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Program Applied: Actuarial Science

The philosophy of life shows us that sometimes the seemingly passive act of giving up is actually a form of making an active choice. Despite my 11-year academic and professional experience in the field of highway engineering and design, and despite my relatively satisfactory status quo and a promising future, the ideal to become an actuary makes me determined to relinquish my present career in favor of pursuing a Master's program in actuarial science at your esteemed university. My friends have commented on my decision as "incredible". But having grown accustomed to meeting new challenges, I feel that only the act of constantly seeking new horizons can satisfy me.

What is more important, making this new choice does not mean that I start from nothing. Both my parents graduated from China's prestigious universities, majoring in applied mathematics. They helped nurture my strong interest in mathematics, an interest that has enabled me to perform unparalleled in this exciting field both during my middle school and during my undergraduate programs. My undisputable advantage in mathematics qualified me as the

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representative of my university to participate in the mathematic modeling contest for college students in the XX City. At this contest, I fully demonstrated my mathematics aptitudes and knowledge of operational research to win satisfactory results. Although out of my preference for applied science I chose to major in highway engineering during my undergraduate and graduate programs, this subject posed on us very stringent requirements of mathematics and my alma mater, XX University (formerly called XX Highway University), furnished our specialty with the best mathematics teachers. Therefore I received advanced mathematics trainings that encompassed all the major courses required by the actuarial science—calculus, linear algebra, numerical analysis, operational research, probability, and mathematical statistics, etc. My mathematical knowledge in those fields endows me with full confidence and an essential foundation for an advanced degree program in actuarial science.

Completing my Bachelor's and Master's theses has been a proud experience for me, for the theses embody my strong research competence. In the former I attempted to simulate the design of a highway. In this project I conducted on-the-spot surveys, decided on the most feasible design plan among a multitude of plans, applied computer software to design, and proposed plans for the final stage construction and management. I tried to be meticulous and innovative in each step and accordingly my thesis was rated as one of the few "first-class" theses. My Master's thesis was part of the research program The Design Theories and Research Methods of the Continuously Reinforced Concrete Pavement, a program sponsored by China Natural Science Foundation and directed by my supervisor Prof. XX. As this research was the first of its kind in China, it was rather challenging as we had few precedents to rely on. I had to look up a large quantity of domestic and international technical literature and base my thesis on extensive laboratory experiments and field studies. Again, my thesis received very positive evaluation and was rated "first-class." In addition, I have published a research paper entitled CRCP (Continuously Reinforced Concrete Pavement) Load Stress Analysis in a national-level journal. The CRCP Construction and Repairing Technology Research that I have completed won the first prize for Scientific and Technological Progress of XX City.

I achieved top-ranking performance through my 7-year academic pursuit. As an undergraduate I was honored as Outstanding Students for 4 consecutive years and was awarded second- and third-class scholarships. I graduated cum laude and during my Master's program I was also the winner of various scholarships. The most important thing is that the college education has furnished me with a comprehensive structure of specialized knowledge, developing my strong analytical skills and improving my ability to apply theory to practical situations. Those qualities have played an important role in helping me make concrete

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progress in my professional work since my employment. Over the past 4 years I have been engaged in highway design and urban planning at the Urban Plan & Design Institute of XX. I have been involved in a series of major design projects in which I fully displayed my capability to solve problems by taking an overall consideration of various factors.

My hard work at the Institute resulted in my getting promoted to be project manager within only six months of my employment and I received annual salary increases. It is even rather rare that I received my engineer qualification ahead of the normal schedule. The recognition I have won from my superiors and colleagues has given me a strong sense of achievement and intensified my courage to meet new challenges. I have made conscious efforts to learn new knowledge during my work as I realize that I lack knowledge in the relevant fields of urban planning. This made me become leader in several planning projects. In addition, out of my interest in economics, I have spent most of my spare time reading books on economics, finance, risk management, all of those subject will be immensely important to my future study in actuarial science.

Leaving the relatively backward XX Province in China's inland western region, I have come a long way to XX City (located immediately opposite XX), the forefront of China's reform and opening-up campaign. In this newly-sprung metropolis, I have been exposed to a much more exciting world, triggering my decision to re-design my career. If my heretofore experience as a highway engineer has been closely connected with the infrastructure needs of the mainland, my plan to become an actuary is motivated by the desire to keep abreast with the latest developments of China's economy. To a large extent, actuaries can not only determine the liquidating capacity of insurance companies by exercising their knowledge of mathematics, statistics, accounting, organization and analysis, but also can play an important role in those larger areas such as finance, the investment management, economic predictions, and population analysis. The fact that they are always somehow on the cutting edge of a society, working with foresight and insight, fascinates me. Actuarial science is a totally new concept in China and there are no more than 20 truly well-trained actuaries in this country. I hope that I can be one of the new generation of actuaries and can enjoy a bright prospect of career.

To work in the highly challenging actuarial profession is my plan for the future career and I am well aware that I have to build up a sound platform for this ambition. Therefore I have decided to apply for an advanced program in this field from the University of XX. In terms of insurance and actuarial science, XX has been playing a leading role in the whole world. The well-developed insurance system and the corresponding mature actuarial industry are the

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paragon for the rest of the world. The program of actuarial science offered by your university, with its long-standing history, is of universal prestige. The renowned professors working in this program and its very diversified coursework make your university my top priority.

Through your well-established program, I expect to learn advanced knowledge of actuarial science. I will further exploit my knowledge of mathematics while trying to develop a solid foundation in economics. I will focus special attention on law, taxation system and policies, financial accounting, investment, and risk control. I will closely follow the latest international developments in actuarial science and the growth of China's economy. Based on my extensive coursework and research, I will endeavor to submit an innovative thesis with special emphasis on how to bring standard international actuarial practices to bear on Chinese situations. Upon my graduation, I will try to obtain further training by working at a Chinese firm where I can apply my knowledge to practice in addition to improving my professional experiences and grasping new knowledge. Of course, I will try to pass the qualifying tests for actuary as early as possible so that I may fully devote myself to an important part of the China's quickly growing insurance industry.

On the way to self-actualization, it is necessary to take bold steps and set challenging objectives for oneself. I realize that I am venturing into new horizons but I am fully prepared, both academically and psychologically. It is not always easy to face major challenges, but the greater the challenges, the greater the joy of success. That is all about meeting challenges.

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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