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Internship Report

Business Plan # 456

Product Analyst and Business Planning

Submitted to:

Zurich Finance Group

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Statement of Confidentiality

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INTERNSHIP REPORT

February 2020

The overview of the development of Asia-Pacific Region SWOT analysis of the company and competitors, suggestions on the company's development strategies and relevant recommendations for management's consideration

I hereby Certify, that this Internship Report(M.S Word format), Business Plan Presentation(M.S PPT format), Business Plan Team Introduction (M.S.PPT format)co-written by Stanley B.W. Luk (University of International Business and Economics), Selina K. Ma (Fudan University), Stanley C.K. Ho (Yale University), Mark T.P. Choi (Peking University), Sophia Y.Y. Xu (Xiamen University) was filed on 20 June 2010, with perpetual preservation, and that a diligent examination has been made of this report index for the authenticity, logicality and integrity of the data, sources of information.

WITNESS my hand, this 22nd of February two thousand and eighteen

Stanley B.W. Luk (University of International Business and Economics), Selina K. Ma (Fudan University), Stanley C.K. Ho (Yale University), Mark T.P. Choi (Peking University), Sophia Y.Y. Xu (Xiamen University)

SELF INTRODUCTION

Personal Statement

July 2011, as the first group representative of my university, I participated in the global Business Immersion Program held in Kong Hong University. Not only did this program provide me a platform to communicate with excellent students from all over the world, but also acquainted myself with National University of Singapore. Long-standing history, rigorous style of study and research, outstanding professors and rich student activities, all of these attracted me deeply and aroused my strong desire to pursue my further study in it. I am still unfamiliar with the National University of Singapore at the moment, but I hope I can become regulars here two years later.

Education Background

Majored in financial, I retain some unique advantages: (1) a solid mathematic foundation and good programming skills. Through two-year- math study and more than ten economics-related study, I am now familiar with various basic modelling and simulation and learn how to use math model to deal with complex problem in reality. (2) a multidisciplinary academic background. With extensive courses and training in system theory, logistics, supply chain, accounting, insurance, management, IT and computer area, I got broad knowledge in different areas and ability using 'system views' and interdisciplinary advantages to solve problems. Finance, as a subject related to many other areas and full of uncertainties, always requires multidisciplinary knowledge and quantitative analysis based on math and computer models. Therefore, these advantages I got in the undergraduate surely benefit my further study in finance and economics. In addition, award to outstanding academic performance (ranked No 1 in my major and 3.6 GPA) and excellent leadership in student activities, I got some extra chance to study in National University of Singapore. After graduate from university, I would like to apply to Financial & Economic Department to receive a systematic study and training of finance and economic.

Research Experiences:

Not satisfied with mere study and internship, from the first year of my college life, I have participated in many research projects, including: Knowledge needs of migrant workers after 1980 and the survey of public library services, Assessment of Communication Impacts of Education Institutions : A case study of the micro blogs of Wuhan University and New Oriental Education and Technology Group, complex system simulation and layout of different-size markets to realize the max profit, Hybrid method for solving the pricing of barrier options. Although not all of them are related to finance, these research experiences foster my ability to research and enable me to master MATLAB, JAVA, C and other simulate tools and computer language. Based on the data and result of these research projects, I published two papers in authoritative academic journals of China and one of them has been accepted for presentation at the International Workshop on Education Technology

(IWET 2017). This summer, I am invited to take part in the "2011 National Outstanding Students of Economics and Finance Forum". These experiences not only developed my capability of independent research, and also aroused my strong interest in scientific exploration, which drives me now to pursue the PhD study.

