**Pintao Lyu**

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Dear DNB Hiring Team,

I am writing to you regarding the Junior Data Scientist opportunity you posted on LinkedIn. I was thrilled to see that this role perfectly suits my education and skill-set, and I am confident that I can rise to the challenge.

I am passionate about wrangling data and telling an interesting economic story. My doctorate study in Econometrics equips me with sufficient analytical skills to substantiate the economic intuitions. My job market paper elicits the subjective survival beliefs from a novel survey and simulates 1000 agents’ economic decisions in a life cycle model calibrated to the elicited beliefs. The preliminary results show that the retirement wealth inequality in the U.S. is partially due to agents’ distorted survival beliefs. I really like the feeling of accomplishment that I could shed light on how people make their saving decisions in real life and how the authorities should guide them to make the right choices.

I am well aware of the importance of being a team player and I have learned how to address various needs of the stakeholders in time and to brief the senior management on the strategic implications, during my 3-year part-time experience in Nationale-Nederlanden Life (NN Life). For example, I work with internal colleagues and external consultants on redesigning an internal model for longevity risk capitals under the terms and conditions from DNB. On one hand, my university’s supervisor and I devise a sophisticated simulation method based on our paper. On the other hand, my NN Life’s colleagues and I bring internal stakeholders on board and make this as a synergy between academic standards and NN Life’s strategic values. These collaborations are vital for an academic model to go live in the business.

I am equipped with programming skills, e.g., R, SQL, and Python. I am highly motivated to teach myself new skills that enable me to tackle new challenges and communicate more efficiently with my colleagues. I become acquainted with SQL when I need to process the WHO cause-of-death dataset for cause-specific mortality forecasts. I hone my R skills when NN Life’s colleagues are frequent R users.

I believe my experience could contribute to DNB’s aim on understanding and safeguarding the financial welfare of the Dutch citizens with cutting-edge household finance and risk management researches. Moreover, I will benefit tremendously from DNB’s research resources, e.g., the microdata, internals seminars, and working papers. [Further research plan, why like DNB independent and free]

Thank you for your time and consideration. I look forward to hearing from you.

Sincerely,

Pintao Lyu