Your name

 Your address (can use home or school)

 Date

*Skip this section if you don’t know the name of person who will be reading cover letter*

Name of person who will be reading cover letter

Title of person reading cover letter

Company Name

Company Address

Dear Mr./Ms. (person’s name): OR To whom it may concern: (use colon, not comma)

As a “numbers person” with a passion for using math and statistics to solve difficult challenges, I entered college with an interest in pursuing a career in the actuarial industry, and after completing my first actuarial exam and internship, that desire has only grown stronger. After getting the chance to immerse myself in Liberty Mutual’s corporate environment during the LMI Leadership Forum and learn about the development opportunities that are offered to its interns, I feel that an internship with Liberty Mutual would be an ideal next step for me to take in my path to becoming a full-time actuary. I hope to be able to use my experience from my internship this summer and my strong analytical and communication skills to make a positive impact upon Liberty’s actuarial department in 2014.

One aspect of Liberty Mutual’s actuarial internship program that really appeals to me is the large responsibility that the company gives to its interns. Liberty expects its interns to step in right away and contribute to the company’s success by working on the same types of projects that full-time actuaries generally work on, and as I learned in my internship with the Hay Group this summer, having the opportunity to do such meaningful work can result in a very challenging and rewarding experience.

Serving as a Healthcare Analyst for the Hay Group, I was in charge of reviewing the cost and enrollment projections from bids that insurance companies submitted to the federal government to provide Medicare and Medicaid. After gaining an understanding of the methods that the actuaries used to calculate their projections, I drafted comments that I, along with the rest of the Hay Group, could use to explain why we considered the bids to be acceptable. Having the opportunity to review ways in which insurance actuaries use prior data to make projections for future years was a beneficial learning experience, and it was also very rewarding to see seasoned Hay Group actuaries use my work to help the company meet its project deadline.

In addition to the analytical skills and insurance knowledge that I’ve gained through my internship and am continuing to acquire through my academic work and actuarial exam studies, I also feel that my communication skills would enable me to succeed at Liberty Mutual. Along with my actuarial science major, I am also majoring in broadcast journalism, through which I have gained extensive on-air experience by announcing live sporting events and by serving as a sports talk show analyst for ComRadio, Penn State’s student-run radio station. Furthermore, I spend a lot of time writing in my communications courses and as a beat writer for ComRadio. Strong verbal and written communication is essential in a business environment when it comes to collaborating with your teammates on a project, coordinating the work of individuals to help meet a deadline, and fostering positive relationships with your co-workers, and I feel that my communication skills would enable me to work effectively with both full-time actuaries and fellow interns at Liberty Mutual.

In addition to my ability to work in a group setting, I am also a very driven worker with good time management skills, which enables me to work efficiently on my own as well. Due to my strong work ethic, I put full effort into every assignment I am given, whether big or small. By setting daily goals and doing what it takes to achieve them, I am able to budget my time effectively and make sure that the finished product has been completed to the best of my abilities. I also realize that in the ever-changing business world, circumstances that are out of one’s control can cause large amounts of work to pile up just before a deadline. However, as a result of my experiences having to broadcast to a live audience and submit game stories under very tight deadlines, I have developed the ability to maintain my composure and work successfully under pressure.

Even in the limited time I spent in the Liberty Mutual office during the LMI Leadership Forum, I could really see how much pride Liberty’s employees take in their work. Rather than looking at insurance as just numbers and spreadsheets, they look at it as chance to provide comfort for community members during times of need, and I would embrace the opportunity to use my passion for math and statistics to help have a similar impact on Liberty’s clients. As an intrinsically-motivated individual with prior actuarial experience and the ability to work effectively in a wide range of environments, I believe that I could be a valuable asset to the Liberty Mutual team.

You may reach me by email at (your email address) or by phone at (your phone number).

Thank you very much for your consideration. I look forward to hearing from you.

 Sincerely,

 Sign your name (scan it for electronic submission)

 Your typed name