Extracurricular Competitions and Leadership

Finance and Economics need all-round ability people. Therefore, other than strong professional ability, I have participated in many extracurricular activities that have helped me develop my cooperation, leadership, organization and communication skills. Through close team work and careful preparation, I won many prizes in different kinds of campus competitions, involving both technological and cultural fields. At the same time, as vice Chairman of Student's Union and Director of Mathematics and Statistics Department, I was awarded Outstanding Student Cadre in 2010. Meanwhile, during my college life, I joined in the HCIA & Company. HCIA & Company is one of the most influential student organizations in mainland. Now, more than 5000 excellent students have taken part in the association, which provides them internships in the most well-known financial companies, such as ING Group, and Zurich Insurance Group (More Details about the association in the 'Annual Report 2007' of my application materials). These social activities have been wonderful and challenging experiences, in which I have cultivated teamwork spirit, a strengthened leadership capacity and my ability to work in a dynamic environment.

MY CAREER INTEREST

Plan to choose finance or business as my career interest because of my family influence. My father, who has the master degree of finance, is as a senior manager in bank of communications, and my mother, an account ant major, is an assistant of chief manager in an insurance company. Under such family influence, I have been interested in finance as well as business since an early age.

Using professional knowledge and market information, I explained to them the trends of the market and the economic status in order to target and maintain customers. Through the internship, I not only mastered the routines of bank business, but also improved my interpersonal skills and social experiences.

Due to the above reasons, I decide to choose finance as a professional career in business areas.

ACKNOWLEDGEMENTS

I would like to acknowledge the following people for their support and assistance with this business development practices report.

From the Jill, I would like to thank my immediate supervisor. Johnson, for allowing me to take on the additional report duties of this monitoring project, and Han, for her many contributions to this report and for being my brave field partner when faced with the fact we had shark, alligator and crocodile assistants at a few of our monitoring stations!

From the Sarah I express much gratitude to my graduate committee. Carnation who agreed to serve as one of my internship advisors and get to know me, again, Sun who greatly inspired me throughout the project. And Faye who continuously challenged me with new ideas!

The person I most wish to thank is Schumahao, for whom my graduate career would not have been possible and who held faith in me and pushed me to succeed.

PREFACE

The purpose of this reports to fulfill the internship requirement for ING, International Netherland Group. While I was working in Hong Kong, my group need to launch a insurance product and promote the product for this Company in Asia region grasping the opportunities from China and Asia is what our research focus on.

Our group's target is to launch i.Master and promote i.Master and i.368 to mainland and other Asian countries.

This report summarizes the purpose for this monitoring and discusses the PEST Model to analyze the general economy of Asia, industry analysis to research the general industry of insurance, questionnaire distribution and data analysis to investigate market, SWOT model to analyze the specific company situation and strategic analysis to figure out the strategy of the company.

During our research and discussion, we also follow on the 4Ms(Market Background, Market Segmentation, Market Niche/Opportunities and Market Survey/Ratios) and 4 Ps (Products/Services, Place/Market, Promotion, Price).

Lessons Learned

Our group members are from different universities and areas. I realize that we should respect every person no matter where he/she is from. Besides, teamwork is most important. What's more, during these 5 days, I realize it is not easy to be office lady. And women would better pay more attention on their personal appearance.

1. Making an Impression: With a Proposal and Presentation
 2. Business Leadership in the Age of Knowledge Economy with Special Reference to Greater China Developments
 3. Analysing Company's Annual Accounts
 4. Marketing Research and Marketing strategy
- Great recognition of Hong Kong financial industry

Moving Forward

As an ambitious young man, I have developed a blueprint for my future career. In the short term, I am going to study economics in the top liberal arts college in the United States. In the hope of becoming well-prepared in the future, I will take internships during college years. Also, I will take the advantage of my leadership skills perform well in my college.

After getting my bachelor's degree, I will seize the opportunity to gain working experience in a multinational investing bank or consulting corporation. I am especially interested in the business associated with China, since I have a strong international background. Few years later, I will apply for the top business school in the United States to further my education with the real experience obtained previously.

When I get the MBA degree, I will become an entrepreneur who is going to set up the financial business based in China, especially cities like Hong Kong. With the rapid development of the society, China calls for initiative youth to further boost the economy. As an overseas student from China, I would like to spare no effort to contribute to my motherland with my own strength in the globalized world.



The Behavioral Insight Team