



THE UNIVERSITY OF
MELBOURNE



Vision | 2025

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Editors' Address

Welcome to the 2025 edition of ***Vision*** magazine!

Each year, this publication gives us an opportunity to reflect on and celebrate the diverse experiences that shape our community. In this edition, you will find stories that capture the journey of growth: from the excitement and uncertainty of starting university to the persistence required in navigating actuarial exams, to the passion and curiosity that drive research and professional practice. We are proud to feature alumni, alongside the experiences of our students and staff, who share their reflections on adapting to change, seizing opportunities, and redefining what it means to be an actuary in an uncertain and rapidly transforming world.

This year, the Education Portfolio delivered a range of initiatives to support students at every stage of their actuarial journey. We kicked off with the First Year Information Session, helping newcomers adapting to university life. The Career Q&A Series underwent a full revamp, with refreshed questions and sharper insights that better reflected students' evolving interests and aspirations. We also hosted Excel and R workshop – the latter in collaboration with the Actuaries Institute and achieving record attendance. Together, these initiatives highlight our commitment to equipping members with the skills and confidence to thrive in an ever-changing professional landscape.

Beyond our educational initiatives, 2025 has brought impressive milestones that highlight the broader achievements of our community. Our members shone on the global stage through the GAIP Global Insurance Innovation Challenge, where our Melbourne team earned an outstanding second place worldwide. Closer to home, the Society continued to strengthen connections between students, industry, and academia through events such as Contact Night, Women in Actuarial, and Peer Mentoring. These experiences remind us that actuarial studies is not just about technical mastery, but also about collaboration, resilience, and togetherness.

Our sincere appreciation goes to everyone who contributed to this edition – our committee, alumni, sponsors, and the many students who shared their voices. Without your support, ***Vision*** would not be possible.

To all our readers: whether you are just starting your actuarial journey or looking back on fond memories, we hope this magazine inspires you to grow, connect, and celebrate the vibrant community we share.

Sue Liu & David Yue
The Education Team

President's Address

A Year of Growth, Together

There's a simple philosophy I carry with me in everything I do: we are ***better together***. It's a belief that is true in all settings, but perhaps nowhere is it more applicable than within our actuarial community. Our studies are challenging and the careers we aspire to are impactful, but the journey is smoother and far more rewarding when we support one another so that everyone can triumph together. This year, we put that philosophy into practice. As I look back on a year of record attendance, new collaborations, and lasting change, I can proudly say our society has grown into a true community, proving just how much we can achieve together.

Building on the strong foundation from last year, we focused on improving the quality of our most anticipated events. The response from all of you was nothing short of incredible. We saw this enthusiasm firsthand when tickets for our Trivia Night sold out in less than 24 hours, a clear sign of the vibrant and engaged community we have become. This energy carried through to all our flagship events, from the Resume Roast, Poker Night, and Pool Night to our Women in Actuarial event and our premier Contact Night, and the excitement was palpable at every single one.

This year was defined by our commitment to providing you with meaningful opportunities, a goal we could not have achieved without the unwavering support of our sponsors. Their partnership is the bedrock of our success, enabling us to host a year of events with record attendance and bridge the gap between university and the profession. We work closely with them, and this year we took that collaboration to a new level. We ensured students' voices were heard at the highest levels, representing the student body at the University of Melbourne's first Industry Advisory Board meeting and on the Student Education Committee of the Actuaries Institute of Australia.

Our ***better together*** philosophy extends beyond just our own society. We deepened our ties with our peers at the Monash Actuarial Students' Society, co-hosting our annual Insurance and Consulting and Insurance Careers Q&A, our popular Poker Night, and an inspiring Women in Actuarial event. We also forged new connections across campus: we launched a Maths Relay Race with the Quantitative Trading Society (QTS); hosted a Quantitative Trading Careers Q&A session with both QTS and the Melbourne University Maths and Statistics Society (MUMS); and partnered with Global Consulting Group, DSCubed, CAINZ, and Impetus Consulting Group for the Career Compass Event. We even took our ambitions to the global stage, hosting the Global Asia Insurance Partnership Insurance Innovation Case Competition with Nanyang Technological University of Singapore. I am incredibly proud that our team placed second, putting University of Melbourne actuarial students on the map as some of the brightest in the world.

One of the most lasting impacts of our advocacy this year is the successful restructure of the actuarial course plan. I am incredibly proud we helped make this long-advocated change a reality. It is a significant achievement that will not only benefit generations of future students here at the University of Melbourne but will also make the profession more accessible, potentially opening the door for many more bright minds to pursue an actuarial career.

My sincere thanks to my committee and our members. Your passion brought our ***better together*** philosophy to life. Leading this community has been a rewarding experience made possible by all of you, and I'm excited for its future.

Omar Amin
President

Who We Are

The Actuarial Students' Society was founded in 1989 with the objective of enhancing the professional and social lives of our members. By forging strong connections between employers and students, as well as between students themselves, we endeavour to provide a mix of educational, career-focused and fun experiences. With over two hundred and fifty members, ASS caters for all students pursuing an Actuarial Studies major at the University of Melbourne.

Throughout the year, ASS provides members with valuable exposure to the industry through our annual Contact Night, Careers Q&A and Women in Actuarial, in addition to an array of informative yet engaging activities, such as our Peer Mentoring program or Excel and R workshops. Our members can therefore develop professional skills, learn about career pathways and achieve their long-term goals while having fun with fellow actuaries. Sponsors are given opportunities, not only to interact with some of the brightest minds in their field of study, but to also position themselves at the vanguard of their industry in the minds of our members.

Vision, the annual publication of the Society, has gradually evolved from the 'Vision Career Booklet' to a broader-based publication to reflect the Society's role in fostering not only the professional, but also the social development of its members.



Front Row: Charlie Galea, Sharmaine Koh, Omar Amin, Sue Liu, Sidney Eric

Middle Row: Michael Chen, Poorva Gupta, Jessie Lee, Miraz Rai,
Joseph Lee, Claire Dcunha, Bella Zhu, Sophie Clemson

Back Row: Eric Qian, David Yue, Karen Harvey, David Yuan,
Cameron Lovett, Hansen Wang, Roy Zhang, Harry Zhang

The 2025 A.S.S. Committee



Omar Amin
President



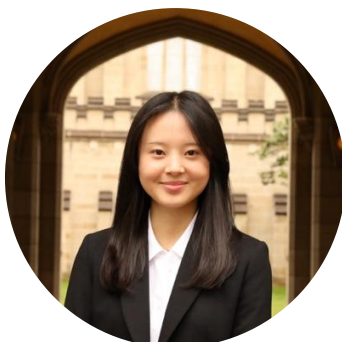
David Yuan
Vice President



Joseph Lee
Secretary



Miraz Rai
Treasurer



Sharmaine Koh
Events Director



Eric Qian
Events Officer



Harry Zhang
Sponsorship Director



Cameron Lovett
Sponsorship Officer



Sue Liu
Education Director



David Yue
Education Officer



Hansen Wang
Student Engagement Director



Charlie Galea
Student Engagement Officer



Sophie Clemson
People and Culture Director



Sidney Eric
Media Officer



Jessie Lee
Postgraduate Representative



Karen Harvey
General Representative



Michael Chen
General Representative



Claire Dcunha
General Representative



Poorva Gupta
First Year Representative



Bella Zhu
First Year Representative



Roy Zhang
First Year Representative

2025 A.S.S. Events Review

Highlights

The focus of 2025 was to refine the exciting new events we've launched in recent years, ensuring that students can gain as much value as possible – whether by learning something new in our educational workshops, getting to know the industry and future employers, or strengthening relations within the actuarial cohort. Some of the changes we made included reformatting **Resume Roast** to target students' interest in specific firms, co-hosting **Women in Actuarial** with the Monash Actuarial Students' Society to facilitate cross-university connections and expanding our career preparation series to include an **interview workshop**. Recognising the growing needs and diverse of interests within the actuarial cohort, we also collaborated more widely with commerce and adjacent clubs. Overall, this year's initiatives have been met with resounding support, constantly fuelling our drive to make the event even better than the last.

Information Sessions

The First-Year Information Session, led by the Education Team (Sue Liu and David Yue) and President Omar Amin at the start of 2025, introduced new students to the actuarial degree and its potential pathways. A follow-up event was the Actuaries Institute Information Session, which gave students insights into the profession and its career opportunities.

In Semester 2, we held the Postgraduate Studies Information Session, where Professor Rui Zhou and Associate Professor Ping Chen presented on the enrolment process and course outlines for Unimelb's Actuarial Science Honours and master's programs.

Careers Q&A



We hosted two Careers Q&A sessions in Semester 1 – one for Quantitative Trading and another for Consulting and Insurance. The Quantitative Trading event was held in conjunction with the Quantitative Trading Society (QTS) and the Melbourne University Mathematics and Statistics Society (MUMS), featuring speakers from Flow Traders, SIG, and Jane Street.

The Consulting and Insurance Q&A, run in collaboration with the Monash Actuarial Students' Society (MASS), brought together representatives from Finity, Mercer, IAG, and

KPMG. They shared insights into their roles as analysts and consultants, discussed contemporary industry issues, and answered student questions. Students and sponsors then engaged in casual networking, extending conversations and fostering professional connections.

Educational Workshops

The Excel Workshop made a return in Semester 1, with Education Officer David leading the session and sharing useful formulas, shortcuts, and functions to support students with their coursework.

The R workshop, held early in Semester 2, introduced students to the basic functionalities of R Software. The Education Director Sue hosted the first part, while Rohan John, a Data and

Analytics Manager representing the Actuaries Institute, led Part 2 and explored the resourcefulness of R in both traditional and emerging actuarial practices.

Peer Mentoring

The Peer Mentoring Program was led by the Student Engagement Team, grouping first- and second-year actuarial students with third-year and graduate mentors. The program kicked off with the Introduction Night where mentors and mentees met for the first time. It continued with an Ice-Skating Evening, followed by the final Peer Mentoring event of the year: Board Games Night, planned and hosted by the First-Year Representatives. These events gave mentors and mentees the opportunity to meet consistently throughout the year and establish strong, supportive relationships.



Social Events



The Student Mixer at the Queensbury Hotel was a fantastic way to kick things off 2025, fostering connections and helping new students feel at home within the society. The atmosphere was electric, filled with the buzz of a new year and fresh faces. The event welcomed first-year students to the club and gave returning members a chance to catch up after the summer break, setting a positive tone for the year ahead.

Trivia Night, held halfway through Semester 1, was one of the most anticipated events of the year. Sponsors and students came together for a fun evening of trivia and games, hosted by the First-Year, General, and Postgraduate Representatives. Categories ranged from geography and pop culture to Scattergories, and of course we rounded off the night with our annual Donut Eating Competition!

Poker Night was another favourite, hosted in collaboration with MASS in Semester 2 at the Promenade Docklands. Students and sponsors tested their maths skills and probabilistic thinking over a knockout tournament until one final victor remained. With food, drinks, and plenty of energy, the night was a resounding success.



Now an important cornerstone of the society's events, Women in Actuarial was hosted jointly by Melbourne and Monash for the first time in 2025. Representatives from Finitly, Quantum, and IAG participated in a Q&A panel, sharing their experiences and advice as female leaders in the industry. This event is especially meaningful, both showcasing the impact of women in the industry and motivating attendees to pursue their own aspirations with confidence.

