fundamentals of Marxism II	2	
GE01012(-15)	College English	8	
GE01088	Computer Proficiency Test	0.5	
GE01105	Introduction to Computer Science and Programming	2.5	
GE01107(-13)	Psychological Health & Career Planning	1	
GE01089(-92)	Physical Education	4	

2. Disciplinary Core Courses (26 credits)

Disciplinary core courses(26 credits)

Code	Course Title	Credit(s)	Remarks
GE03025(26)	Advanced Mathematics A(I , II)	10	
GE03003	Linear Algebra A	3	
GE03050	Probability and Mathematical Statistics C	5	
GE03039	Microeconomics	4	
GE03040	Macroeconomics	4	

3. Domain Core Courses(33 credits)

Domain Core Courses(33 credits)

Code	Course Title	Credit(s)	Remarks
FI04002	Finance	4	
ST04006	Statistics	4	
ET04009	Accounting	3	
FI04003	Principles of Insurance	3	
FI04005	International Finance	3	
FI04012	Investment	3	
FI04008	Economics Law	3	
FI04007	Econometrics	4	
ST05006	Time Series Analysis	3	
FI04010	Risk Management	3	

4. Professional Core Courses (24 credits)

Professional Core Courses(24 credits)

Code	Course Title	Credit(s)	Remarks
FI05001	Property Insurance	3	
FI05002	Interest Rate Theory	3	
FI05004	Life Insurance	3	
FI05005	Actuarial Science(Life Insurance I)	3	
FI05006	Actuarial Science(Non-life Insurance)	3	
FI05008	Insurance Operation	3	
FI05024	Insurance Law	3	
FI05003	Risk Theory	3	

5. Disciplinary Electives (21 credits)

Disciplinary Electives (21 credits)

Code	Course title	Credit(s)	Remarks
FI06064	Insurance Accounting	3	
FI06068	Insurance Marketing	2	
FI06086	The Finance World (Professional Introductory Course)	1	
FI06066	Advanced Issues on Insurance	1	
FI06036	Auto Insurance	2	
FI06075	Economics Essay Writing	1	
FI06043	Numerical Analysis	3	
FI06083	Reinsurance	2	
FI06042	Actuarial Science (Life Insurance II)	2	
FI06082	Statistical Diagnosis	2	
FI06040	Structure and Design of Life Tables	2	
FI06063	Financial Management of Insurance Companies	2	
FI06010	Evaluation of Non-life Insurance Reserves	2	
FI06004	Simulation and Experiment of Insurance Core Business	1	
FI06020	Marine Insurance	2	
FI06076	Actuarial Models	3	
FI06039	Social Security	2	
FI06006	Readings of Insurance Literatures	1	
FI06012	Personal Financial Planning	2	
FI06048	Medical Insurance	2	
FI06033	Annuity	2	
FI04013	Management	3	
FI06087	Public Finance	2	
FI05025	Game Theory	3	
FI05020	Operations	3	

Note: Students are encouraged to sign up for elective courses within and across their majors, with the credit hours no less than 50% of the total required credit hours.

6. Intensive Practice (21 credits)

Intensive Practice (21 credits)

Code	Course title	Credit(s)	Remarks
GE01040	Military Training	0	
GE09002	Simulation Platform and Practice Application	2	
GE09028	English Writing	1	
GE09030	Chinese Writing	1	
GE09024	Engineering Practice	1	
FI10033	Social Surveys	1	

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Intensive Practice (21 credits)

Code	Course title	Credit(s)	Remarks
FI10022	Simulation Experiment I	1	
FI10023	Simulation Experiment II	1	
FI10024	Simulation Experiment III	1	
FI10026	Graduation Practice	2	
FI10025	Dissertation	10	

Note: To encourage students to actively participate in extra curricular activities, students get 1 credit for any of the following activities; the approval and completion of a national, or provincial or university SIT project, winning an award of the national or provincial "Challenge Cup", participating the College Summer Social Survey Competition organized by Chinese Financial Education Development Fund, getting a paper published, participating a teacher's project, participating a social practice or investigation and submitting a report.

VI. Faculties

No.	Name	Academic Title	Educational Background	Research Areas	Courses (Disciplinary Core Courses, Disciplinary Electives, General Electives)
1	Zhang Qiang	Professor	Ph. D	Financial Regulation, Finance	Finance
2	Yang Shenggang	Professor	Ph. D	Social Security, Credit risk Management	Social Security
3	Li Lianyou	Professor	Ph. D	Insurance, Social Security	Social Security
4	Chen Dihong	Professor	Ph. D	Risk Management and Insurance	Risk Management, Readings of Insurance Literatures
5	Zhang Lin	Professor	Ph. D	Actuarial Science	Actuarial science (Non-life insurance), Evaluation of non-life insurance reserves
6	Cai Xiaochun	Professor	Ph. D	Econometrics	Econometrics, Time Series Analysis
7	Lu Fangxian	Associate Professor	B. A.	Actuarial Science	Actuarial Science (Life Insurance I, II)
8	Liu Mingliang	Associate Professor	B. A.	Actuarial Science	Interest Rate Theory, Risk Theory
9	Liu Na	Associate Professor	Ph. D	Insurance	Insurance Law, Auto Insurance
10	Zhang Hong	Associate Professor	M. A.	Insurance	Insurance, Property Insurance, Reinsurance
11	Yang Weiping	Associate Professor	Ph. D	Insurance	Personal Insurance, Insurance Accounting, Marine Insurance
12	Deng Qingbiao	Associate Professor	M. A.	Actuarial Science	Structure and Design of Life Tables Structure and Design, Numerical Analysis, Simulation and Experiment of Insurance Core Business
13	Liu Ge	Associate Professor	M. A.	Social Security	Reinsurance

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No.	Name	Academic Title	Educational Background	Research Areas	Courses (Disciplinary Core Courses, Disciplinary Electives, General Electives)
14	Tan Dejun	Associate Professor	Ph. D	Mathematical Statistics	Mathematical Statistics
15	Zhang Ning	Assistant Professor	Ph. D	Actuarial Science	Annuity, Actuarial Models
16	Wang Min	Assistant Professor	Ph. D	Insurance	Insurance Operation, Personal Financial Planning
17	Shen Jianmei	Assistant Professor	Ph. D	Insurance	Insurance Marketing, Financial Management of Insurance Companies
18	Wang Jiedan	Assistant Professor	Ph. D	Actuarial Science	Statistical Diagnosis, Actuarial Models
19	Wang Tianyi	Assistant Professor	Ph. D	Finance	Investment
20	Jiang Shijie	Professor	Ph. D	Actuarial Science	Risk Theory

VII. Responsible Professor

No.	Name	Academic Title	Educational Background	Research Areas	Courses (Disciplinary Core Courses, Disciplinary Electives, General Electives)
1	Chen Dihong	Professor	Ph. D	Risk Management and Insurance	Risk Management, Readings of Insurance Literatures

(翻译人:姜世杰)