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Program Applied: Finance

Throughout history, human beings have never ceased to exercise their intelligence and wisdom in an attempt to make their life better and to promote the advances of civilization. The insurance business that I am engaged in at present and the science of finance in which I plan to seek an advanced degree program are just two specific instances of institutional arrangements that incorporate human intelligence and wisdom. In the present-day China, finance is a fascinating field whose enchantment has far exceeded the mere materialistic advantages that it brings to its practitioners to encompass a far more important quality on the spiritual level—the sense of self-fulfillment that stems from being able to work in an industry which plays such an indispensable and vital role in facilitating China's national economic growth and in the betterment of the quality of life of the general public.

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The past four years of my life has been devoted to the study and the practice of insurance as a scientific discipline. However, I must point out that my academic background and professional trainings in insurance are by no means contradictory with my interest in finance or with my present intention of applying for advanced studies in finance, as insurance is itself a branch of learning within the general framework of financial science. As a matter of fact, insurance business involves virtually all the important knowledge in finance. It is precisely because of this reason that in the course of my undergraduate program I received comprehensive and systematic trainings in all the fundamental knowledge of finance. Indeed, as my work experience since my graduation has demonstrated, insurance and finance are really interrelated and are sometimes even interchangeable. My undergraduate studies have allowed me to understand that the most updated products of insurance are primarily those that are the derivatives of financial products. On the other hand, the internships that I undertook throughout my undergraduate program and my work experience ever since my graduation in July 2002 have also enabled me to develop a profound understanding of the importance of financial knowledge to a career in the insurance sector—only a deep understanding of the financial environment as a whole can permit one to grasp precisely the direction of development of specific branches of finance. China's accession into the WTO has given China's financial industry both unprecedented opportunities as well as unprecedented challenges. To pursue my personal development in the broad province of finance has become my career objective for the future. Moreover, as far as the insurance industry is concerned, the talents that are most urgently needed are exactly those who are well-versed not only in insurance itself but also in finance. Therefore, my present application for a Master's program in finance at your prestigious university is filed on the basis of a clear understanding of finance both as a discipline and as an industry and also a clear understanding of my well-defined career objective.

As a student specializing in insurance, I feel glad that my undergraduate program in the Finance Department of Capital University of Economics and Business (Beijing) was characterized by a perfect marriage of formal academic training and extracurricular practices at financial institutions. Scholastically, I achieved the top 4th ranking in a total of ## students in my class, receiving the university's third-class scholarships for three consecutive years. Realizing that insurance was a subject more to be practiced than theorized, I conducted internships during summer vacations at various departments of insurance companies such as China Life Insurance Company (Beijing Branch) and TaiKang Insurance Company Ltd. My four-year professional studies, supplemented by extensive internships, have made me undergo an important process of development, from the initial superficial knowledge about

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insurance and finance to a strong interest in and a deep understanding about them. During my internships, I worked as salesperson or as office staff. The job as salesperson allowed me to become acquainted not only with the demands of the insurance market but also with the marketing of insurance products. As office staff, I was exposed to the actual business procedures of insurance and the internal operations of insurance companies. Those first-hand experiences helped me develop an understanding of insurance and finance that was far more profound than that of my classmates. It was in the process of my internships and my studies that I have gradually formed my future study plans.

Quite naturally, in my prospective degree program, my background and trainings in insurance will make me focus on those areas of research that demonstrate an interdisciplinary nature across insurance and finance. Currently, in the field of insurance, especially in life insurance, a major problem is how to introduce financial products into the life insurance business (or how to combine financial products with life insurance products) in a safe manner, as China's underdeveloped financial market imposes a serious hindrance to the development of life insurance products. Regarding the development of China's life insurance industry, I have conducted some relatively in-depth analyses in my thesis *Studies in the Development of Potential New Insurance Products in Life Insurance*. By analyzing the risks and the evils of the existing types of insurance products in the context of the country's unhealthy financial market, the thesis proposed some new ideas, principles and specific steps for developing new types of life insurance products. The thesis was rated "Class A" (only 2 students received such a rating) for its originality and for the feasible plans I formulated with respect to developing new types of life insurance products, in addition to presenting a precise description of the historical development of China's life insurance industry.

In my future degree program in finance, I would like to continue with my explorations on the possible integration of financial products with the development of new types of insurance products. In my specific study plan at your esteemed university, I expect, first of all, to receive more systematic and advanced instructions and trainings in financial theories. I will continue to do what I did for my undergraduate studies—solid coursework fused with extensive internships. Through internships, reading British financial journals and periodicals, and exchanging ideas and experiences with British financial specialists, I will endeavor to enrich my studies in finance on diverse levels. By building up a firm theoretical foundation and accumulating valuable practical experience through internships, I will decide on a subject that I will be most interested in and produce a well-written thesis based on in-depth researches. After that I will come back to China to pursue a career in finance or start my own business.

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To embark on my proposed program, I am convinced that I am in possession of necessary professional qualifications, sound foundations in mathematics and in English language, and potential qualities of becoming a successful financial professional. In my undergraduate program, apart from acquiring professional knowledge and practical experiences, I participated in a diversity of extracurricular activities and paid special attention to improve my competence in mathematics and in English. I was a committee member of our university's student organization Insurance Society and a member of Intercollegiate Liaison Section of the Finance Department. I was responsible for translating Risk Management and Introduction to Insurance by ### into Chinese, an experience which not only helped me improve my English but also acquire much professional knowledge. Since my graduation in July 2002, I have been working at The Contract Department of China Life Insurance Company (Beijing Branch) –employed for my satisfactory performance during my internships there. My formal work experience, short as it is, has remarkably increased my communicative skills, team spirit, and professional expertise.

Apart from opportunities, a person's mental power and quality are the most essential factors leading to success. It is my conviction that, just as my diligence in the past has made my undergraduate studies so successful, my dedication to my future academic pursuit at your university will prove equally rewarding and fruitful. I also believe that, by developing myself into a well-trained financial professional equipped with British education, I am bound to have an important role to play in China's fledgling financial industry.

本文由 **MentorBridge** 留学整理发布，此 **Sample** 仅供参考学习。

明星文书导师 **native speaker**

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