Pool Night brought sponsors and students together in a casual setting to enjoy multiple rounds of pool, drinks, and pizza. The relaxed event gave students an opportunity to network with sponsors toward the end of the academic year.

Our final and largest event of the year, Contact Night, is currently in the planning stages. As our flagship event, it always brings stellar opportunities for students and sponsors to connect. It is always widely enjoyed as a celebration for the achievements of the year gone by and set the stage for the year ahead.



Career Preparation

One of our primary goals is to prepare students to be job-ready – whether through networking and social events or even small matters such as having a professional headshot for LinkedIn. Early in the year, we hosted a LinkedIn Headshots pop-up event where students had professional photos taken to set them up for success.

Resume Roast is another popular event, especially for second and third-year students preparing to apply for internships and graduate roles. Students were able to choose which sponsors reviewed their resumes, allowing them to receive tailored feedback from firms they were interested in applying to.

This year also marked our first Interview Workshop, courtesy of SKL Actuarial. Amity Delaney, a senior actuarial recruitment researcher at SKL, shared tips on what makes a strong candidate and how to navigate the recruitment process. Students then participated in mock interviews and received actionable feedback on their performance.

School Visits



Initiated in 2024, our school outreach program continued this year, introducing high school students to actuarial pathways. In 2025, we visited The Mac.Robertson Girls' High School as part of their Tertiary Expo, with more visits already planned.

Committee members represent the society, faculty, and profession at these events, aiming to raise awareness about actuarial careers and provide a bridge between high school and university. We aim to expand this program and develop lasting relationships with schools across Victoria.

Site Visits

Two of our gold sponsors, Finity and Quantum, welcomed us to their Melbourne offices in Semester 1. These in-person visits allowed students to gain valuable insights into the actuarial consulting and data analytics industries, explore real-world applications of their studies, and connect with professionals working in the field.

Case Competition

UniMelb partnered with Global Asia Insurance Partnership (GAIP) to host the local round of the Insurance Innovation Competition, where students pitched innovative ideas to address contemporary issues in the insurance space.

Other Collaborations

Over the years, we've made strides in building stronger connections within the broader commerce cohort and university community. As a result, we were fortunate to collaborate on two new joint events this year.

The first was the Maths Relay Race, run with QTS, where students competed in teams to solve brain teasers, logic puzzles, and probability challenges. The second was Career Compass, co-hosted with GCG, CAINZ, Impetus, and DSCubed. The event featured more than 15 firms across consulting, finance, and STEM. Each industry had its own panel, and students enjoyed interdisciplinary networking throughout the night, gaining exposure to career paths they might not have otherwise considered.

Conclusion

Serving as Events Director has been both challenging and rewarding, offering a unique perspective on coordinating events and juggling expectations. During weeks when events were scheduled back-to-back and deadlines loomed, I came to appreciate the privilege of organising these events that bring the actuarial cohort closer together. It has been a pleasure to work with the Events Team to achieve this. I would like to thank the entire committee, whose cooperation and dedication contributed to the success of each event. I am also deeply grateful to every student who took time out of their busy schedules to attend our events – thank you. It is truly inspiring to see the willingness to connect amidst the academic demands of being an actuarial student. This stands as a testament to the importance of personal connection and the strength of support networks within our actuarial community. To the future Events Team, I wish you all the best, and I hope you'll enjoy working with one another, the committee, and the cohort as much as I have.



Sharmaine Koh
Events Director



Vision

Student Experiences

First Year Experience

Stepping off the tram felt like stepping into a completely new world. For me, it was both exciting and overwhelming. I wasn't sure what to expect, but something told me that high school and university were going to be very different. From walking through the glass sliding doors, to sitting in my first lecture, I transitioned into a university schedule before I knew it.

What surprised me most about university life is how much there is outside of the classroom. At first, the sheer number of clubs, events, and opportunities was mind-blowing. Among the billions of questions in my head one kept popping up, where do I begin? High school gave me structure, I had teachers, coordinators, and parents to confide in, and ask for advice from. However, while university gave me freedom, it's taught me more in the brief time I've been here. Confidence, from "just going for it", and trying things outside of my comfort zone, as cliché as it sounds. Persistence, from meeting countless challenges; whether they were small things like assignment questions to bigger things like case competitions. Negotiation and resilience, from deciding priorities throughout a day at university, hiccups in my schedule, clashes between exams, work, study, the list goes on and on. As a first year, you will meet many similar or wildly different problems, and the funny thing is that along the way you build up an unconscious understanding of how to resolve similar problems should they arise in the future. You'll see how your teachers, coordinators and parents learnt to solve your problems and see university as the inexhaustible opportunity to grow that it is. I can speak proudly that after just 1 year, I firmly believe that saying "yes" to things I wasn't sure about has been one of the best decisions I've made.

One funny thing I've realised about studying actuarial science is how often people will ask "So...what's an actuary?" Even though none of us really have a perfect answer, it makes for a good bonding experience. It makes you realise you're not navigating this path alone, and that there's a whole community of people figuring it out with you. For me, joining ASS (Actuarial Students' Society) has been a huge help. Having a place where I could ask questions, get support, and just feel a part of something bigger than myself made a massive difference in settling in.

Academically, I'd be lying if I said it wasn't challenging. Some subjects can definitely feel heavy, to add to that the missed lectures and assignments due dates do pile up if you fall behind (trust me, don't let yourself start two weeks behind). But at the same time, the workload is manageable when you stay on top of things, and the midsemester break is a godsend. What I didn't expect was the free time I'd have outside of classes, in direct contrast to the structured timetable of high school. Having that flexibility has been one of my highlights of uni life so far.

If you're about to start first year, my biggest advice is: get involved and don't be afraid to try new things because there is always something new to learn from someone or something. You learn and grow the most at the times you feel overwhelmed. University isn't all about that degree, it's also about meeting people, discovering things you enjoy, and growing in ways you didn't think you would. And if you're doing actuarial studies, joining ASS is my top recommendation. Not only will you find people who understand what you're going through, but you'll also get your very own support network when things get tough.

I hope your first year is as rewarding as mine has been so far. If you see me around on campus, come say hi, I'd be more than happy to have a chat about how you're finding things. May your assignments be kind, your coffee strong, and your non-teaching weeks sacred.

Roy Zhang
First Year Representative

Second Year Experience

Second year feels like stepping into a smaller, more focused world. Suddenly, you're surrounded by other students who are here for the same reasons as you, and it's a reassuring reminder that you belong. The workload is manageable, but the content will definitely challenge you in new ways, and that is completely normal.

What really helped me was making time for the things I enjoy, whatever they are, and keeping in touch with friends and family. Balancing study with hobbies, social activities, or just a catch-up over matcha and sweet treats keeps you grounded and makes even the busiest weeks feel doable. Setting small goals and taking things step by step also makes it easier to persevere through moments of self-doubt.

It is important to keep up your social skills, especially as interviews start to become relevant. Simply chatting with peers, joining clubs, or taking part in group activities helps you grow naturally, build confidence, and pick up experiences that can really make a difference later on.

Finally, do not forget why you started! Staying curious and remembering what drew you to actuarial studies in the first place helps keep motivation high, even when things get tough. Sharing that passion with peers makes the year more rewarding and reminds you that challenges are part of the journey. One last tip is to watch for early internship applications. Many close at the end of summer and getting on top of them early takes a lot of pressure off.

Karen Harvey
General Representative



The representatives - Roy (left), Karen (middle), Claire (right) and Michael (front) preparing for the Trivia Night

Third Year Experience

Everyone seems to hear the same warnings about the final year of actuarial studies, yet we all do it anyway and push through. As many of us in the cohort have simply followed the course planner pre-loaded for the three years and have endured through the infamously high drop-off rate major that is actuarial studies, I think all of us can be incredibly proud of the work that we put in to make it as far as we have made it today.

The third and final year in the degree is undoubtedly the hardest and draws heavily from a lot of core concepts covered in probability, IFM, statistics, and stochastics repeatedly. Paying attention in your second year can make your life that much easier in third year. That's not to say you will breeze through if you did well in those subjects as it's always going to be an uphill battle learning so much content in so little time. Another challenge is balancing the workload alongside graduate job applications and assessments, and the other things life throws your way. Even when many third-year students don't have a graduate job lined up already that gives a 3-5-year clear cut image of their future, it is important to remember that your hard work will not go to waste and will pay off. In a major as hard as actuarial, it becomes difficult to remember that your skills are so invaluable and that your effort will not go unnoticed.

My advice to the other years would be to make the most of this small struggling cohort that we have. We are very lucky to be completing our studies at university for the same qualifications as somebody else concurrently studying and working a 9-5, so make the most of this unique opportunity. Make friends in the major, study with them, go out with them, and make as many dumb jokes about your decreasing future lifetime as possible.

I would also like to leave a quote from my high school math teacher that has stuck with me throughout this entire degree and still has immense gravity for me today. Whilst a study and life balance are imperative, the underlying message that I have kept in mind is that, "the pain of regret lasts much longer than the pain of hard work".

Michael Chen
General Representative



Karen and Michael hosting the Trivia Night

Postgraduate Experience

If you asked me how I feel about doing a PhD in actuarial studies, I would say it's like being stranded on a deserted island, where you are the only one searching for the solution.

Doing research is nothing like typical uni courses. You're not learning something proven by previous scholars; you're digging into new fields and creating something new. The scary part? You never know if there's a solution until the very end. You might work for months and end up with a contradiction in your proof. This isn't like buying the wrong equipment in MOBA games, which only costs you a little money. Instead, hundreds of hours of work might contribute nothing but experience.

But here's the thing: when you finally finish that paper or project, the fulfillment beats any video game victory. I still remember when I was deciding whether to do a master's thesis. One professor, now my supervisor, told me her simplest motivation: proving a formula gave her more satisfaction than buying a luxury bag. I thought this was ridiculous at first, but now I totally get it. I firmly believe we're put in this world to live for things we find meaningful, and everyone has their own way of finding achievement.

That being said, my biggest advice for those considering a thesis during honours or master's is to simply ask around! Chat with professors and PhDs about research life. You might discover topics that actually excite you. Still unsure? Just give it a try. A master's thesis is the perfect opportunity to test if research is your thing. So have fun, try things you won't regret. Lastly, I wish you all the best for your future studies and career!

Miranda Zhai
PhD Student

International Student Experience

Humbling. Transformative. Meaningful.

If I had to choose three words to describe my experience as an international student in Australia, those would be it. My time here has been filled with lots of challenges, adaptation and growth. Looking back, I can honestly say that studying in Australia has been one of the most important chapters of my life.

Humbling was probably the best word to capture the early days when I first moved to Australia starting almost everything from scratch. Back home, I always had my family, friends, and familiar routines to fall back on. Here, it was totally different. I had to handle things like cooking, grocery shopping, finances, and even understanding new academic and cultural expectations, all by myself. Unsurprisingly, there were moments when independence felt too heavy. Homesickness, loneliness, and uncertainty all crept in, making me realise just how much I relied on the support and familiarity I had taken for granted back home.

