

A banner for MentorBridge留学. The background is a dark, slightly blurred image of a person's legs and a brown leather bag. The text is white and centered. At the top is 'MentorBridge留学'. Below it is '专注外籍顾问native speaker文书深度修改'. Then '留学路上孤军奋战?' followed by '在这里' in a larger font. Below that is '全球顶级名校的明星导师, 都是你的专属留学顾问.' At the bottom are two teal buttons: '全套申请服务' and '文书修改服务'.

MentorBridge留学

专注外籍顾问native speaker文书深度修改

留学路上孤军奋战?

在这里

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Program: Actuary Science

Reflecting on the past 24 years of my life, I can report no exceptional achievements on my part. To a greater extent, my life has been filled with setbacks and persistent efforts at thwarting those setbacks. The ancient Oriental wisdom tells me that success is to be achieved through hardships and continued efforts. There is no happiness except we take on life-engaging difficulties. The satisfaction we get from a lifetime depends on how high we choose our difficulties. As many external factors are beyond our control, personal efforts are something that we can exercise by an act of will in the process of achieving successes. All I can say is that I have been living my life under this guiding principle and I believe it will remain so throughout the rest of my life.

In the summer of 1997, at China's highly competitive nationwide University Entrance Examinations, I was one of the top ten among a total of 358 students in my school, one of the key senior middle schools in Beijing. However, by a narrow margin, I failed to be matriculated into Peking University, my ideal choice, to study insurance. Instead, I entered xxxxxxxx where I majored in Insurance and Risk Management. The fact that I failed to enter Peking University constituted a major setback for me, but I did not allow myself to indulge in frustrations and despondence. I made due efforts to develop myself in an all-round way in my undergraduate

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studies. I liked my area of specialization very much, and developed a particular interest in Actuary Science. It is a science that makes predictions about future financial performance based on the information in the databank, requiring tremendous competence to synthesize and analyze a wealth of information, and to arrive at right judgment by conducting well-founded logical inferences. My study of actuary science enabled me to derive great pleasure out of it and meanwhile brought into full play my mathematical and analytical skills. The diligent efforts that I made in my undergraduate studies paid off in concrete results. My distinguished scholastic performance ranked me among the top ten students of our department and for my distinguished academic performance I was awarded scholarships for four consecutive years. Never allowing myself to be a bookworm, I paid significant attention to enhancing my comprehensive qualities. I liked to conduct extensive readings of the publications in my area of specialization and to follow its latest developments. In my extracurricular activities, I loved sports and was the top player of our departmental basketball team. I once led my team to win the second prize at the university-level basketball match.

The most significant research project that I undertook in my undergraduate program is my graduation thesis. The thesis focuses on examining the risk identification and risk control in the process of operating the insurance fund. The motivation behind the selection of this subject was that the domestic insurance funds were subject to increasingly reduced limitations as they entered into the financial market on an increasingly large scale. As a result, greater risks ensued in the process of their operations. On the other hand, the financial market of China still lacked rigorous evaluations of insurance fund operations. Such a situation prompted me to concentrate on this meaningful subject. In my thesis, I proposed that the risk control theory in the financial field and risk evaluation and control in actuary science could be both employed to solve the possible hazards faced by the insurance funds in their operation. For instance, I introduced the concepts of VaR(Value at Risk) and Raroc(Risk Adjusted Return on Capital), two methodological systems that have been widely applied by the financial communities in recent years, to evaluate the use of the insurance funds. My thesis received very positive ratings from the panel of thesis evaluation and from the departmental degree committee who rated it as Excellent, commenting on it as "having outlined the possible trends of development for insurance funds in the future". This initial achievement has played a decisive role in my decision concerning my subsequent course of action and my career objective. The most important thing is that from that time on I have developed a much more profound understanding of trends of the future development of actuary science and its dynamic power in the future. This has reinforced my present decision to apply for an advanced degree program at your established graduate school.

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My decision to pursue an advanced program in actuarial science in the United States is based on a number of considerations. First, this science has achieved considerably mature development in the West, especially in the United States. In particular, the actuarial industry of life insurance has formed a system of rigorous and unified theories, which can serve as the core of the life insurance industry. By contrast, China is relatively backward in this area. Yet, just because of its underdeveloped nature, the area is also full of tremendous potential. Second, the integration between insurance industry and financial industry has infused new vitality into the growth of actuarial science. The application of actuarial science has extended into non-life insurance domains. The measurement and evaluation of the operation risks of the insurance capital in the financial market have opened new horizons for the development of actuarial science. Finally, personally I have been immensely interested in actuarial science for the fundamental reason that the primary objective of actuarial science is to produce perceptive judgments of the future financial performance by applying logical analysis and model construction based on the information in the databank. As far as I am concerned, to be able to probe into the unknown future is my greatest desire and fulfillment. Only the pursuit of a career in this field will bring me the greatest sense of achievement and satisfaction. The long-established Graduate School of the University of ----- has the strongest faculty in actuarial science that demonstrates the first-rate professional standard. Hence, it becomes my first choice. In terms of my study plan, I will first learn well the theories of actuarial science. By cultivating a solid theoretical foundation, I will endeavor to apply the theoretical knowledge to practice because essentially actuarial science is an applied science. I believe that the accumulation of such practical experience will be vital for establishing my own business in this area when I return to China upon completing of my degree program.

I have an implicit confidence in my ability to complete my Master's program satisfactorily. As a Chinese student, I have a well-established mathematics groundwork of which I have always been proud. All the mathematics-related courses in my undergraduate studies are straight "A's", an accomplishment that none of the rest 47 students in my class could perform. I participated in 1999 in the all-university mathematics contest, winning second prize. Meanwhile, in order to further improve my mathematics level, I attended advanced mathematics courses at the Mathematics Department of xxxxxx University as an auditor for two semesters. Moreover, I possess strong insurance background and some practical work experience. Upon my graduation in 1998, I have been working up till now as a senior financial analyst at xxxxxx International Holdings Limited xxxxx Rep. Office, a securities company in xxxxxx. As such, I have completed the modeling of the expected profit-makings for three

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listed companies. Those work experience will undoubtedly strengthen me in undertaking my prospective Master's program.

A good education in Master's program will be crucial for my future career development. It is my most sincere wish that the Admissions Office could give serious considerations to my application. I believe that I will be given an opportunity to learn what I desire and in return I can contribute to your Master's program my unique Chinese experience and perspective.

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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