

General Questions

Please Tell us about yourself?

Hi, my name is Anton Yang, studying mathematics and statistics at the University of Missouri. I have currently passed 3 actuarial exams and am working on passing FAM this November. My goal is to obtain ASA and FSA to become a professional actuary. Over the year, I have built up diverse set of skills and qualities that are a good match for this role. I have a strong technical, critical thinking, and organizational skills. I have a track record of achievement. For example, last semester, our team won the DataFest on Best Use of Statistical Analysis, and this was achieved by the quality of data visualization and detailed presentation on data analysis. Throughout this experience, I have learned how to communicate effectively with other that are from different field from me. Outside of school, I volunteered for our school's STEM CUB which is the opportunity for college student to engage with elementary student to broaden their mind in the STEM field. I am also a part of Mizzou's wind ensemble as a clarinet player. These extracurricular activities demonstrates my communication and leadership skills.

I am the type of person who will always be prepared for difficult challenges. I am a fast learner which means you won't have to spend time constantly supervising me, and I will always bring positive impact to ensure the project completed with quality and before the deadline. If you hire me, I ensure I will be a great role model for the company, make sure I take responsibility for my professional development, and support my co-workers to ensure great things happens in the team.

Why do you want to work at Thrivent?

I want to work at Thrivent because of its outstanding reputation in the insurance industry and its generosity in helping the community, which aligns with my own values of contributing to meaningful causes. I also like the 5 core values of this company. I'm excited to further my technical skills in helping build spreadsheets and analyze data to answer real-world questions. I am also excited to learn more about the company and also network with the actuary at your company.

Why do you want to work at StateFarm?

I want to work at StateFarm because of the company's outstanding reputation in the insurance industry and its strong commitment to both customer satisfaction and community involvement. I researched various companies and found that State Farm as a perfect place to apply my skill in meaningful way and also not develop my personal skill. I am also excited to learn about actuary's routine and project at StateFarm. Additionally, StateFarm's recent initiative to provide \$2.5 million in pre-grants to support community non-profits really resonates with me. It demonstrates the company's dedication to making a positive impact, which aligns with my own values of contributing to meaningful causes.

After thoroughly reviewing the job description, I am enthusiastic about the opportunity to apply my technical and business skills in assessing risk and financial needs for insurance products. I'm particularly excited about the opportunity to develop innovative methods and applications to enhance insurance product pricing. I believe my background and experience will allow me to make a significant contribution while also continuing to grow and learn at a fast-moving company like StateFarm.

What do you know about Thrivent?

I know Thrivent is a Fortune 500 company, not-for-profit financial services organization that offers a variety of financial solutions. Thrivent offers financial advice, investments, insurance, banking, generosity programs, annuities, and mutual funds. Thrivent also has a strong reputation like AM Best Highest of 13 rating categories and also consolidated a total \$10 billion in enterprise revenue. In term of insurance, I know that Thriven provides 4 types of life insurance like Whole, Term, Universal, and Variable Insurance. Thrivent also offers disability and long-term care insurance. I am excited to further learn about these product and work with Thrivent.

What do you already know about our company?

I know that State Farm is one of the largest and most well-known insurance companies in the United States, with a strong reputation for providing a wide range of insurance products, including auto, home, and life insurance. StateFarm offers three types of life insurance: whole life, term life, and universal life insurance. I know that the State Farm vision for the future is to be the customer's first and best choice in the products and services. I admire that State Farm lately has pre-funded \$2.5 million in grants to help support these community non-profits and their immediate disaster following a catastrophe. These demonstrate the company's dedication to

making a positive impact, which aligns with my own values of contributing to meaningful causes.

Why do you want this internship?

My goal is to pursuing a career as a professional actuary and seeking an internship that will provide meaningful experience in a large insurance company. My goal is to gain hands-on experience and develop skills. I researched various companies and found that Thrivent as a perfect place to achieve my career goals due to its strong industry reputation. I am excited to participate in Thrivent activity in developing actuarial and analytical skills, and utilize my technical skill to support data analysis in answering real-world questions. I am impressed by Thrivent's commitment to excellence and innovation in the industry. I believe that this internship will not only help me grow professionally but also allow me to contribute to your team by applying my skills in data analysis and project work. After learning more about this job, I am confident that I can contribute in finding ways to manage projects more efficiently. I am excited to take on challenges and make an impact.

Name a time that you had a conflict in the workplace. How did you resolve this conflict?

Situation: "While working as a research assistant, I led the coding and data visualization tasks for our project. We faced a challenging week with multiple high-priority deadlines, and it became clear that we were struggling to complete everything on time. This led to some frustration and concerns about meeting our deadlines."

Task: "My task was to resolve the conflict within the team about how to manage our workload and ensure we could complete both the presentation and coding for the research presentation on time."

Action: "I suggested that we take a step back and reassess our approach. I proposed that we break down the tasks into smaller, manageable parts and assign specific responsibilities to each team member. We created a detailed plan outlining daily objectives and allocated time for reviewing each other's work to maintain quality. This approach allowed us to work more efficiently and address the most critical tasks first."