Learning to stand on my own two feet was humbling, but it was also transformative. One of the best parts of studying in Australia was meeting new people and making friends, especially through the Actuarial Students' Society (ASS). Being surrounded by people who were studying the same major and working towards similar goals made me feel less alone in the academic challenges. With them, I wasn't just making friends, but I was also learning how to be better. We laughed, shared experiences and celebrated even the small victories together. Having that sense of belonging in a community where everyone understood the demands of the degree gave me both support and inspiration.

I realised that growth doesn't happen when you stay in bed avoiding the world, but it happens when you step outside of your comfort zone, just by meeting people, joining clubs, and going through those ups and downs together. And more than that, standing on my own feet has changed me. They taught me to be resilient, forced me to grow beyond the support systems I once depended on. Most importantly, I learnt how to trust myself because at the end of the day, I'm the one steering my own ship.

Looking back on the journey, I see that all those struggles, the independence, the cultural adjustments, the academic challenges were necessary. They taught me to be resilient, forced me to grow, and helped me step out of the support systems I once depended on. I was humbled. I stumbled more than once. But each time, I stood back up. If you're also struggling, it's okay to feel that way in the beginning. And besides, if I can learn to stand on my own two feet in Australia (without tripping over them too often), then you can too.

Tram Thai
Second Year Student

Committee Experience

Being an Events Officer on the ASS committee in 2025 has been such a fun and fulfilling experience, and one I'd recommend to anyone. Running events meant I got to meet almost every member of the actuarial cohort at some point this year, beyond the classroom, which has definitely been the best part of the role. From the planning stages through to seeing everyone come together on the day, it's been really rewarding to know I helped create those moments.

The highlights for me have to be our big events—Trivia Night, Contact Night, and especially Poker Night (which I was lucky enough to win!). Each one was a chance not just to put together something memorable for students, but also to be part of the experience myself. Every event, whether social or educational, gave me the chance to meet new people and build friendships I wouldn't have had otherwise.

The committee itself has been such a close-knit and supportive group, which made the whole year even better. Working alongside all the different portfolios—whether it was with Education on workshops like R and Excel, or with Student Engagement on socials and media—gave me a deeper appreciation of everything that goes into keeping the society active and growing.

What stands out most is how respectful and welcoming the culture of the committee is. It never feels hierarchical—everyone helps each other out and makes sure the job gets done well. I'm really grateful to the 2025 committee for making this such a positive, memorable year!

Eric Qian
Events Officer



Eric (right) hosting the Quant Trading Career Q&A



Vision

Industry Introductions

Industry Introductions

Life Insurance

Life insurance provides financial protection to beneficiaries when the insured person dies or becomes disabled. It supports families by replacing lost income, covering debts such as mortgages, or funding estate planning. Actuaries in this field assess mortality and morbidity risks, ensuring that premiums charged are sufficient to cover long-term liabilities. They build financial models that forecast claims, expenses, and investment returns, and set reserves to guarantee insurers can meet obligations decades into the future. Actuaries also monitor the solvency of life companies and design new products such as term life, income protection, and annuities that balance affordability with sustainability.

General Insurance

General insurance (non-life insurance) covers short-term risks such as property, casualty, motor, and health insurance. Actuaries here focus on underwriting risk — evaluating the likelihood and cost of insured events — and determining premiums that are fair and competitive while keeping insurers solvent. They also manage claims processes and set aside technical provisions to cover future payouts. Actuaries use predictive modelling to analyse trends in claims frequency and severity, investigate the effects of catastrophes, and ensure the company maintains adequate capital buffers. This field often involves close collaboration with underwriters, regulators, and data scientists to adapt to emerging risks like climate change or cyber threats.

Superannuation

Superannuation (pensions) is a long-term savings system designed to provide retirement income security. Actuaries in this sector manage the balance between contributions, investment returns, and future benefits. Their work includes asset-liability modelling, where they project future fund obligations against expected asset performance, and risk assessment, ensuring that funds remain sustainable under different economic conditions. They also advise on pension fund management, helping trustees design investment strategies and contribution schedules that safeguard members' retirement outcomes while complying with regulatory requirements.

Data Science

Data science is the practice of extracting insights and creating value from data through a combination of statistics, machine learning, and computational techniques. The industry encompasses organisations across finance, healthcare, retail, and technology, all of which rely on data-driven decision-making. Core activities include data engineering (collecting, cleaning, and organising data), analytics (descriptive and predictive modelling), and machine learning (developing algorithms that learn from data to make automated predictions or classifications).

Banking & Financial Services

Banking and financial services provide credit, capital management, and transaction systems to individuals and corporations. Actuaries working in this field apply their skills to credit risk modelling, predicting the likelihood of borrower defaults, and capital adequacy analysis, ensuring banks hold sufficient buffers against unexpected losses. They also engage in asset-liability management (ALM), matching long-term liabilities such as mortgages with appropriate

funding sources. Other responsibilities include stress testing, where they model the resilience of financial institutions under extreme economic scenarios, and developing risk-adjusted performance measures to guide lending and investment decisions.

Investment & Asset Management

Investment and asset management focuses on constructing and monitoring portfolios of equities, bonds, property, and alternative assets. Actuaries contribute through portfolio optimisation, determining the best asset mix to balance risk and return, and performance attribution, analysing the drivers of investment outcomes. They are also involved in risk-adjusted valuation of assets, modelling potential downside exposure under volatile conditions, and designing investment products such as unit trusts or catastrophe bonds. In addition, actuaries often play a key role in liability-driven investment strategies, particularly for pension funds and insurers, where long-term obligations must be matched with suitable assets.

Consulting & Professional Services

Consulting spans a wide range of actuarial and financial services offered to insurers, corporations, and governments. Actuaries in consulting advise on M&A valuations, capital modelling, and pricing strategies, as well as broader areas such as climate risk assessment or ESG reporting. Their work involves using statistical and financial models to evaluate risks, optimise capital structures, and provide tailored advice to clients. Because consulting covers diverse industries, actuaries often apply their skills flexibly — from building reserving models for an insurer, to advising a government on the long-term sustainability of a social security scheme, or helping a corporate client design employee benefit plans.

Government & Regulation

Government bodies and regulators oversee financial markets, protect consumers, and ensure system stability. Actuaries contribute by developing policy models for social security, healthcare funding, and pensions, as well as by conducting stress tests of insurance companies, banks, and superannuation funds. In prudential regulation, actuaries evaluate whether financial institutions hold adequate capital reserves relative to their risks, and they design risk-based supervision frameworks. Their work also includes public policy analysis, projecting demographic or health trends to advise on issues such as ageing populations, healthcare costs, and disaster relief funding.

Quantitative Finance

Quantitative finance uses mathematics, statistics, and computational methods to model and manage risks in financial markets. Actuaries in this field design and calibrate models for derivative pricing, portfolio optimisation, and algorithmic trading strategies. They apply stochastic processes and numerical methods to capture the uncertainty of market movements, and they assess market risk by modelling the impact of changes in interest rates, volatility, and credit spreads. Actuaries also contribute to hedging strategies, ensuring that portfolios remain protected against adverse price movements, and to risk capital modelling, which allocates financial resources to absorb potential trading losses.



Vision

Alumni Voices

Amanda Aitken

When asked to contribute to Alumni Voices this year, I wasn't sure how to make my story engaging for today's actuarial students. So, in true 2025 fashion, I teamed up with GenAI! What follows is my 'interview' with ChatGPT, covering my time as President of the Actuarial Students' Society, my winding career journey, and the advice I wish I could have given to my younger self.

1. Throwback time - what was it like being President of the Actuarial Students' Society back in 1996?

I loved my time in this role. I vividly remember meetings in closet-sized tutorial rooms, pizza nights and the annual A.S.S. Contact Night. (See photos below – I looked a lot younger then!).



1996 Contact Night, Amanda speaking as the President

2. Running a boutique consulting firm sounds exciting - what was the best (or strangest) project you worked on at Actuarial Edge?

I was asked to project a golf club's future membership and was thrown in the deep end learning R alongside my brilliant analyst David. It was great to be able to prove that actuaries can add huge value in areas outside finance and insurance.

3. Now that you're Chief Examiner for the Institute's Data Science Applications, what's the coolest part of shaping how the next generation learns?

Honestly the best part of this job is meeting so many hard-working, enthusiastic actuaries of the future, and learning a lot about data science every week while trying to keep up with their insightful questions. I think I learn more each semester than they do!

4. Along the way, what skill surprised you by being way more useful than you expected?

Being able to develop trusting, sincere relationships is probably one of the skills I value the most. These relationships have helped me find good jobs, given me a network to fall back on when I need to work through a difficult problem, and just generally made the workplace enjoyable to be part of.



1996 A.S.S. Contact Night

5. If you could go back and give 'student you' one piece of advice, what would it be?

I'd give myself two pieces of advice from my meditation teacher:

(1) "Things never turn out the way you expect", so try not to over-plan your life.

(2) "You won't always feel this way" — when aspects of your life feel challenging, hang tight and remember that things are always changing (see advice #1!).

6. Quick-fire round: Coffee or tea? Spreadsheet or Python? Lectures or case competitions?

Definitely tea (soy chai lattes). I'm one of the 1% of Melbournians who don't drink coffee!

Python is the way to go. (I have to say that as the Chief Examiner of the Data Science Applications subject). I'm not sure what case competitions are (we were lucky just to have pizza nights) but they sound fun!



1996 A.S.S. Pizza Night

7. Finally, outside of work, what keeps you busy? Any hobbies or family adventures that balance out the actuarial life?

I love swimming and working out with friends, walking with my husband and dog, playing board games with my son and his girlfriend, and watching my daughter on ESPN playing college soccer for the Jacksonville GameCocks (Go GameCocks!). All of these activities keep me grounded outside work. I'd encourage every student to work out early in your career what grounds you—it makes the journey much more enjoyable.



1996 Actuarial Students' Society

Emily Chong

Hello! I am Emily Chong. I first came to Melbourne in 2004 and completed my Honours year in 2008. Like many international students, the journey was not always easy. Navigating visa issues and the uncertainty of securing that very first role in Australia was daunting.

I will always remember Contact Night, which changed everything for me. Through networking, I met my first hiring manager who gave me the opportunity to begin my actuarial career at IAG. That one conversation opened the door to a career that I am forever grateful for.

Today, I lead a talented team of actuaries and data scientists across Personal and Commercial Insurance Pricing at Suncorp. Working at the intersection of innovation, analytics, technology, and customer outcomes has been both challenging and rewarding.

One of the greatest privileges of my career has been giving back to the profession and the student community. I have been actively involved with the Actuaries Institute, where volunteering has not only allowed me to contribute but also to continue learning from like-minded individuals. More recently, it has been an honour to serve on the Industry Advisory Board of the Centre for Actuarial Studies. A full-circle moment to stay connected with the very place where my journey began.

I also had the privilege of being a judge for the recent GAIP Insurance Innovation Competition. It was inspiring to see how creatively students approached a complex, real-world problem. What stood out to me was the ability of teams to think outside the box. Unlike exams, case competitions have no single “right” answer, and that freedom often leads to the most innovative solutions.

Give it a go! Case competitions are a safe space to experiment, collaborate, and challenge yourself to solve problems that mirror the ambiguity of real business decisions. Even if your solution is not perfect, the experience of working in a team, presenting under time pressure, and stretching your thinking will prepare you well for your career.

