

23 August 2022

To Whom It May Concern

Mr Chang An Le Harry was employed as an Actuarial P&C Intern with SCOR Services Asia-Pacific Pte Ltd from 24 May 2022 to 23 August 2022.

During his internship, Harry supported various actuarial projects for the APAC region and assisted us in the actuarial pricing of reinsurance treaties. His tasks during his four-month employment with us can be summarised as follows:

1. Treaty Pricing

Harry supported the actuarial analysis of reinsurance treaties of various APAC markets. This incorporated the entry of client portfolio and loss data into our treaty pricing system xAct.

2. Risk Profile and Claims Database

We regularly update our risk and claims databases with data received by our clients. Harry updated and analysed our databases for the markets Pakistan, Thailand, and Vietnam.

3. Primary Insurance Rate-Making

Harry was involved in primary insurance rate-making for some of our clients. This included the calculation of premium rates for a mobile phone insurance in Thailand and a trade credit product in Europe.

Overall, the quality of Harry's work was excellent without exception. Harry invariably performed his tasks to our complete satisfaction, always meeting both our requirements and our expectations in every respect. He was a perfect addition to the team and his team spirit was great.

Yours sincerely,



Stefan Foerster
Head of P&M Reinsurance APAC