Result: "By restructuring our approach and clearly dividing tasks, we were able to complete the presentation and finish the coding for our research presentation on schedule. This experience taught me the value of teamwork, clear communication, and how to effectively manage and resolve conflicts to achieve our goals."

How do you stay organized?

"I stay organized by using a combination of tools and strategies to manage my tasks effectively. I rely on detailed to-do lists where I prioritize tasks based on deadlines and their importance. For instance, I tackle assignments with nearest deadlines and those that are quick to complete first.

For larger projects, like preparing for an actuarial exam, I create a structured study schedule. I break down the material into manageable sections and set specific goals, such as the number of practice problems to complete each week. I also incorporate practice exams to track my progress and adjust my study plan as needed.

In addition, I allocate dedicated time for each responsibility, including advancing my research project and balancing extracurricular activities. This approach helps me stay on top of my commitments and maintain a clear overview of my priorities.

Coding Experience

I have proficiency in Microsoft Excel, where I frequently use functions such as VLOOKUP, INDEX/MATCH, and pivot tables to analyze and visualize complex data sets. For example, I use Adidas data set to create a live sales dashboard. The dashboard displays performance on what retailer has the best performance in each month. I also used slicer for user to view the performance in different aspect like months, retailers, and is the sale in-store or online.

In term of programming experience, I am the most proficient in using R as both of my research experience utilized R. I had used R for predictive analytics and

but I am also familiar in using Python and SQL. For example, last semester, my team won our school's datafest competition in best use of statistical analysis. This was achieved by the quality of our data visualization and data analysis we present, and also the quality of our presentation.

My experience with these tools has improved my ability to handle and analyze data effectively. I believe these skills will significantly contribute to the project during the internship.

Why should we hire you?

You should hire me for this position because of my passion and proven abilities in organization and time management skills. I pride myself on my time management, coordination, and interpersonal skills.

Strengths

I believe my greatest strength is that I am extremely self-motivated. This comes from that fact that I love what I do, so I am always trying to find ways to do my work better. For example, I wanted to improve my skills in data analysis and automation to improve my efficiency and the quality of my work. I set out to learn VBA and Excel on my own, aiming to design a live sales dashboard and create a simulation to better manage and analyze data. I utilized various online resources, including tutorials and instructional videos, to self-study VBA and Excel. I dedicated time each week to practice and apply the concepts I was learning. I then used this knowledge to design a live sales dashboard that provided real-time insights and developed a simulation using VBA to automate repetitive tasks. Through this, my ability to independently learn and apply new skills demonstrated my commitment to continuous improvement and problem-solving.

Weaknesses

One area I've been working on improving is public speaking. While I feel comfortable presenting to small groups, speaking in front of large crowds makes me nervous. Therefore, I have been taking steps to improve by volunteering to present at research conferences and volunteering to present whenever I got an opportunity. I also make sure to prepare thoroughly before any presentation to boost my confidence.

How do you handle pressure or stressful situation?

Situation: "I faced a particularly challenging week where I had both an actuarial exam and a research presentation due at the same time. The overlap initially felt quite overwhelming."

Task: "My goal was to effectively manage both tasks without compromising the quality of my work or my well-being."

Action: "To tackle this, I took a moment to step back and reassess the situation calmly. I started by breaking down each task into smaller, manageable steps. I created a daily schedule that outlined what needed to be completed each day and built in time for regular reviews. This plan helped me stay organized and focused. I also made sure to maintain a positive mindset throughout the process, which helped me stay motivated and reduce stress."

Result: "By following this structured approach, I was able to complete both the exam preparation and the presentation successfully. The result was that I not only met all my deadlines but also performed well in both areas. This experience reinforced my ability to handle pressure and taught me the value of staying organized and positive in stressful situations."

What will your past supervisor (or current) say about your job performance?

My supervisor while I was working as undergraduate research will say I am a detail-oriented. For example, at my undergraduate research job. I consistently met deadlines and often went beyond what was expected to ensure our team's projects were successful. My supervisor often complimented on my attention to detail and ability to adapt to new challenges. Therefore, I was assigned to fix and debug the code.

I believe that my past supervisor will also say that I am an independent worker. I was often entrusted with projects that required minimal supervision, allowing me to develop solutions and strategies on my own., I took the initiative to give solution on how to optimize the running of the code. I had proposed to use the parallel computing and dimensionality method which led to 30% increase in speed.

How do you prioritize tasks when everything is a priority?

Situation: "During my last semester, I was balancing several key responsibilities: multiple school assignments, a major research project, and preparation for an actuarial exam. All of these had overlapping deadlines, which made effective time management crucial."

Task: "My goal was to efficiently prioritize and manage these tasks to meet all deadlines, excel academically, and also make time for extracurricular activities."

Action: "To tackle this, I created a comprehensive to-do list and prioritized tasks based on their deadlines and significance. I started by focusing on assignments with imminent due dates and those that could be completed quickly. For the actuarial exam, which required substantial preparation, I developed a detailed study schedule, breaking down the material into manageable sections and incorporating practice exams to monitor my progress. I also allocated time to steadily advance my research project while ensuring I maintained a balance with my extracurricular commitments."