If I could share a few advice with current students, it would be this:

- **Be curious** – never stop asking questions or exploring new ideas.
- **Stay passionate** – enthusiasm will carry you through exams and tough learning curves.
- **Embrace the latest tools** – from generative AI to emerging data platforms, actuaries must adapt quickly.
- **Stay flexible** – careers rarely follow a straight line, so resilience and a growth mindset are essential.

Looking back, the most valuable part of my journey has been the people... classmates, colleagues, mentors, and friends. The connections you build today will support and shape your career for decades to come.

Virginia Li

"Do You Remember Me?" – How Student Connections and Mindset Shaped My Career

"Hi Virginia, do you remember me? We met when you were the secretary in the Actuarial Students' Society."

That's how a colleague greeted me when I first joined ANZ's Group Risk team. It surprised me—I never expected a legacy from my student days to resurface in my 30s. Yet here I was, reconnecting with someone who'd once been just another face in a lecture hall.

My journey to that moment wasn't straightforward. Like many, I struggled: chasing exam success, scrambling for pre-graduation job offers, and adapting to workplaces across Hong Kong, Guangzhou, Perth, and Melbourne. There were times I felt lost, unsure of my direction, and anxious about the future. But step by step, things fell into place.

Looking back, three mindsets made all the difference:

1. Adopt a "Can-Do" Attitude

Opportunities multiply when you refuse to let self-doubt limit you. Say yes before you feel ready - you'll learn as you go. That mindset opened doors I never anticipated, brought me to the management trainee program in HK and eventually back in Amazon and ANZ in Melbourne.

2. Perseverance Is a Habit (Not a Heroic Effort)

Success isn't about grand gestures but small, consistent actions. For example, I spent just five minutes daily watching TikTok clips on interview techniques. Over time, those snippets gave me an edge I didn't see coming.

3. Confidence Makes Perfect Credentials

Exam grades didn't define me. Graduating from a top university meant access to a vast platform of opportunities - but only if I believed I belonged there. The wider world rewards initiative as much as it does grades.

Whether crunching numbers in Excel, modelling risk scenarios, decoding business trends, or starting up your own business, each skill you master becomes a stepping stone. The people who thrive aren't just technically strong - they're curious, adaptable, and always adding tools to their toolkit.

Your university years aren't just about grades - they're a training ground for the mindset that will fuel your career. Stay hungry, and the path from analysis to impact will follow.

Rui Jin

I was thrilled when the committee invited me to contribute to this year's **Vision**. It doesn't feel that long ago that I was in your shoes, first reading this publication as a student, then later helping to put it together as a member of the ASS committee.

I graduated in 2018 with a Bachelor of Commerce (Honours) in Actuarial Studies. A couple years ago, I passed my fellowship exams which was a huge milestone for me, but not without a few exam failures along the way. Since graduating uni, I've been working at Finity. At Finity, I've had the privilege of working on a diverse and stimulating range of client projects spanning general insurance, health insurance, and software development. I work alongside some of the best and brightest in the industry and have learnt more than I could have ever imagined. Consulting has been a thoroughly rewarding career path, and I highly recommend it as a career path to consider.

But enough about me, I'd like to share with you a few pointers I wish I'd known while I was still at uni.

1. Foster your networks

Networking can be daunting, and I'll admit I'm still no expert. But I've seen first-hand how important it is. Some of the senior people I now closely work with at Finity I first met at ASS Trivia Night back when I was a naïve second year. But networks aren't just about meeting professionals in the workforce - the friends, classmates, and peers you meet at uni will become future colleagues, clients, and leaders (especially in the relatively small actuarial world).

Make the most of society events, strike up conversations with people you wouldn't usually meet, and don't be afraid to let your personality come through. A little preparation helps too: read up on industry issues, think about questions to ask in advance, and remember that genuine curiosity goes a long way.

2. Be intentional with job applications

Applying for jobs can feel like taking on another subject, it requires time, focus, study and preparation. The market is competitive, especially in Melbourne, but remember you have valuable skills employers are looking for.

Polish your cover letter and resume and get it reviewed by someone. Take the time to customise your cover letters, especially when applying to firms that matter most to you. Prepare thoroughly for interviews. There are countless frameworks, guides and sample questions online. Conduct mock interviews with friends, family, or even recording yourself answering questions can make a huge difference. You can use AI to help with review and preparation as well.

Having now had the opportunity to be "on the other side" and host interviews at Finity, it's very clear when a candidate is underprepared. Be thoughtful about how you come across because perceptions matter. Sometimes well-intentioned comments (like "I see this as a stepping stone in my career") can send the wrong signal. Thoroughly research the company you're applying for, the industry they work in and know some topical issues. And most importantly, don't let rejection dishearten you. I was rejected for countless firms before landing a grad role. Make sure to seek feedback, reflect, and keep trying!

3. Be eager to learn

Uni classes teach you a lot, but there's still plenty they don't cover. I recommend actively seeking opportunities to develop soft skills and life skills—the kinds of things you can't pick up from a textbook. Get involved in student societies, sports clubs, case competitions, or platforms like Kaggle. Start a personal project that uses Python, LLMs, or other career-relevant tools. Even holding a part-time job (whether or not it relates directly to actuarial work) can be incredibly valuable. All of these experiences help you grow into a well-rounded person. And when you begin your career, recognise that no matter how strong your grades were, or how accomplished you were in high school or uni, you're more or less back at square one. There will still be a wealth of new things to learn. Approaching those early days with humility, curiosity, and a strong work ethic will accelerate your development and set up the foundation for your career.

4. Enjoy your time at uni

If there's just one thing I want you to take away, it's this: savour your time at uni! It's a rare stage of life, full of freedom, friendships and fun. You're extremely lucky to be a student at Unimelb, you can meet so many interesting and talented people from all over the globe and there are countless opportunities to try new things and push yourself outside your comfort zone.

Yes, study, grades, and landing a job matters. But don't let them overshadow the experience because once you graduate, you'll look back and realise how special those years really were.

I hope some of these reflections are helpful as you navigate your own journey. And if you'd ever like to chat, I'm always happy to grab a coffee - feel free to reach out to me on LinkedIn.

Jason Chong

Hi everyone, I'm Jason.

I graduated from the University of Melbourne back in 2019 with a Bachelor of Commerce, majoring in Actuarial Studies. These days, I'm working as a data scientist at Quantum, where I started as a grad back in 2021. On the side, I am also on my final subject towards qualifying as a FIAA, the finish line's finally in sight!

A lot has changed since my uni days – from a global pandemic to the AI boom reshaping industries. Quantum, being a diversified analytics company, works with clients across many industries including retail, insurance, healthcare and beyond, which means I've had the chance to be right in the middle of it all. That's what first drew me here: the opportunity to work on impactful projects, surrounded by smart and motivated people, using cutting-edge technology.

One of the best parts of my journey so far has been the variety. Over the past four years, I've rotated across different teams and industries – from helping retailers optimise promotional strategies to working with insurers on their pricing models. No two projects are the same – and just when you think you've figured things out, a new challenge pops up to keep you on your toes. It can feel uncomfortable and humbling at times, but I've realised that's where most of my growth happens.

Looking back, the transition from uni to full-time work was bigger than I expected. At uni, you're mostly focused on exams and assignments with clear solutions. At work, problems are often more open-ended, messy and ambiguous – there's rarely a single right answer. I remember during one of my initial projects, I spent the first few weeks just trying to understand the data and wondering if I was in over my head. But over time, I realised everyone starts somewhere, and asking questions is one of the fastest ways to learn.

If there's one piece of advice I'd give my younger self, it's this: master the art of learning. Whilst exams and technical skills are important, the real differentiator is your willingness and openness to learn new things. I've had to pick up new coding frameworks, learn about entire industries I'd never encountered before, and adapt to rapidly changing technology – especially with AI shaking up the data landscape. It's impossible to know everything upfront, but if you stay curious and open, you'll figure things out faster than you think.

If you'd like to chat about my experience, data science and AI, or just grab a coffee, feel free to reach out!

Henry Xiong

I'm Henry. I work at Taylor Fry as a consultant – and it's my third year there. I started after graduating with bachelor's in actuarial studies.

Two things that define my experience as an actuary – engaging work and great people. A project that I've been working on is a liability valuation for a large workers' compensation scheme. Without going into details, it is asking: "How much would it cost to take care of workers that have been injured at work?". It's complex – it's a deep dive into several interconnected models, each with its own complexities and interactions.

While the work itself is complex and rewarding, the people you work with make all the difference. I've been lucky enough to work directly with two amazing actuaries from the get-go – leaders in their field with several years of experience. I've been given opportunities to develop my own solutions and use my judgement to make important decisions, and most importantly, receive feedback from experienced actuaries – the stuff that helps you become a better actuary. One thing that I wish I knew as a grad and have realised now – always ask for opportunities as they come. The worst thing that can happen is that they say no.

There's a lot of interesting work in the actuarial space. I highly recommend you give it a shot!

Matthew Lambrianidis

Hi everyone, I'm Matt, a Master of Commerce (Actuarial Science) graduate now working as a Pricing Analyst at IAG.

I think it's fair to say that I had the 'full experience' at university: I started my BCom just before the first lockdown, went on exchange for a year, joined the committee of the Actuarial Students' Society, tutored some actuarial subjects alongside completing my MCom, and lots more! The saying 'you only get out what you put in' cannot be truer in a university context. There is so much more to it than just turning up to your classes and doing the work. Whether it is joining a club, making use of the various facilities on campus, or even spending time with your classmates, the opportunities are endless.

These days, I am fortunate to work at IAG. While I am yet to see anyone perform an annuity calculation by hand or manually derive a probability distribution, the skills you learn from an actuarial degree are invaluable. Although working life is quite different from university, you can always take more actuarial exams to get you back into the studying mindset! Overall, it's been an exciting journey so far, and I'm looking forward to seeing what the future holds.

Brian Cheng

Hi everyone, I'm Brian, and I completed my Bachelor of Commerce degree at UniMelb, majoring in Actuarial Studies in 2022. I am currently a senior actuarial analyst at the Australian Government Actuary. I am currently progressing through my Part III exams towards attaining the FIAA qualification.

While I was in university, I did not picture myself working in the public sector. Exposure to government actuarial work during my time in university was extremely limited. Many students, myself included, only knew of the AGA as it developed the Australian Life Tables that we use for calculations, but this is only a small aspect of the diverse work we do.

While government may not be seen as an obvious actuarial pathway, much of the traditional actuarial skillset can be applied in a public sector context. There are many government schemes (i.e. natural disasters, social welfare, compensation schemes, etc...) that provide support and funding where future costs need to be calculated. Recently, I have been working on improving a large microsimulation model to project future cashflows for a large government scheme.

However, while the private sector may often be more profit-driven, it is not so much the case in the public sector. I really value how my work can support government policy decisions, and the focus on achieving better outcomes for society makes my work feel impactful.

The strong work-life balance, along with the study leave available, has also made it easy for me to complete both my studies and work at a high standard.

While technical skills like coding and problem-solving skills from university are invaluable, I also found communication and adaptability skills to be very important. Most stakeholders in government are non-actuaries, so it is vital to know how to explain technical concepts simply. In addition, the breadth of government schemes means there are many different projects that you can constantly work on, forcing you to be adaptable. I enjoy this aspect though, as each project has unique problems and doesn't make work feel repetitive.

