# Mark Cheung

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## PROFESSIONAL QUALIFICATION

**IFoA CM1 - Actuarial Mathematics for Modelling**                                            *Passed, Apr 2025*
- Applied survival models and discounted cashflow to life insurance pricing, reserving and portfolio profitability testing
- Estimated present value of defined benefit pension cashflows using life annuity models with mortality assumptions
- Developed Excel spreadsheet to build simple life pricing model and estimate reserving against expected claims.

**IFoA CS1 - Actuarial Statistics**                                            *Passed, Apr 2024*
- Probability distributions and statistical inference in actuarial science
- Analysed exam data set with 5000+ observation and processed using linear model in R to identify relationships

**IFoA CS2 - Risk Modelling and Survival Analysis (Ongoing)**                                            *Scheduled in April 2026*
- Currently studying Markov chains, time series, gross-to-net loss distributions under reinsurance structures

## WORK EXPERIENCE

**PwC**                                            Jun 2025
*Assurance Summer Intern*                                            *Hong Kong*
- Conducted statistical and non-statistical testing of balance sheet, income statement and cash flow statement
- Reviewed 8 external audit risk documentation, ensured audit process meeting the firm's risk management standard and local finance regulator requirements
- Analysed client's trial balance of over 1000 transactions, extracting and mapping data to verify cashflow details
- Identified a material misstatement of amount 52,000 on client's inter-company balance during testing. Reported to manager and actively consulting with client to resolve the issue, ensured the accuracy of client's financial reporting
- Enhanced cash flow verification processing time by 50% through rigorous testing learned in practice and PwC internal training resources

**Cooking Papa Ltd**                                            Dec 2023 - Now
*Waitor*                                            *United Kingdom*
- Developed Excel spreadsheet to improve bookkeeping efficiency. Also performed daily bookkeeping in restaurant revenue
- Delivered efficient and friendly table service, ensure a positive dining experience for customer
- Ensure efficient communication with kitchen members to provide accurate food delivery

## RELEVANT EXPERIENCE

**General Insurance Pricing & Capital Modelling Project (Self-Initiated)**                                            Jan 2026
- Modelled annual aggregate property insurance losses using a frequency–severity framework in Python
- Built Monte Carlo simulations to estimate expected loss, volatility, VaR and TVaR of the portfolio with reinsurance
- Compared the impact of excess loss, aggregate XL and quota share reinsurance on capital requirements and volatility

**AIG Actuarial Analyst Job Simulation on Forage**                                            Sep 2025
- Completed a job simulation involving Marine Liability insurance pricing and risk assessment
- Analysed a dataset of 100 Marine Liability insurance claims, identifying key trends using statistical methods
- Applied actuarial principles to calculate premiums using a frequency–severity framework and experience-based rating

## EDUCATION

**University of Bristol**                                            Expected May 2027
*BEng in Mechanical Engineering (Upper Second Class Predicted)*                                            *United Kingdom*
- Lead a team of 4 on projects including Crane Design, Deployable Solar Panel Design and ATX Rear Axle Design
- Modelled system performance in python. Researched and developed computer program that estimate design deployment time with given material data and design dimension
- Prepared analytics project that required to analyse sample of over 15000 vibration using microchip controller. Developed python program to record amplitude and developed noise filtering algorithm to evaluate natural frequency of material
- University level statistics and data science. Covering topics in distribution, regression models and Bayesian statistics

## SKILLS

- **Microsoft Excel** *(Advanced)* Developed spreadsheet in solving IFoA exam problem. Analysis trial balance with advance excel function during auditing work
- **Java** *(Advanced)* 2D game development project in college
- **Python** *(Advanced)* Data analysing and modelling mechanical system performance during course unit
- **R** *(Intermediate)* Used R for statistical modelling and analysed linear model in IFoA CS1B. Also preparing CS2 with R
- **VBA** *(Beginner)* Experience in adjusting auditing spreadsheet
- **SQL** *(Beginner)* Undertaking SQL course provided by IBM through Coursera