Result: "Through effective organization and prioritization, I not only completed all assignments and the research project on time but also passed three actuarial exams within the year, achieving my goal. This experience reinforced my ability to manage multiple high-priority tasks simultaneously and underscored the value of strategic planning and time management in reaching both academic and professional milestones."

Three Words that Describe Yourself?

Three words that describe me are hardworking, analytical, and inquisitive. First, I'm hardworking—I'm deeply passionate about actuarial science and data analysis and consistently strive to expand my knowledge and skills. I taught myself the use of Excel and VBA through online resources. I also completed multiple project using both Excel and VBA. Second, I'm analytical—I enjoy diving into data and am driven by the challenge of solving complex problems through technical analysis. I enjoy predictive modeling as I am always trying to expand my knowledge in statistical modeling. Lastly, I'm inquisitive—I have a natural curiosity and always seek to learn more and understand the 'why' behind different processes and concepts. I believe these qualities will allow me to make a significant contribution to your team.

Tell me about a time when you failed?

Situation: "During my time as an Undergraduate Researcher, I had my first research presentation for the University. I was quite nervous and, unfortunately, felt unprepared. Despite thinking I knew all the necessary points, I ended up forgetting to cover some key aspects during the presentation."

Task: "Recognizing that I had a second presentation scheduled for the following week, I knew I needed to improve both my preparation and delivery to ensure a better performance."

Action: "To address this, I dedicated the entire week to intensive practice. I started by writing out a detailed script and then practiced presenting while gradually reducing my reliance on it. I also sought feedback from colleagues, incorporating their suggestions to refine my presentation. This iterative process of rehearsing and adjusting helped me become more confident and effective."

Result: "When I delivered my second presentation, I felt much more at ease and performed significantly better. This experience taught me valuable lessons in overcoming public speaking challenges. I learned that thorough preparation and hard work are crucial for success in any situation. It also helped me develop a more resilient approach to handling similar situations in the future."

When is the time you have difficulty with your coworker?

During my research at the University of North Carolina Charlotte, I encountered a challenge with my research partner concerning our project tasks. Our technical skills were not aligned, which made it difficult to collaborate effectively. To address this issue, I took the initiative to help him improve his technical skills and better understand the tasks at hand. I was able to improve his technical skill and catch him up on our goal while also meeting the deadlines. This experience taught me the importance of clear communication and the value of supporting team members to ensure we achieve our goals together.

Where do you see yourself in 5 years?

In 5 years, I see myself becoming a professional actuary obtaining both ASA and FSA. I see myself to be a leader in the actuarial field and contribute to pricing and advises clients on investment and insurance. I see myself being an actuary at a large insurance company and aim to make a significant impact in the field by providing valuable insights and guidance on investment and insurance matters. To achieve this, I will work hard on passing actuarial exams and continue improving my technical skills. I believe that StateFarm is a perfect opportunity to help me support this goal.

Describe a time you exceeded expectations on a project or job task.

Situation: As an undergraduate researcher, I was tasked with developing predictive models for a project. Our goal was to create a model with high accuracy to analyze large datasets efficiently.

Task: My primary responsibility was to code and complete the predictive model simulation. The initial expectation was to achieve a high accuracy rate, but there were no specific requirements for optimizing the model's running time.

Action: After successfully achieving about 90% accuracy with the initial model, I proposed and implemented dimensionality reduction techniques to improve performance. I utilized Principal Component Analysis (PCA) and Random Forest Importance Plot to reduce the data dimensions, which helped to decrease the code's running time.

Result: This reduced the running time by 30%, allowing us to process large datasets more efficiently. This exceeded my mentor's expectations, as the initial goal was just to complete the coding. My mentor was impressed with the improved performance and praised me for going beyond and beyond for this project.

Tell me about a time you had to explain a complex technical concept to a non-technical audience.

Situation: During my school's annual DataFest competition, I was part of a diverse team consisting of members from biology, economics, computer science, and statistics. We had only 24 hours to analyze a raw dataset and prepare a presentation and report.

Task: My specific task was to teach my team members, who had varying levels of familiarity with programming, how to use R for our data analysis. The challenge was to explain technical concepts in a way that everyone could understand, given our diverse backgrounds.

Action: Initially, I faced some difficulty in breaking down the complexities of R into simple terms. However, I adapted my teaching approach by using analogies and step-by-step

instructions. I focused on demonstrating basic functions and their applications in data analysis. To ensure everyone could contribute effectively, I assigned tasks based on each member's strengths and interests.

Result: By the end of the competition, we successfully implemented data visualizations and proposed insightful questions. Our clear explanations and effective teamwork led us to secure 2nd place in the competition. I was proud of how we managed to bridge our different expertise and deliver a compelling presentation.

How do you stay motivated when work gets monotonous?

Tell me about a time you had to quickly adjust your work priorities to meet changing demands.

Give an example of when you have needed to be flexible or adapt to change in your job.

How do you evaluate success for yourself and your team?

Tell me about a time you needed to get cooperation from a colleague on a project.

Do you have any questions for me?