My advice for those who are interested in being successful at public sector work is to think about problems holistically. In government, there is rarely a single "right answer", and therefore balancing competing stakeholder priorities and perspectives is very important.

As public sector teams are largely based in Canberra, UniMelb career fairs and networking events would not have much exposure to public sector actuarial work. Therefore, if you are interested in this path, I encourage you to reach out to government actuaries on LinkedIn! Feel free to reach out to me, and the many other actuaries who work in other government departments as well.

Pranit Parashar

Hello to all aspiring actuaries and readers of The Vision!

My name is Pranit, and I graduated from the University of Melbourne with a Bachelor of Commerce (Actuarial Studies) in 2024. I was also part of the 2024 Actuarial Students' Society committee, and now I find myself on the alumni list, writing a piece for this section—how time flies!

I've taken a somewhat non-traditional path in the early stages of my career. After completing a couple of internships during university, I landed a role as a Data Graduate at the Australian Taxation Office. To be completely honest, I ended up in this role because I wasn't able to secure any actuarial graduate positions in consulting or insurance. The ATO role was my only successful application—and thankfully, one I was genuinely excited about.

Why not Honours?

I get bored easily. After 15 straight years of being in school, I was ready to shake things up and experience life in the full-time working world. I wanted to break out of the student lifestyle and challenge myself in a new environment (which I knew I'd end up in eventually anyway!).

What's full-time work like? [The tough bits ☹️]

It's hard—plain and simple. Especially in the first few months and during busy periods, working 7–8 hours a day while juggling meetings, training, tasks, and trying to figure out what's going on is a massive adjustment for someone fresh out of uni.

Most of my friends are still studying, so my new schedule didn't align with theirs, which added to the initial feelings of isolation and discomfort. I'm also continuing to study one unit per semester to work toward my exemptions. This means early mornings, late nights, and some sacrificed weekends—but it helps break up the week and keeps my mind engaged with material I genuinely enjoy (a nice contrast to the inevitably repetitive nature of entry-level office work).

It might sound grim, but it's the honest truth.

What's full-time work like? [The good bits 😊]

It's definitely not all doom and gloom! Once I adjusted to the new routine, I found that full-time work gave me the space to reconnect with hobbies and interests I had sidelined during the chaotic uni years. Logging off at the end of the day meant I could get back into outdoor team soccer, improve my cooking skills, and connect with a diverse group of colleagues. I've met people from all walks of life, and those interactions have broadened my perspective. Whether it's casual chats over coffee or collaborating on projects, these relationships have been a valuable part of my growth.

Also, having a consistent schedule helped me build better habits and manage my time more effectively. It turns out that waking up at the same time every day and having a reason to stop doom-scrolling at 11 a.m. does wonders for productivity!

What skills have I learned as a Data Analyst?

I've had the opportunity to work on several projects using SQL (Structured Query Language). I've learned how databases are structured and how they operate behind the scenes when data is queried. SQL is becoming a must-have skill for any data-related role—which, let's be honest, is most roles these days.

I've also picked up basic dashboarding skills in Power BI, a staple in corporate environments. It's a tool actuaries often use to present findings and communicate the significance of model outputs to executives, clients, and other stakeholders.

The role has given me access to training modules in Python and R for data analysis and machine learning, and I've also developed a solid foundation in project management and delivery.

Working in the public sector has opened my eyes to the level of rigour and detail involved in policy creation, planning, and execution. It's also shown me the wide range of opportunities available to those with backgrounds in finance, data science, and actuarial studies.

Key reflections:

The world is changing faster than we can plan for. I've found it most valuable to keep an open mind about career ambitions, stay alert for exciting opportunities, and remember that everyone's path and timeline is different. Trust yourself—you'll learn and adapt to whatever challenges come your way.

Final message to students and emerging professionals:

"Be comfortable with not knowing what the future holds."



Pranit and Omar publish the 2024 edition of **Vision** at the Contact Night



Pranit hosting the R Workshop in 2024 as our Education Director

Edison Wang

Hi, I'm Edison. I'm currently pursuing a Master's degree in Statistics at Columbia University, with more than a year of experience in the qualitative credit risk role at one of the Big 4 firms. Looking back on my journey, I would like to share some reflections and advice that I hope can help you.

1. Being active in class and building connections with your lecturers or tutors. This goes far beyond just improving your grades—it's about building relationships with people who can support you. When the time comes to apply for postgraduate programs or research opportunities, and it requires reference letters, you will find them helpful. A strong recommendation does not come only from good exam results, but also from your engagement, curiosity, and the impression you leave as an active learner.

2. I strongly encourage you to get involved in the daily work of a student society. Many students think networking means attending events or exchanging LinkedIn profiles. But in reality, the deeper and more genuine connections are built when you actually contribute and work alongside your peers in a society's activities—even if you are not a committee member. From my own experience, my first role in the Big 4 came through a referral from an alumnus in a Student Society, who was impressed by my works there, and later remembered me when an opportunity arose. This was a far more effective way of networking than simply showing up occasionally in the events, and at the same time, it will give you one of the most rewarding and enjoyable experiences of your college life.

In summary, college is not just about academics. It's also about the connections you build and the experiences you embrace along the way. Be proactive, try to participate fully, and seek out opportunities to contribute—both in class and in student organizations. These efforts may feel small at the time, but they can shape your academic or career path in ways you might not yet imagine.

At the very end, thanks ASS for having me. Wishing you all the very best in your journey ahead!



Edison assists Pranit in hosting the 2024 Excel Workshop



Vision

Case Competition

The 2025 GAIP Global Insurance Innovation Competition

This year, the University of Melbourne partnered with the GAIP Global Insurance Innovation Competition, an international event that brings together top students worldwide to reimagine the future of insurance. The 2025 theme, ***“Addressing Emerging Risks through Innovations”***, challenged participants to design solutions to pressing issues such as AI-driven risks, ageing populations, and cybersecurity threats. Students were encouraged not only to generate bold ideas but also to consider implementation, feasibility, and long-term industry impact.

We are immensely proud to share that our University of Melbourne team, **Calum Hapugasdeniya, Jennifer Le, and Ellena Tan**, rose to the challenge and delivered an outstanding performance. After excelling in the local rounds, they went on to represent Australia at the global grand final in Singapore, competing against top teams from leading universities across Asia, Europe, and Oceania. Through their innovative thinking and compelling presentation, the team secured an impressive **second place worldwide** - a remarkable achievement that reflects not only their dedication and talent, but also the strength of actuarial education and community at Melbourne. We warmly congratulate Calum, Jennifer, and Ellena on this well-deserved success.

We thank the **Centre for Actuarial Studies** for organising the local round of the GAIP Global Insurance Innovation Competition, and our judges: **Emily Chong** (Executive Manager at Suncorp Group), **Richard Land** (Head of Insurance, Product and Pricing at AustralianSuper), and **David Heath** (Consulting Actuary at Cumpston Sarjeant), for their time, expertise, and invaluable feedback.



Students, judges and staff at the local final

The Winning Case – Tackling AI Defamation with Innovation

We are delighted to present the winning team's innovative solution to a contemporary insurance issue, together with their reflections on the journey. We extend our heartfelt thanks to Calum, Jennifer, and Ellena for generously sharing their insights.

Winning Case Summary: AI Defamation Insurance

Whilst Generative AI brought many benefits, including revolutionising workforces, it has also resulted in many serious modern risks, of which include defamation. AI and Deepfake tools have quickly become one of the world's most sophisticated, deadly, and unregulated defamation tools, with many individuals and businesses desperately want protection against. This is where the Insurance Industry can pioneer a safety net for the international community through our solution, AI Defamation Insurance, to provide swift legal, PR Crisis, and mental health services to victims of AI and deepfake defamation and abuse. This Cybersecurity Optional Coverage product also has the potential to revolutionise AI regulations and safeguards, enforcing further accountability upon AI and Deepfake technology companies and users alike.

Winning Team Reflections

"The mentorship we received from Actuarial Industry experts including Zhan Liang Chan and Emily Chong heightened my Actuarial knowledge from being purely theoretical to professional and practical, as their advice regarding improving our implementation plans gave me perspectives into industry standard implementation practices such as Actuarial Control Cycle methodologies."

– Calum Hapugasdeniya

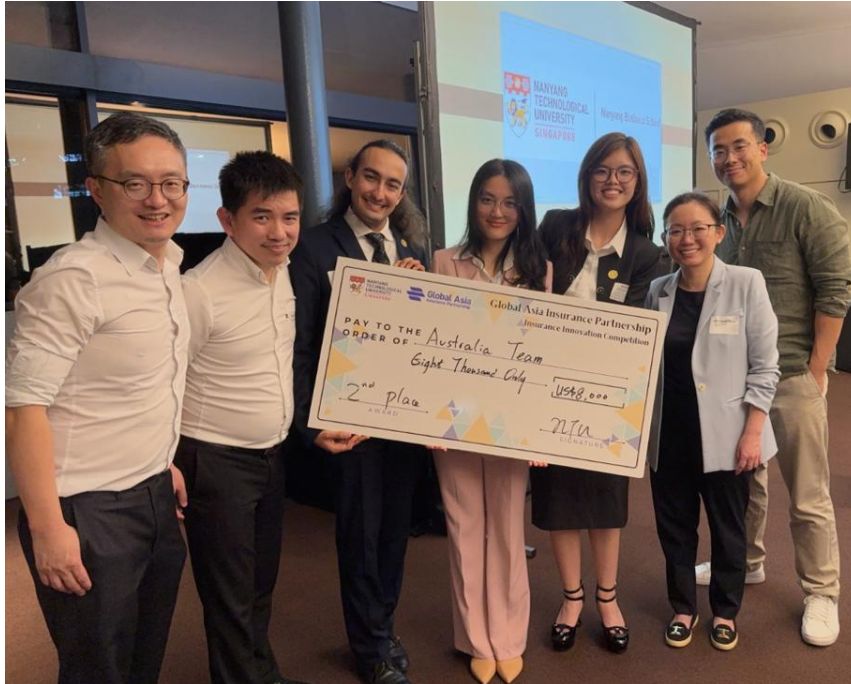
"The competition broadened my horizons, giving me exposures to new perspectives and the chance to build friendships with aspiring competitors from all around the world, all equally passionate and enthusiastic about driving positive change in the insurance industry. Looking back, it was the friendships that made this journey so special and meaningful."

