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Hiring Team
Asia Focus Recruitment
Re: Management Trainee Programme 2026 (Finance / Insurance; 1-year fast track)

Dear Hiring Team,

I am writing to apply for the **Management Trainee Programme 2026**. I am a Ph.D. candidate in Economics at HKUST (expected June 2027; available as early as February 2027), a Hong Kong permanent resident, a native Mandarin speaker, professionally fluent in English, with basic Cantonese. I hold a bachelor's and above, with limited industry work experience (well under two years), and I want a structured 1-year path into finance with a long-term career in insurance.

The programme design matches what I am looking for. The posting describes task-oriented classroom and experiential training, job rotations and cross-functional attachment, senior mentorship, corporate-event and project-management exposure, and Mainland China / overseas business experience in a fast-paced global finance setting. I want that sequence: build financial knowledge and personal effectiveness quickly, rotate across functions to see how the business runs, take ownership of projects under a senior mentor, and grow toward leadership—with insurance as the long-term industry focus.

My background maps to the requirements. I completed a B.Sc. in Mathematics and Economics with a minor in **Actuarial Mathematics** at HKUST (CGA 3.9/4.3; Academic Achievement Medal, top 1%; Dean's List), an M.Phil. in Economics (CGA 4.1/4.3), and I am finishing a Ph.D. in empirical industrial organization. The actuarial minor gave me a foundation in risk, pricing logic, and long-horizon financial products—the same language insurance businesses use. I am self-motivated and responsible: my sole-authored job market paper framed a business trade-off between sales volume and return costs, quantified options, and produced a clear recommendation pack (a moderate restocking-fee menu raises social welfare by about 2 million RMB, roughly a 5% gain, and seller profit by about 1.2 million RMB relative to status-quo policies). With Professors Kawaguchi and Kawai I delivered weekly project updates on pricing and inventory under demand uncertainty on a fixed deadline—analytical problem-solving with ownership.

Leadership, teamwork, and communication are already part of how I work. As Teaching Assistant Coordinator and as a lecturer/TA at HKUST (4.53/5 and 4.72/5), I coordinate across people, present clearly to mixed audiences in English and Mandarin, and take responsibility for deliverables—the interpersonal side of rotations, client-facing work, and corporate projects. I bring a creative, evidence-based mindset: I turn messy data into decision-ready options rather than one-off opinions. I am confident in a fast-track trainee setting and committed to building a long-term career in the insurance industry through this programme. My resume is attached. Thank you for your consideration.

Sincerely,

Ke-Cheng Hsu (Clio)