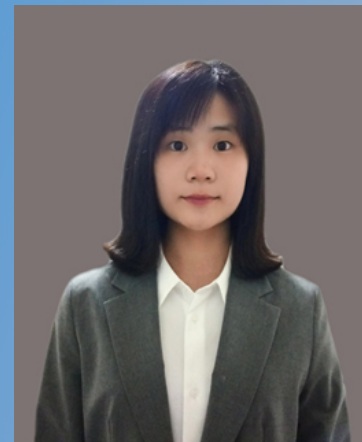


ZOE CHEN

Actuarial Analyst

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Current Responsibility

Zoe Chen is an actuarial analyst in Milliman's life insurance consulting practice in Taiwan. She joined the firm in 2025.

Professional Work Experience

Before joining Milliman, Zoe interned in the product department at Cathay Life Insurance. During her internship, she worked on conceptualizing and planning traditional protection-type products, focusing on designing critical illness and medical insurance for patients with chronic mental illnesses. The project aimed to integrate practical benefits with health promotion mechanisms.

Her main tasks included:

Market Demand Research

Zoe helped conduct a market demand research project. Her analysis revealed that the costs of outpatient, hospitalization, and psychological counseling for chronic mental illnesses were increasing annually, indicating a growing market demand. This helped the company identify gaps, both in National Health Insurance and commercial insurance coverage, which led to the development and marketing of relevant products.

Product Benefit Design

Based on the market research, she helped to design the product benefits, which she divided into three aspects: prevention, treatment, and claims. In addition to general benefits such as critical illness and medical insurance payouts, she incorporated Cathay FitBack Health Bar and in-kind benefits to provide diversified product benefits.

Premium Calculation

Zoe used data on the incidence rates of critical illnesses and chronic mental illness hospitalisations to calculate the insurance premiums.

Zoe also assisted in analysing the liability movement of IFRS 17 monthly valuation results at a local life insurance company.

At Milliman, Zoe is currently assisting in product development projects for participating products and index-linked universal life insurance.

Education

Bachelor of Social Sciences in Economics from National Taiwan University

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