– Jennifer Le

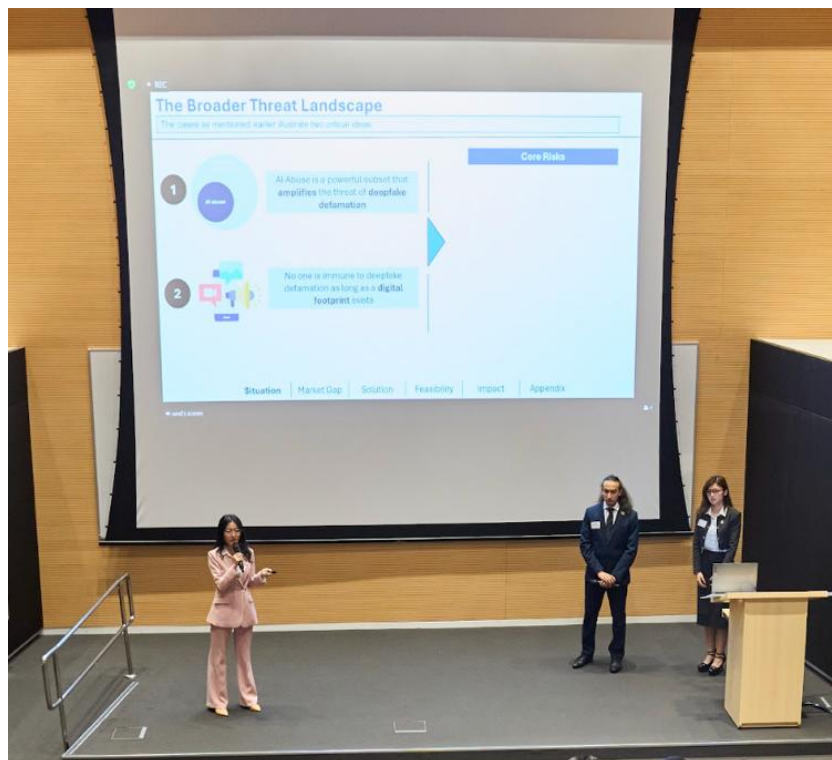
"Winning a global case competition elevated our professional brand, making networking with industry leaders far easier. Since our achievement demonstrates capability and credibility, industry professionals, not just from Australia, but globally, would initiate contact with us. In terms of reaching out to industry professionals wise, instead of cold outreach, we now also have a shared topic to start conversations with recruiters, executives and peers, opening doors to more opportunities way easier."

– Ellena Tan

Beyond the Competition – Moments to Cherish



The winning team, with University of Melbourne staff (A/Prof. Chong It Tan and Mr. Vincent Lau) and industry experts at NTU



Ellena (left), Calum (middle) and Jennifer (right) presenting at the global final round



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Educational Sponsors

The Centre for Actuarial Studies

The Centre for Actuarial Studies is a teaching and research unit located within the Department of Economics, Faculty of Business and Economics, the University of Melbourne. The Centre is the focal point for actuarial education in Victoria. It has the support of the actuarial profession in Australia and produces research of high quality. It also maintains strong international links and contributes to the local actuarial community.

The Centre has 12 full-time academic staff (5 fellows and 3 associates) and several part-time lecturers from the Melbourne actuarial community to teach subjects in the Actuary Program of the Actuaries Institute. Members of the Centre are experts in their fields and are internationally recognised for their work in actuarial science, financial mathematics, probability and statistics. Centre staff publish in top journals, present their research at seminars and conferences in Australia and overseas, and act as referees, reviewers, associate editors and editors for actuarial journals.

According to the University of Nebraska-Lincoln's global research ranking of Business School Actuarial Science programs, the University of Melbourne actuarial science program is ranked number 3 based on the research contributions to the top 4 actuarial journals from 2020-2024.

In December 2015, the Society of Actuaries (SOA) named the University of Melbourne's actuarial studies program as an SOA Centre of Actuarial Excellence (CAE). Actuarial science school programs must meet rigorous criteria to qualify for the CAE designation. These criteria involve the degree, curriculum, graduate count, faculty composition, graduate quality, appropriate integration, and connection to industry and research/scholarships. Only 45 colleges and universities around the world have attained the CAE designation, including 5 universities in Australia.

The Centre for Actuarial Studies provides undergraduates and graduates with the opportunity to study in the following programs:

- Bachelor of Commerce majoring in Actuarial Studies (3-year program);
- Bachelor of Commerce with Honours in Actuarial Studies (One additional year of specialised study in actuarial science);
- Master of Actuarial Science (1.5-year program, for students who have a first degree with a strong background in mathematics, probability and statistics);
- Master of Actuarial Science (Extended) (2-year program, for students who have a first degree with a strong background in mathematics, but without previously studying probability and statistics);
- Master of Actuarial Science (Enhanced) (2-year program, for students who have a first degree with a strong background in mathematics, probability and statistics, and who seek accreditation from subjects in both the Foundation and Actuary Programs of the Actuaries Institute);
- Master of Commerce (Actuarial Science) (1.5-year program, for students with a bachelor's degree in actuarial studies);
- Three-year research-only PhD program in actuarial science

The Centre attracts high-achieving students; many of the faculty's participants in the prestigious Chancellor's Scholars Program (admission to which is based on university entrance score) are students majoring in actuarial studies.

The majority of undergraduate and Master's students study to become actuaries, but many also pursue careers in banking, investment, data analytics, consulting, and government. Our PhD students have research topics in risk theory, investment models, survival analysis, financial mathematics, derivative pricing and applied probability. Graduates from our PhD program have gone on to careers in academia, investment banking, actuarial practice, quantitative research, and other roles in both traditional and emerging industries. Our past graduates work in a number of employment areas, including:

- Life insurance companies
- General insurance companies
- Health insurance companies
- Reinsurance companies
- Investment companies
- Superannuation funds
- Banks and other financial institutions
- Data Analytics
- InsurTech and FinTech
- Stockbrokers
- Sports betting firms
- Governments
- Consulting firms
- High schools and Universities



Vision

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Actuaries
Institute.

Actuary. #10 best job in the world*

A career for results, recognition and reward.

Actuaries are not just mathematicians; they are visionaries, leveraging their expertise to see the future of our world and how we can change it. Their mastery of data and analysis transforms uncertainty into opportunities, ensuring businesses thrive and communities prosper.



"Our skillset straddles business and data analytics, which is very valuable in today's data-rich world."

Simone Collins FIAA, Picnic Labs



Career case study:

Jeffrey Chan FIAA
Senior Principal, Proposition Analytics,
AIA Hong Kong

"We always face random questions or challenges that no one has solved before."

Jeffrey is an actuary with more than 12 years of experience in data and analytics, helping clients to build end-to-end data solutions which result in significant business impact.

He has served various industries in corporate, start up, and management consulting environments, including FMCG, retail, government, banking, insurance, and loyalty programs.

How did you land your first job?

My parents were highly supportive of my decision to pursue actuarial science, so I focused on securing a position in an actuarial consulting firm during my job hunt.

I landed an interview with Quantum, but I didn't get the job the first time. However, the interviewer's questions made me reflect on my approach. They asked, "Why should I hire you? Don't tell me that you are good at math; I assume every actuarial graduate is. What makes you stand out? How can you prove you have business acumen?"

This gave me a new perspective on how to market myself, realising the importance of personal development beyond academic studies. In the following year, I pursued a master's degree, worked as a temp in an insurance company, and organised a few events to broaden my skillset through various experiences.

After a year, I landed another interview with Quantum, and this time I received an offer.

What helped you build your career/progress?

I joined Quantum as a graduate in their data analytics division, where my focus was on leveraging NAB data to generate business insights.

The key elements that helped me were a willingness to get my hands dirty, humility to admit my limited knowledge, curiosity to keep digging and asking questions, and a group of highly talented peers who strive for excellence. These attributes continue to assist me in my day-to-day job as I move across different industries.

From your experience, what advantages does being an actuary offer in the professional world?

Being an actuary offers several advantages in the professional world.

It provides a holistic view when approaching problems, the ability to consider pros and cons, a balanced perspective on issues that affect different stakeholders, a pursuit of integrity that is ingrained in our DNA, and a natural habit of checking our work to uphold a high standard of professionalism.

What are the top skills that an actuary should have?

- **Logical thinking** - we always face random questions or challenges that no one has solved before and the most powerful weapon we can use is our logic. Logic helps us filter information and process it to support any kind of decision making.
- **The ability to learn and solve problems in a scientific way** - we gather information when facing uncertainty and generate educated guesses which are backed by data and professional judgement.
- **Break down complex issues into fundamental building blocks** - we understand the relationship between each block and the potential implications when external shocks are introduced. The actuarial control cycle provides a strong framework for continuously improving one's work and highlighting the importance of monitoring in an unbiased way to keep track of performance.

What exciting projects or work locations have you been exposed to?

I've been able to work in Korea, Indonesia, Taiwan, Singapore, Australia and Hong Kong.

How would you summarise yourself in one sentence?

My philosophy is, it's not about why you can't, it's about how you can.

What advice would you give to young/aspiring actuaries?

Keep learning but understand that data science success requires a team effort.

No one can excel in everything (at least I can't), but you can find a team which has sufficient knowledge in every area, and whom you can work together happily.

That's the key to success in data science projects.

How to become an actuary

To become an actuary, you have both academic and professional experience requirements which form the Actuaries Institute's Education Program. Your studies are grouped into three programs:

Foundation Program

Teaches you about actuarial statistics and mathematics, business, finance and economics.

Actuary Program

Teaches you technical skills and focuses on processes and managing differences of opinion in an organisation. With work experience, you will become a qualified actuary and be awarded the designation of Associate (AIAA).

Fellowship Program

Adds depth and specialisation to your education and prepares you to be a leader in your chosen field. Upon completion, and with work experience, you are awarded the designation of Fellow (FIAA).

Your qualification journey

As a university student studying an actuarial degree, you are already on your way to becoming a qualified actuary.



Study at uni

3-5 years

- Build your understanding of the actuarial core principles
- Complete Foundation and start the Actuary Program (covered in your degree) and apply for exemptions



Qualify with the Actuaries Institute

2.5+ years

- Become a member and complete your Actuary Program with the Institute
- Embark on the Fellowship Program and specialise in your area of practice



Create your own future

Career-long

- Stay connected with the Institute to continue your professional development
- Enjoy unique and diverse career opportunities

Continue your qualification journey with the Actuaries Institute.

Become a uni subscriber and start connecting with your community for free.



How the Actuaries Institute delivers our Education Program

- Study 100% online
- Two 16-week semesters annually
- A mix of assignments and exams
- Join tutorials and guest speakers live or watch on-demand

Enrolment for the 2026 Actuary and Fellowship Programs opens Monday 15 December 2025.

Exemptions

Exemptions recognise your Foundation and Actuary Program study in your actuarial degree. Having met the required academic standard in your subjects within your actuarial degree, you can claim your exemptions through your Nominated Accreditation Actuary. Don't worry if you don't have every exemption – you can complete them at an accredited university (or by distance study through IFoA examinations for Foundation at the Institute).



"You can take on many different types of leadership and non-actuarial roles by applying your skillset, which makes for an exciting career ahead of you."

Laura Wood FIAA, Youi Insurance



Explore your passion. Find your future.

Are you ready to make an impact?

Join Finity, Australia's leading independent actuarial firm.

As a graduate or intern, you will have the opportunity to work across a range of disciplines and gain experience in traditional and contemporary projects whilst led and supported by industry experts.

From day one, you'll gain experience across different projects and types of work including; reserving, climate risk, healthcare, product development and more - supported by leaders who have a genuine interest in helping you unlock your full potential.

Love a challenge. Think outside the square.

Graduate Program

Recruitment for Finity's Graduate program opens in February each year for final year students, offering an in-depth learning experience and providing access to world-class training. You'll get the opportunity to apply your expertise and skills to real-world projects.

Internship Program

We offer paid summer internships for penultimate year students. As an intern, you'll work closely with our experts and industry leaders daily and get exposed to a wide range of projects and clients.

Discover your perfect role.

Grow your career with Finity. Work alongside industry leaders in a supportive environment that supports your actuarial journey and, encourages your development.

Find out more about working at Finity.



Andrew Shan: life as a Finity Graduate

Andrew joined the Finity Graduate Program in 2024 and reflects on his first year at the company.

