**Behavioral Story Topic List**

1. **Mistakes & Failure (at work/school)**
2. Describe a failure and how you overcome it.

Ans: Munich Re has been my dream company since I was a freshman, but I didn’t get change to work there. To be a qualified actuarial analyst, I have been making great effort to pass the actuarial exams called SOA Exam P and FM by self-learning. I also developed strong coding skills such as Python, R and VBA. All of these are highlighted in my resume. The next step is to attend a couple resume workshops at the university and try to take advantage of every chance to present my resume in person to company representatives by attending some info sessions hosted by insurance companies and networking with them in career fairs such as ASNA. This was done to show my keen interest in the positions and to deepen their impressions of me. I also actively attended some mock interviews with our career consultants, which improved my communication skills. In this spring and summer term, I got intern opportunities at Wawanesa and Intact, which are Canada's top 5 P&C insurance companies. From there, my SAS and VBA coding skills were greatly enhanced. Finally, this fall term, I got the Munich Re’s offer. The financial engineering industry requires candidates to be equipped with professional knowledge, meticulous planning skills and a spirit of research. I believe these internship will be helpful for my career in the future too.

1. **Teamwork & Leadership** (at work/school)
2. Tell me about a time your team or organization was undergoing some change. How did it impact you and how did you adapt?

Ans:

communication problems. In 2022, because of Omicron, we switch the working mode from Hybrid to Entire Online. At first, I felt challenged to communicate with my coworkers online because it was not efficient to talk about the projects we were working on. First of all, we will choose to video call others if we want to talk about the project. When we are face-to-face, both my coworker and I can discuss the project openly, quickly and professionally.

Moreover, when communicating with coworkers, I will respond with a smile, nod of the head, or a polite gesture that illustrates my feelings regarding their statements. Last but not least, when we have a meeting, I will listen to their ideas first and then use the opportunity to demonstrate whether I understand the message or need clarification. If my ideas are different from those of my coworkers, I think it’s important to be respectful and considerate of their feelings. However, I will be honest, and politely let them know my idea. These are the communication skills I learned from my last internship.

1. Describe a past experience when you met a new group of people, and how you bonded with them./ Experience you tried to build connections with important people

Ans:

On the first day of my internship at Munich Re, I met our reserving team in the office. The first thing I did to connect with them was to greet them warmly and remember their names when they first introduced themselves. Furthermore, I scheduled one-on-one meetings or coffee chats with them during the first week to get to know each other. I'll focus our conversation on what we have in common, such as common work experiences and hobbies. Whatever brings us together, I will strengthen that bond by focusing on the things we enjoy doing or discussing together.

Finally, asking questions is a great way to connect with others. As a new employee in our team, I usually have a lot of questions. But I never assume answers and always reach out to my coworkers at the very beginning. From my experience, surprisingly, I find that our team are able to bond stronger with frequent communication. Whenever I asked them questions, they are always all ears. With their positive feedback, I’m able to work more efficiently and smoothly.

1. Leadership experience in teamwork

Ans:

Most of my classes during my final year of undergraduate involves teamwork. I try to step up as a leader whenever possible, because it allows me to develop skills in communication, delegation, and managing multiple tasks and deadlines. In a senior-level Statistic class, we were broken off into teams of 5 and had to complete a large project throughout the entire semester. My team ended up getting the highest grade in the class because I set a schedule early in the project and delegated tasks to people based on their strengths. I enjoy leading and delegating, and I hope to continue leading in my professional career now.

1. What personalities make you a good team member?/最喜欢和什么样的人一起工作/好的leader需要的特点

Ans:

I like to work with people who are very responsive, positive and active listening. (These are the qualifications that I have.) Effective communication is an important qualification for being a strong team player, which needs me to be very responsive. The best way to communicate maybe with a group meeting or 1-on-1 conversations or emails. Moreover, while it’s not a technical skill, positivity can be instrumental when looking to become a better team player. Bring energy and enthusiasm to every team meeting. Offer help to colleagues where there is an opportunity. Find new ways to collaborate with and learn from one another. By maintaining that positivity, my teammates may feel more comfortable bringing ideas to the team or seeking support. And in turn, they may be more willing to lend a hand when others need it most. Last but not least, collaboration often evokes feelings of sociability and shared ideas, such that it’s equally important to take time to listen and reflect. When listening to my peers, I will let people see my engagement by making eye contact, and keep the body language positive such as smiling, nodding. By being an active listener, I show others my value and input. Not only does this build trust; it also encourages innovation and creativity.

1. **Pressure** (at work/school)
2. What is your greatest fear?

Ans:

I fear of losing my identity. I have moved to Canada for about five years. I developed a taste for eating steak, watching hockey, and enjoying Christmas. I gradually discovered that I shared fewer and fewer things in common with my family in China and maybe had some misunderstanding. I eventually realized the problem and began to talk with my family more frequently. As a result, my family is now more diverse and inclusive. We now celebrate Christmas as well as Chinese New Year. I a little bit Canadian, but also my family daughter. Gender and nationality cannot define who I am. No matter what I eat or what festival I celebrate, I’m the only person who can define myself.

