



## Jin-Young Choi

Advisor

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**Mr. Jin-Young Choi is a Advisor at Shin & Kim, mainly practicing in the areas of Finance Disputes, Insurance Disputes, Insurance, Asset Management & Investment Funds, Corporate Accounting and Corporate Governance.**

Mr. Choi joined the Financial Supervisory Service in 2004 after graduating from Yonsei University School of Business with a bachelor's degree in business administration, and has worked in the field of insurance and banking supervision and examination for 22 years. In 2022, he started as the head of the Specialty Insurance Team in the Insurance Supervision Department and has since held key positions in the Financial Supervisory Service.

Mr. Choi worked in the Banking Examination Department for four years, covering examination planning, permanent supervision and comprehensive examination, etc., and has accumulated rich experience in banking inspection and sanctioning.

In particular, he has a wealth of practical experience in the insurance industry as an insurance product and examination expert.

While working in the Insurance Examination Department and the Insurance Products Supervision Department, he conducted pre-evaluation, post-evaluation and rate adjustment of insurance products related to automobile insurance, medical indemnity insurance, life insurance, third party insurance, reinsurance (co-insurance) and surety insurance, and was recognized as an insurance product expert by taking in charge of the task force for revising the terms and conditions of automobile insurance and medical indemnity insurance and improving the national policies and regulations. In the field of reinsurance, which had been in the blind spot of government supervision, Mr. Choi worked with the industry to revitalize the coinsurance industry by establishing a task force to prepare standards for coinsurance contracts in accordance with the IFRS17.

As a Certified Public Accountant, he also has a strong macro view of the insurance market and a solid understanding of IFRS17 and K-ICS capital regulation through his work in the permanent supervision of insurance companies. In fact, he is distinguished by his many years of practical work in the insurance examination departments and his direct involvement in most examinations, such as examinations of insurance payments, asset management and business orders. In

particular, as the chief examiner of periodic (comprehensive) examinations, he has extensive experience in the entire FSS examination process, including pre-examination preparation, initiation of the examination, preparation of the action plan, and sanction proceedings, such as the Sanctions Review Committee of the Financial Supervisory Service.

## Professional Career

2025-Present	Shin & Kim LLC
2025	Head of Insurance Dispute 1 Team, Dispute Settlement Department 1, Financial Supervisory Service
2023-2024	Deputy Director, Gyeongnam Branch Office, Financial Supervisory Service
2022-2023	Head of Specialty Insurance Team, Insurance Supervision Department, Financial Supervisory Service
2020-2022	Chief Examiner, Insurance Examination Team 2, Life Insurance Examination Department, Financial Supervisory Service
2019-2020	Chief Examiner, Consumer Protection Team, Gyeongnam Branch Office, Financial Supervisory Service
2018-2019	Permanent Supervision Team, Life Insurance Examination Department, Financial Supervisory Service
2016-2018	Academic Education at KAIST College of Business
2014-2016	Insurance Team 3, Insurance Products Supervision Department, Financial Supervisory Service
2013-2014	Seconded to the Special Investigation Division 3, Seoul Central District Public Prosecutors' Office
2011-2013	Examination Planning Team, Specialized Bank Examination Department, Financial Supervisory Service
2008-2011	Specialized Insurance/Non-Life Insurance Team 1, Non-Life Insurance Service Department, Financial Supervisory Service
2006-2008	Examination Supervision Team, Accounting Supervision Department 2, Financial Supervisory Service
2004-2006	Permanent Supervision/Bank Supervision Team 2, Bank Examination Department 1, Financial Supervisory Service

## Education

2016-2018	KAIST College of Business (MFE)
1997-2004	Yonsei University, College of Business Administration (B.B.A.)

## Qualifications

2003

Certified Public Accountant, Korea

## Languages

Korean, English

## Professional Activities

- An Empirical Study of the Actuarial Adjustment of Health Insurance Premiums Using the Extreme Value Theory (2018)

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