From the diverse range of work to the strong support for professional development, Andre shares his experiences and insights as he navigates his career in General Insurance.

Why Finity

Finity stood out to me among other graduate programs because of the diverse nature of the work. It offers a unique balance between traditional actuarial work and product-related projects.

As a project-based firm, Finity offers a unique balance of traditional actuarial work and product-related projects, providing opportunities to develop skills I might not have gained elsewhere.

Andrew's positive experience at Finity via the Macquarie Uni Co-op program encouraged him to apply for the graduate program.

I first joined Finity through the Macquarie University Co-Op program, and my experience during that time motivated me to return for the graduate program. The application process was smooth, with HR providing regular updates and support throughout.

For future applicants, my advice is to stay informed about the General Insurance industry and its recent developments. Having a basic understanding of GI Valuations or Pricing methodologies, or simply a strong interest in these areas, will go a long way. It's also important to approach the work with an open mind. As a consultancy, Finity places people on a wide range of projects, and being flexible and willing to take on diverse work will be a significant advantage.

Andrew reflects on the opportunity to propose and develop a solution during one of his projects

On one of my projects, I developed a macro to streamline a large and complex process. Previously, refreshing and flowing results through numerous files took close to an hour. The macro automated this process, reducing it to just a few minutes.

This improvement had a significant impact on the project, saving the team countless hours and allowing us to focus on more critical and time-sensitive aspects. It was rewarding to see how a technical solution could make such a tangible difference.

Actuarial and study support systems

Finity has provided numerous technical training sessions throughout the year, which have been invaluable in strengthening my skills and broadening my understanding of the core techniques required for General Insurance actuaries.

Finity is exceptional. Each semester, I've been given study days, plus an additional exam day. This support has allowed me to dedicate time to studying while still maintaining a good balance with my work responsibilities.

Values and culture at Finity

Finity's six values—Rule of Reason, Citizenship, Clients First, Respect, Quality, and Recognition—are evident in every aspect of the company. These values shape the way we approach our work, ensuring high-quality outcomes for our clients and fostering a respectful and collaborative work environment.

I also see these values reflected in Finity's active social culture, which brings together people from all areas of the company. and receiving acknowledgment for your hard work, in particular, stands out via regular feedback processes and acknowledgment of individuals' dedication and contributions.

Looking back on my first year

Looking back on my first year, I can confidently say Finity is a great place to work. The supportive environment, dynamic projects, and strong social culture have made it an incredibly rewarding experience. It's a place where I've shaped my career path, worked on projects I enjoy, and delivered meaningful client outcomes.

About Quantum

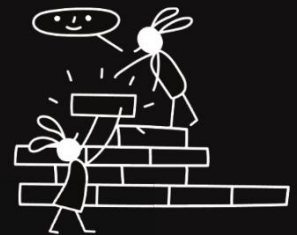


At Quantum, our graduates build AI-powered systems that process millions of transactions for Australia's largest retailers, detect fraud in real-time for major banks, and optimise healthcare delivery for government agencies. From day one, you'll work on solutions that make a difference.

**CHALLENGE
YOUR
IMAGINATION**



Founded in 2002, we're now 1,200 data scientists and AI specialists across 11 offices around the globe. We partner with organisations like Woolworths Group, Commonwealth Bank, Telstra, and the Gates Foundation to solve complex business challenges using advanced analytics and AI.



You'll join project teams working on live client problems, supported by leaders who've built the systems you'll be learning to create. Whether you're analysing customer behaviour patterns for retail giants or building predictive models for healthcare outcomes, you'll see your work go live and create measurable change.

Our award-winning Graduate Academy supports Graduates as they launch into their career journeys.

**MAKE AN
IMPACT**



Find out more about how we empower our early talent by visiting www.quantum.com/graduate-academy/



Values and culture



Five values guide how we work together and the impact we create — here's what they mean in practice for graduates like you.



Move fast with care

We hustle with humility and heart, even under pressure. The quality of what we deliver is matched by the camaraderie we forge.



Reach for remarkable

We respectfully challenge the status quo, with courage, passion and discipline. We keep our eyes on the details while making space to set sights on the dream.



Share our superpowers

We recognise, value and celebrate what makes each and every one of us unique. Sharing our strengths, and helping others discover theirs makes for a better team.



Balance tomorrow with today

We are measured and insightful, weighing both short and long-term trade-offs in our decision making. We thoughtfully consider the needs of our team, our partners, and our ethical role in society.



Drive for impact

We own the responsibility to deliver tangible value to our partners and clients. We take the time to build strong relationships, and deliver a positive impact on the world.

Meet Daniel Brazier



Daniel joined Quantum's Graduate Academy last year and now works as a Graduate Analyst in our Insurance team.



I currently work as a Graduate Analyst in the Insurance team at Quantum, where I do actuarial consulting work.

"At Quantum, data analytics isn't just about running models - it's about understanding the business context, asking the right questions, and communicating findings in ways that drive real decisions. The variety is also exciting; one day you might be working on pricing models, the next on persistency analysis, each requiring different analytical approaches.

The team environment is fantastic; most projects involve working closely with colleagues across different experience levels, which accelerates your learning. The company values innovation and isn't afraid to take on complex, cutting-edge projects. What I particularly appreciate is that even as a graduate, your contributions are valued and you're given real responsibility on client work."



Ready to experience what Daniel describes?

Try our virtual job simulation to see what graduate life at Quantum really involves.

Join our free virtual job simulation



Learn new skills straight from our team
and see what it's really like on the inside.
No cost, no due date.



Workplace skills

We respectfully challenge the status quo, with courage, passion and discipline. We keep our eyes on the details while making space to set sights on the dream.



Based on real life

Learn more about what you will actually do on the job by completing a series of hypothetical tasks based on real life scenarios.



Earn a certificate

Gain a certificate to share and add to your resume. You'll stand out on your application and have something tangible for your interview.

Quantum data analytics virtual experience

About the experience

Through this simulation, you will act as a data analyst at Quantum and take part in the challenging but rewarding work our analysts do daily!

You will learn practical skills such as data validation, data visualisation, statistical testing and more. After completing each module, you will be able to compare your work with real model solutions created by the Quantum team for a chance to learn directly from industry leaders.





Vision

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Become a future leader with IAG

iag

IAG is Australia and New Zealand's largest general insurer. We use our size, scale and financial strength to make the world a safer place for our customers, shareholders and employees.

Our 18-month grad program focuses on:

- Boosting your leadership skills
- Sharing diverse experiences
- Welcoming you into a great community

In the IAG Actuarial and Analytics graduate stream, you'll rotate through retail and intermediated insurance business areas, sharpening your technical skills while working for a purposeful business.

Reaz, 2022
Grad Cohort



Benefits for working at IAG:



Competitive salary + super + bonus



Mentors and buddy support



Full-time IAG employee from day one



Top-tier flexibility and leave



Up to 50% off insurance



Partner deals on phones, flights, tech & more



Access to IAG Academy & LinkedIn Learning

careers.iag.com.au

A HEAD START ON YOUR CAREER

We are a specialist recruitment and executive search firm focused on finding the best talent for actuarial roles.



HOW WE CAN HELP YOU



FINDING YOUR DREAM ROLE

We work across all aspects of insurance including life, general, and health, as well as consulting, Government and non-traditional actuarial roles.

SKL has worked on roles from undergraduate to executive level positions.

Go Global with SKL!
In addition to working across Australia via our Sydney and Melbourne offices, our consultants in Singapore and Hong Kong service roles in the Asia market.



CAREER ADVICE

Our dedicated team of recruitment consultants are always eager to answer any of your questions regarding the actuarial industry and guidance on desired career development goals.



INDUSTRY KNOWLEDGE

In addition to the depth of market knowledge shared by its consultants, SKL produces regular industry reports including our yearly study support and salary surveys providing deeper insights into the market.

REACH OUT TODAY!

Our consultants build longstanding rapport with their candidates and become trusted confidantes throughout their entire actuarial careers. These continuous professional relationships span across countries and time.



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info@sklactuarial.com.au



Vision

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About Us

am actuaries is a boutique consulting firm, specialising in General Insurance.

Our hallmark is delivering personalised quality professional services through working closely with our clients. Exceptional value is provided without compromise by the unmediated approach of our senior actuaries in all assignments.

We advise a wide range of clients, including commercial insurers, large corporations and government entities, allowing you to get involved in a diverse range of challenging and exciting projects.

Working for a boutique firm offers the advantage of being directly mentored by the company's senior staff and active engagement in each phase of various projects. This ensures an accelerated learning program from day one, where exceptional performance is recognised and rewarded with opportunities for progression.

Hear from our Graduates

"My journey at *am actuaries* began in January 2023. Reflecting on the months that I have been working here, I have witnessed significant growth in my understanding of the General Insurance space in Australia. Being part of a consultancy, I have had the opportunity to be engaged in a diverse array of projects ranging from valuing self-insuring workers' compensation schemes to contributing to the reserving process for mutuals and insurers.



I particularly appreciate our strong team bonds and the supportive atmosphere. We work closely together and have the opportunity to interact with senior actuaries/directors who offer valuable guidance to the analysts and younger actuaries.

I am really enjoying my work here, and I am looking forward to new learning opportunities and progress in my actuarial qualification." – Shervin Nastili, AIAA.



"I joined *am actuaries* as a Winter Vacationer in July 2023, began working part-time while completing my Master's degree, and now work full-time at the firm. I've had the opportunity to

work on a wide range of projects, primarily in workers' compensation self-insurance. Over this time, I've seen significant growth in my understanding of the general insurance space — both academically and practically. Being able to apply what I learned at university in a real-world setting has been invaluable, and the supportive team has made that learning curve much smoother.

One of the best parts of working at *am* is the team — being part of a smaller firm means everyone is closer, creating a genuinely enjoyable and collaborative work environment. I always feel comfortable asking questions, and I've received great support in both my day-to-day work and my Institute studies." – Carol Sutikno, Actuarial Analyst.

The future of actuarial and financial modelling

About us

We are a global team of actuaries, data professionals, business analysts and software developers, with offices in Melbourne, London (GB), Stavanger (NO) and Stellenbosch (ZA).

We are experts in designing, building and operating financial and statistical models, working closely with leading insurers to implement and embed best-practice solutions.

Our software **Psicle** offers a unique platform for our analysts to reinvent actuarial models and streamline repetitive and clunky processes.

We are passionate, honest and love what we do.

Applications for graduate positions and winter internships open in February of your final year. Applications for summer internships open in July of your penultimate year.



Tadi Mkonto
Senior Analyst - Actuarial

Join us

Career opportunities

- ✓ Learn from experienced and driven experts from a wide range of professional backgrounds and specialisms, working closely with colleagues who care about your development.
- ✓ Make your mark in developing and delivering market-leading approaches to actuarial modelling - within the company and beyond.

Global exposure

- ✓ Work on a variety of projects across different markets.
- ✓ Travel and build a global network.

Study support

- ✓ Benefit from our study support program as you progress through actuarial exams, including financial support and study leave.



Fayola Edius
Analyst - Actuarial

Email us at careers@dyna-mo.com with a CV, cover letter and academic transcript to apply.

www.dyna-mo.com

About EY Actuarial Services

Shape the future with confidence



Drawing on a diverse range of experiences and competencies, the Actuarial Services team at EY tackles the problems that face our clients in a wide range of industries, ranging from insurance practices to broader financial services and government departments.

