

宏泰人壽實習心得

實習生：財務工程與精算學士學位學程四年級 - 李文昌
實習職業：宏泰人壽保險股份有限公司 (台北總公司)
實習職位：資產負債管理部 - PT人員實習生
實習時間：111 年 02 月 14 日 至 111 年 6 月 17 日



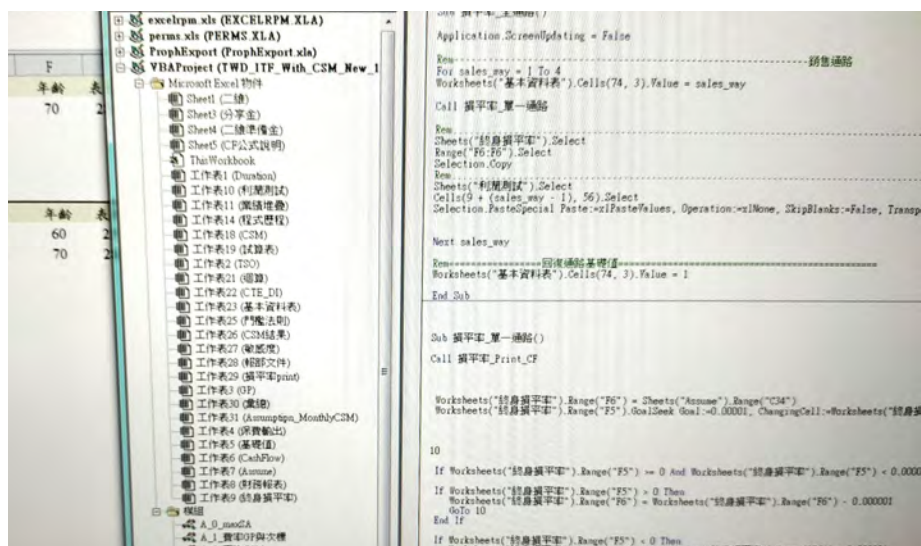
Why Intern?

After studying in university for a few years, I began to wonder whether the subjects taught in class are actually useful for my future career. This thought made me worry about my own future, especially when it comes to whether or not I'll be doing well in my field. As I was trying to gain more information and clear my own doubts, I found out that Feng Chia University actually offers an internship program for 4th year students.

I strongly believe that internships can provide valuable insight into what we want from a job and, more importantly, what we don't want, as well as increasing our chance at getting a job offer. There will always be an opportunity for interns to work full time in the company. As a student who has no actual working experience in the actuarial field, this program is obviously a huge opportunity for me; therefore, I definitely can't miss it. This concludes the reason why I decided to apply for the internship program.

What do I normally do at work?

Since I'm working in the Assets & Liability Management (ALM) Department, most of the tasks handed down to me are related to either products' actuarial factors, calculation models or cash flows. Those tasks might sound simple, but in reality, it's not. I'm mostly challenged to make the entire workflow "automatic" or convenient to use at the very least. The users should only input the data and press a button in order to get the result / conclusion. This request can be fulfilled by using programs such as Excel VBA.



So far, the only important task I've ever done was assisting my supervisors during the time when they were doing the annual dividend distribution actuarial report and monthly Contractual Service Margin (CSM) for certain insurance products. Both operations require us to write the VBA code and a decent understanding of actuarial values. In my opinion, the most important part is when we are deciding the assumption values. Those assumptions might change anytime, for example the calculation formula for the interest rates, which might get influenced by new Insurance Bureau regulations. This proves that the actuarial related jobs are very important, as those people are going to be the ones who make the decisions. I've always wanted to implement what I've studied at school into practical / real situations, and the internship gave me the chance to do it.

Do I gain anything from this internship?

Without a doubt, I gained a lot from my internship here in Hontai Life Insurance. I was able to learn many new things and increase my knowledge in the actuarial field. Not only that, I'm also starting to know a little more about Taiwanese work environment and its people. If I could be frank, it was shocking at first since the Chinese language used during work is very formal. In my opinion, there is actually something that is slightly more important than knowledge, which is the opportunity to continue working in Taiwan right after I graduate. Since Hontai Life Insurance is willing to accept me as a full-timer, I've decided to stay for a while. It's pretty hard to find a job nowadays, but thanks to the internship program, I'm able to get a good one.

Conclusion

This internship program is very meaningful for me, especially since I've always wanted to try more actuarial practices instead of reading enormous amounts of theories written in textbooks. Although it might not be easy, I really enjoy the process of learning while doing so. I'm very grateful to have the chance to do an internship in Hontai Life Insurance. This internship has added countless new knowledge, unique new friends with the same background, and most importantly, it became the first step in my career path. I'd love to express huge gratitude towards Feng Chia University, my department director, Mr. Richard Lü, as well as my bosses: Jack, Kiefer and Matt. They all have been such a great help and support during my internship in Hontai Life Insurance. I'd love to recommend the school to consider having more collaborations with Hontai Life Insurance, especially since they've given me a memorable experience & great working environment during the internship.