1. What would you do when you are feeling pressured? (multitasking)
2. **Multitasking** (at work/school)
3. Describe a time when you faced a significant amount of conflict in a job, school, or internship.

Ans: I had to balance an internship and university course work during my final year of college. First, I took a couple classes that are required to complete in advance during the summer term since I knew I’m gonna be busy at the last year of university. In this case, I was able to maintain a better work-and-study balance. In order to prevent scheduling issues with my working hours, I also made an effort to arrange all of my university classes at night, such as after 5 p.m. Finally, I spent my break time at work studying for my classes. I will write my daily schedule every morning to make sure I don’t waste my time. The benefit of managing employment and study is that it enables me to put what I've learned in class to use in the real world, which strengthens my comprehension.

1. **Challenge & Risk** (at work/school)
2. Describe a project which shows your analytical/problem-solving ability/challenging project

Ans: I want to talk about a project where I went above and beyond what was expected of myself to complete it on time**.** The project is about Predicting the American presidential election result in 2020. The background of this project is that we need to model the previous year’s data set in R and put the current year’s data in our model to get our predictions. At that time we only understand that in most elections, candidates are elected directly by popular vote. But we don’t know that the American president is not elected directly by citizens. Instead, they’re chosen by “electors” through [a process called the Electoral College](https://www.archives.gov/electoral-college/about). There are currently about five hundred electors in total. We didn’t realize the rule and just deal with data sets received from our prof/supervisor.On the last day before the due date, I just realized the policy of the American presidential election. We only need to generate the votes represented by different provinces from the electoral college, instead of that of all citizens. We are so anxious after we realize it because this is a pretty large project. If we change the assumption, we need to fix the initial r codes, and then re-analyze the result in our report. But luckily, we know our mistake before the due date, so we can salvage some marks. We hold a meeting immediately to decide which person is responsible for fixing which part of the project. Everybody quickly makes some changes on their part. At the end of that day, we all stay up very late of course, and finally, we successfully fixed all r codes, reports, and PowerPoint and submit it before the due date. Eventually, our prediction was very close to the final result. What I learn from this is that before doing any projects, we’d better understand the background or culture of the project, especially when we are given limited information. For example, in this case, we can search the election policy in America on google or watch some YouTube videos to better understand it.

1. Beyond expectation working experience/What was the best compliment that you receive?/Tell me your proudest professional accomplishment/achievement

Ans:

Last year, my team won an award for most innovative process improvement. My role was to organize the team to brainstorm ways we could speed up the production process. We tested three proven ways and implemented the one that worked best for us. The change in processes decreased time to production by 20%, allowing us to double our output.Extracted Motor Vehicle Records data in SAS, investigated reasons for broker orders going over budget, exported data to Excel for cost analysis, reducing total loss by 13%

1. Tell us about a time you needed to get information from someone who was not very responsive.

Ans: Talk with the person. Maybe this person has no idea about this topic or just gets lost. In this case, maybe we can communicate more. If this person has a different idea from us, maybe we can talk about this problem or search online to see who is more reasonable

1. What kinds of problems do you deal with right now?

Ans: Developed an R program to summarize cash flows to a particular granularity and compared under IFRS 4 and IFRS 17 standards, utilized Power BI to visualize cash flow patterns across several quarters and lines of business. Supported the 2022 Appointed Actuary Report by conducting stress test, including financial condition test and scenario test, justifying the methods used, and reconciling data in the report with Excel

1. **Conflicts**
2. 自己和别人的conflicts
3. 如果上司让你做不道德的事,你会怎么做

Ans:

It’s the baseline for an employee to strictly abide by company policy under any circumstances. So I would definitely not do this Immoral thing. Moreover, I will consult experienced coworkers for suggestions and escalate to the director to see what they would do to handle this situation. Finally, I will actively offer additional help, like achieving our goal morally.

1. Describe a time you acted against the policy but you felt that you were morally right.

Ans:

During my internship, I discovered an unusual practice by one department in destroying accounting information while conducting preliminary research for my project. I knew this was a bad business practice, so I met with my manager to figure out how to handle it. My manager asked me to thoroughly document my findings and send them to her, which I did. She then escalated the situation to her manager, who handled it. Because I was only an intern, it was difficult for me to participate, but I knew I had responsibility and accountability for my work and findings.