We apply actuarial and analytical skills to a wide range of traditional and non-traditional areas within our teams:

- ▶ General Insurance
- ▶ Life Insurance and Wealth Management
- ▶ Banking and Capital Markets
- ▶ Health and Human Services

As part of these teams, you might:

- ▶ Design and price products taking into consideration market developments, client objectives, current product profitability and marketing issues
- ▶ Assist insurers with an assessment of their capital stability under various stress scenarios
- ▶ Value exotic derivatives using sophisticated stochastic modelling
- ▶ Perform due diligence, business valuation and provide assistance with mergers and acquisitions
- ▶ Value liabilities for insurance companies, regulators or other businesses under a range of circumstances
- ▶ Transform complex datasets to help clients understand their business and their needs
- ▶ Work with professionals from other EY service lines to improve the analytical capabilities of government clients so that they can better support their members and communities

“

My journey at EY has been incredibly rewarding. After interning, I chose to continue working for EY because I was drawn to the diverse range of projects, which has helped me pursue the areas I was interested in. Since joining as a Graduate, I've continued to experience this firsthand; I've had the chance to work on many impactful projects, developing both technical and soft skills along the way. I especially appreciate the collaborative nature of the various actuarial teams and the opportunity to learn from others. EY has provided a great foundation for my career growth, and I've really enjoyed working with everyone here!



Coco Xu
Consultant



Meet our people

bit.ly/EYLinkedIn_CareersAUNZ

CONNECT WITH US AND STAY IN TOUCH

facebook.com/eycareers
instagram.com/eyaucareers



Experience the Difference

KPMG, one of the world's most respected and trusted professional services firms. We offer rewarding careers for outstanding professionals in our open and friendly culture.



KPMG Financial Risk & Analytics, has over 180 staff working in life and general insurance, and data analytics as well as finance, funds management, credit and market risk management. Our clients include the leading insurers and financial services companies working in Australia, New Zealand and the Asia-Pacific region.

The unprecedented level of change sweeping the Financial Services industry continues to drive growth in our actuarial team. It is providing our staff in our Sydney, Melbourne and Canberra offices with opportunities to work with our clients on engagements that will change the Financial Services industry in this region.

Recruitment

We recruit graduates into our teams working on life insurance, general insurance and credit and market risk, as well as data analytics. We also have positions in our vacationer programs which operate during the year.

The ideal candidate has a strong academic record, the desire to develop into a consultant, the maturity and self-confidence to take on a client facing role, and wants to actively contribute to our team.



For more information contact:

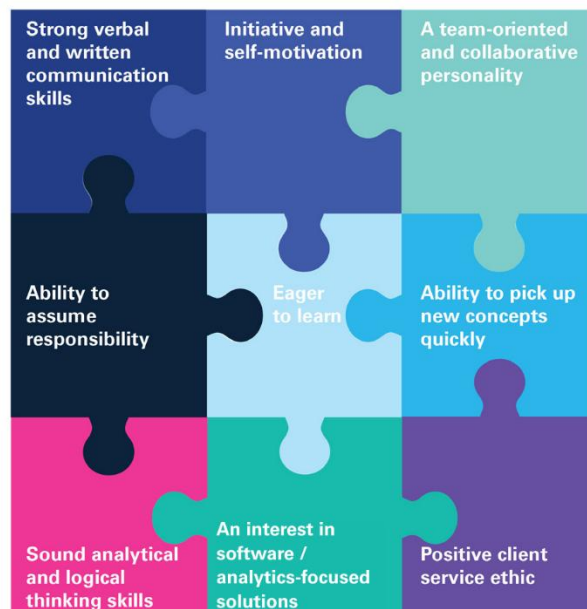


Agnes Wong
Director
awong50@kpmg.com.au



Ammar Khan
Director
akhan62@kpmg.com.au

Attributes that we are looking for include:



Important Information

Check our website regularly for relevant dates. Applications for the Graduate and Vacationer programs typically open in February each year. Applications are reviewed in multiple waves rather than waiting for the application period to close, with interviews held and offers made before the closing date. So we encourage you to apply early! The selection process is:

- Application phase – online
- Abilities assessments
- In person interview
- Final stage – info session and final interview

International students can also apply – more details on website



2025

Careers Guide

Welcome to a world where economics and empathy help people and business thrive

Who are we?

At Mercer, we believe in building brighter futures.

Together, we're redefining the world of work, reshaping retirement and investment outcomes, and unlocking real health and well-being. We do this by meeting the needs of today and tomorrow. By understanding the data and applying it with a human touch. And by turning ideas into action to spark positive change. At Mercer, we believe in building brighter futures.

For over 75 years, we've been providing trusted advice and solutions to build healthier and more sustainable futures for our clients, colleagues and communities.

Areas of Practice

- Consulting
- Superannuation
- Investment

Office Locations

- Sydney
- Melbourne
- Perth



Keep an eye out for your opportunity to join our actuarial & investments consulting team:

- Graduate Analyst roles – applications open in Jan 2026 for a Feb 2027 start
- Consulting Intern roles – applications open in Aug 2025 and will run Nov 2025 to Jan 2026

Why work for us?

If you have a strong client focus, like to solve complex problems, have a keen eye for detail and have a passion for creating better lives, then we need you to help Australia's largest superannuation funds and investors navigate some of the biggest challenges of our time.

You will have the opportunity to work alongside Mercer's leading actuarial and investment consultants to solve challenges including creating retirement income strategies, improving Superannuation member outcomes, and investing in a time of climate change.

In addition to exciting work, you will be joining a large but tight-knit team with a warm and welcoming culture. You will have a strong support network including a buddy to answer any questions, and a manager to help shape your career. We hold regular company-funded events with fun activities such as bowling, sip and paint, and amazing races, and often grab lunch together or wind down after work at drinks. Mercer also supports flexible working - we are encouraged to work hours that best suit our needs and to dress to suit our day.



I joined Mercer in January 2024 as a Graduate Actuarial Analyst, one year after completing Mercer's summer internship program.

I have had the privilege of working across a diverse range of clients offering me exposure and education on many interesting facets of the retirement industry. This has ranged from actuarial valuations, to insurance benefit designs and assisting in some of Mercer's thought leadership projects designed to explore and offer discussion on the world's retirement systems.

I've thoroughly enjoyed my time at Mercer, having found a collaborative and positive work environment. The team has been incredibly welcoming and supportive. The mentorship I have received has allowed me to develop both my professional and personal skills as I begin my career, and I look forward to continuing my journey with Mercer.

Róisín Tuohy

Graduate Analyst, Actuarial Consulting



Our purpose: “Build trust in society and solve important problems”

What kind of career will you create?

General Insurance



- Integrated reserving, monitoring, and pricing
- Actuarial valuation review
- Pricing promise review
- IFRS 17 implementation
- Portfolio and claims management strategy

Life Insurance



- IFRS 17 support
- Actuarial valuation review
- ICAAP review
- Due diligence and M&A
- Remediation

Banking



- Credit risk modelling
- Model development, validation and monitoring
- Capital modelling and stress testing
- Liquidity risk modelling
- Independent model reperformance

Super



- Merger due diligence
- Implementing regulatory change
- Defined benefit and long service leave valuation
- Strategy and operations consulting

Investments



- Investment governance and implementing regulatory change
- Asset managers due diligence
- Strategy and operational effectiveness consulting
- Asset consulting for institutional investors

Other



- Emissions and climate risk modelling
- Quantitative risk modelling
- Business case and financial modelling
- Actuarial modernisation and industry surveys

Programmes

In February/March 2026, apply for our 2027 Summer Vacationer (December 2026 – February 2027) and Graduate programs. Follow our social pages to get notified!

Connect with us



PwC Australia



@pwc_au



PwC Australia



@PwC_AU



PwC Careers Australia

Our Culture



International opportunities



Flexible working



Paid study and general study leave



Graduate training and support



Health and fitness perks



Volunteering opportunities



Regular social events



No dress code (dress for the day)



Take a day off on your birthday



Benefits and discounts page

Make your difference



Suncorp Group is home to Australia and New Zealand's most trusted names in insurance. Your future here is yours to make because with Suncorp Group, you get out what you put in.

Join a company where your voice is heard, where your actions matter and where you can make a difference to the thousands of customers we support through our work, each and every day.

Graduate Program

Two-year program designed to develop your skills and give you exposure to a range of work with built-in rotations. This is for students in their final year of study looking for their first role beyond university. Start date end of January.

Internship Program

Aimed at students in their penultimate year of study, seeking valuable on-the-job experience. This 12-week paid program runs from November to February each year with a two-week break during the Christmas/New Year period.

Our Programmes

INSURANCE, UNDERWRITING, TECHNOLOGY, RISK, HUMAN RESOURCES, RISK ENGINEERING, FINANCE, DATA ANALYSIS

Disciplines

BUSINESS, COMMERCE, FINANCE, ECONOMICS, ACCOUNTING, LAW, HR, INFORMATION TECHNOLOGY, COMPUTER SCIENCE, CYBER SECURITY, MATHS, SCIENCE, ACUARIAL, DATA SCIENCE

Locations

BRISBANE, SYDNEY, MELBOURNE, PERTH, AUCKLAND

Applications

OPEN IN AUGUST EACH YEAR

www.suncorpgroup.com.au/careers/graduates

Chase the sun

SUNCORP



JOIN TAYLOR FRY



A different kind of workplace

We're an analytics and actuarial consultancy, covering traditional general insurance through to cutting-edge data analytics.

With offices in Sydney, Melbourne and Wellington, we offer a supportive environment with limited hierarchy, free from internal competition and where each person shares in the rewards.

Our innovations have led to changes in government policy in Australia and New Zealand, and continue to break new ground, particularly in the social sector.

As a grad you'll ...

- 1. Develop consulting skills.** You'll collaborate with clients, present to stakeholders and learn to pitch for work.
- 2. Work side by side with clients.** You'll gain an insider's view into corporate and government organisations through our client placements.
- 3. Contribute to research and development.** You'll have an opportunity to pitch in with the development of new tools, processes and techniques.

Our grad program

We're now looking to fill our next grad positions and are happy to receive applications from students who don't yet have their permanent residency. We look for:

- ✦ **Students with 12-18 months to go in their degree,** to start as a grad in March or July 2027.
- ✦ **Quantitative degrees.** We've hired engineers, mathematicians, statisticians, biologists, physicists, economists and, of course, actuaries.
- ✦ **An impressive transcript.** With a willingness to learn, contribute and grow.

How to apply

Applications for our 2027 graduate program open early February 2026.

Follow us on linked in for up to date information.



Vision

Remote Sponsors

FLOW ■ TRADERS

Leading Global Technology-Enabled Liquidity Provider.

OPPORTUNITIES IN HONG KONG:

TRADING INTERN

- 6-week summer internship in Hong Kong
- Experience first-hand the dynamic nature of the financial markets through trading floor shadowing and simulations
- Open for penultimate and final year students based in the APAC region

GRADUATE TRADER

- 3-month in-house training in our Amsterdam headquarters
- Monitor markets and develop profitable strategies on the trading desk
- Open to penultimate and final year students looking to work in Asia

FIND OUT MORE:



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Vision

2025