

LINDA JIN

FIA

Consulting Actuary

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Current Responsibility

Linda Jin is a consulting actuary with Milliman's life insurance consulting practice in Hong Kong.

Professional Work Experience

Linda is a well-rounded consulting actuary with nine years of experience. Her expertise ranges from regulatory reporting and Prophet modelling to EV work. She specialises in capital management, notably participating fund management and asset liability management (ALM).

Since joining Milliman, Linda has been involved in a wide range of projects, including:

- Conducting economic assumption market benchmark analysis and SAA process enhancements for a leading multinational company's Thailand business
- Implementing Prophet ALS real-world models as part of a regional capital initiative for a top Asia-based insurer's HK business
- Conducting periodic EV/VNB reviews for a multinational insurer in preparation for its Initial Public Offering
- Conducting an industry-wide survey study on alternative asset investment as part of a firmwide research project
- Serving as onsite secondment to an Asia-based insurer for a financial reporting role

Before joining Milliman, Linda was the ALM team lead of Prudential Singapore, and was the key team member who provided support to the company's Asset-Liability Committee on capital-related initiatives. As a lead analyst, she completed two rounds of comprehensive SAA reviews for the company's largest participating fund under both RBC1 and RBC2. She identified key risks arising from regulatory changes and managed to improve the fund's capital efficiency and solvency resilience by developing and implementing innovative quantitative solutions, including Matching Adjustment.

Before her time at Prudential, she worked for Etiqa Singapore where she was responsible for financial reporting.

Prior to entering the insurance industry, Linda spent some years at Goldman Sachs as a senior analyst in the Market Risk Analysis and Management team, where she accumulated substantial knowledge on asset pricing and risk management (VaR, stress testing, etc.).

Professional Designations

- Fellow of Institute and Faculty of Actuaries
- Financial Risk Manager

Education

First Class honours degree in Actuarial Science from London School of Economics and Political Science, United Kingdom