1. Tell me about an example where you encounter conflict within a group.
2. 作为领导者如何解决团队中的conflicts

Ans:

When I was doing a project which is to **Analyze the reserve performance for automobile insurance**, I had a totally different opinion from my teammates on selecting Loss Development Factors because this process is very subjective. Some background about this project: raw data extracted from the year 2020 Automobile Insurance Experience with Private Passenger Automobile in Ontario. This project focuses on one long-tail coverage, which is Accident Benefit - Medical Rehabilitation, and oneshort-taill coverage, which is Third Party Liability - Direct Compensation. In this data set, we have many variables, for example, paid claims, reported claims, earned exposures, earned premiums and etc. After we import and filter the data in excel, we started to construct development triangles, you can also treat them as ratio tables. For example, you can find the Average Paid claim triangle, Reported pure premium triangle and etc. The development triangles are constructed semiannually from 2009 to 2020. Then, we calculate age-to-age factors and select the ratio for each accident year as Loss Development Factors, which is also called LDF. In the selection process, one of my teammates wants to make LDF follow an increasing or decreasing trend, because it can represent future trends. But I think even though it makes some sense, we still need to make some special considerations. In the year 2020, the pandemic started, so LDF needs to be adjusted. Because of this disagreement, I scheduled a group meeting to talk about this. At first, it seemed like we were in total conflict, but I was able to get her to realize that we were each concerned with two halves of the solution. Only by combining our two contributions would we be able to succeed. Then we focused on the areas we were excellent in and found a way to fit them together by doing some research online. Finally, our professor was also impressed with our methodology. As a result, we get 90% of the full mark, which is the top 3 of the whole class. From this project, What I learned is that putting myself into others’ shoes is key to solving problems.

1. **Decision**
2. Tell me about a time that influenced someone’s decision.
3. Tell me about a time you made a decision

What steps would you take before making a big decision

**Behavioral Question List**

1. **Why questions**
2. Why this company/school?
3. Why this division/program?
4. Why this location?
5. Why this industry?
6. Why good fit for our company/school?
7. Why school we hire/admit you rather than others?

Ans: As I understand your needs, you are first and foremost looking for principled, innovative leaders who improve the world and generate ideas that advance management practice.

1. **Career related**
2. Career goals in the short (5 yrs)/long run (10 yrs)?/ When u were a kid, what did you want to be when you grew up?/ Do you want to be famous? In what way? 详细到公司地点
3. Where do you see yourself in XXX years?

Ans: My short-term goal is to be a quantitative analyst, providing mathematical or statistical solutions to financial and risk management. I’m confident that if I do my work with excellence, opportunities will inevitably open up for me. My long-term goal is to return to China and establish my own quantitative “for-profit” hedge fund, expanding its operations overseas and investing in the North American markets, as they present significant growth opportunities. I will utilize my previous working experience in the hedge fund to that effect.

1. **Quality related**
2. Three traits (introvert or extrovert)

Ans: first of all, I’m a person with strong dedication. I’m willing to walk the extra mile to achieve excellence. I always have clear goals. Finally, I’m with good communication skills.

1. Three weaknesses? What's your biggest **weakness**? How Sloan help you?

Ans: I sometimes push my people too hard. I like to work with a sense of urgency but ahmy ability to provide constructive criticism. I understand how providing feedback on work or projects that could have been handled better is extremely valuable. To improve on this, I’m writing down my feedback before I approach my colleagues. This helps me to plan out my answer, give the best criticism possible and be less nervous.

1. 岗位/项目需要的三个特质
2. What do you think people should at least do once in their lives?/ what do you do for fun? / Describe the best travel experience that you have

Ans: Diving. My extensive involvement in diving has enabled me to develop perseverance and increased focus when facing challenges. My first loss in diving was devastating, and I considered giving up the sport, as my goal had been to maintain a perfect record. Ultimately, increasing training intensity, breath classes, and the strong support from my trainer allowed me to dive deep successfully and earn the certificate of open water diver from PADI.

1. 想做但没做的事
2. Describe a time when you respond to a feedback given by a professor or your boss.
3. Who is the smartest person you know

Ans: Define smart --

1. What was the last thing that makes you laugh out loud?/what do you do for fun?

Ans:

1. Describe a MIT aluminum that you know
2. Tell me about a piece of news that you lately follow.
3. What’s the most important thing on your resume?
4. Why is it important to make a good first impression?
5. The motto that influences you the most

Ans:

1. 如果可以生活在历史某个时期,最想选哪个时期

Ans: I'd like to go back in time to the ten years before WWII. I'd like to experience the social environment prior to WWII and learn why the war happened. According to some history materials, there was an epidemic prior to WWII that resulted in an increase in social tensions and a high level of anger in society, similar to our current society. The Covid19 pandemic is coming to an end, social tensions are rising and economic growth has not been great. Furthermore, the war in Ukraine has been going on for a year. Our society follows the same pattern and these are all signs of world war III.

1. 被MIT录取后最想做的事

Ans:

I'll inform my family and friends of the good news. I'm thinking about printing a copy of my admission letter to show a close friend and my family, just to make sure I wasn't in some sort of hyper-realistic dream or something. I'm going to sit down after a few parties and think about what else I want to do before going to the class. I intend to continue taking courses on Coursera, particularly those related to the topics that will be covered in the program course curriculum. Furthermore, I plan to connect with my classmates such as on LinkedIn or Quera, and get more enrolled in MIT communities. Last but not least, I will travel to Cambridge a few months before the fall semester to become more acquainted.

1. Book

Ans: Harry Potter, stressful world, need some magic in our life. And there are a lot of 心理上的慰藉，I believe I

1. What’s the most valuable thing that you have learned in your life