What our industry partners say about MFI students:

“Very impressed by the superb technical skill, creativity, and professionalism shown by the MFI student we hired for the summer internship..... The work exceeded my expectations.”

Emile Elefteriadis, Swiss Re

“Our 2019 MFI Award Recipients

Meet our Alumni

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“Very impressed by the superb technical skill, creativity, and professionalism shown by the MFI student we hired for the summer internship..... The work exceeded my expectations.”

Ling Luo, Manulife

“It has been a great pleasure working with the MFI students. They are enthusiastic and engaged learners, which makes me feel more motivated about my teaching.”

Chen Muthukumaraswamy, WTW

“I have found the MFI students to be hardworking, curious and intelligent.”

Chen Muthukumaraswamy, WTW
The Masters of Financial Insurance (MFI) professional program was launched in September 2016 to address the growing need for skilled professionals with the unique blend of data science, mathematical finance and insurance. Since welcoming our first cohort of students, it has developed and grown rapidly and demand from students and employers has been beyond expectations. Our original goal was to admit 5, 10, and 15 students in years 2016-2017, 2017-2018 and 2018-2019, however, due to the demand and quality of the applicant pool, our cohort exploded to a group of 10, 13 and 23 excellent students, respectively, with 25 students currently in our fourth cohort.

In a short time, the MFI Program has built a strong reputation and created many firm partnerships in the finance, fintech, and insurance sectors, with industry professionals not only employing our highly qualified candidates, but also co-teaching courses, delivering seminars, and visiting the Program to speak about their particular field of expertise. This exposure and connection to industry provides our students with unique learning opportunities and key insider knowledge.

The response we receive from industry partners on the quality of the students and their training is second to none, and we are confident that our alumni will become leaders in the field and make important contributions here, in Canada, and beyond.

The Class of 2020 has 25 high achieving students – 6 domestic and 19 international - and their academic backgrounds include, actuarial science, mathematics, economics, data science, and computer science. We are confident that if you offer a summer (or longer) opportunity to an MFI candidate from the Class of 2020, you will be impressed with their intellect, professionalism, and knowledge.

Message from Program Director

The Department of Statistical Sciences offers the Master of Financial Insurance Program (MFI), a full-time professional program focused on producing students who will become leaders in the global finance, fintech, and insurance industry.

The program stands on three pillars: data science, financial mathematics, and insurance modeling. It provides students with education at the interface of these domains with sufficient depth and breadth so that students can provide both detailed analysis of finance and insurance risks, as well as provide a bird’s-eye perspective on how the embedded risks affect the firm enterprise wide.

The program is particularly appropriate for students with backgrounds in statistics, actuarial science, economics, and mathematics, or students with a quantitative background (such as those in physics and engineering). While students have different backgrounds coming into the program, they are trained together as one cohort. In the first semester, students are exposed to core theory and methodology, in addition to numerous industrial seminars. While in the second semester, they work on a variety of case studies and projects led by industry professionals.

The MFI Program runs for 12 months, from September to August. Students take academic courses in the first two semesters with the program culminating in a 16 week work-term placement designed to provide real-world experience in finance and/or insurance. As an added bonus students are ready to start full time work or extend their contracts into September!

**FIRST SEMESTER**
- Applied Probability for Mathematical Finance
- Applied Time-Series Analysis
- Life Insurance Mathematics
- Data Science for Risk Modeling
- Industrial Seminar Series (Part 1)

**SECOND SEMESTER**
- Financial Risk Management
- Finance and Insurance Case Studies
- Numerical Methods for Finance & Insurance
- Economics of Risk Management
- Industrial Seminar Series (Part 2)
Traditionally, the finance and insurance worlds are quite distinct, but this distinction is disappearing. Financial firms are taking exposure to insurance risks, insurance companies are providing guarantees to their clients that fundamentally intertwines them with the financial markets, and pension plans provide income guarantees which profoundly link their obligations to these markets. The Masters of Financial Insurance (MFI) program answers the growing need from industry to fulfill this unique skill set.

The MFI is a professional program that provides candidates with a sophisticated understanding of this complex interaction of the financial and insurance fields. The program contains a comprehensive set of offerings and students gain rigorous training in data science, actuarial science and finance. Graduates from this program are versatile and well armed to face the highly skilled work required of them in the banking, insurance, pension, fintech, and consulting industries.

You can test drive new “pre-professionals” through a cost effective, risk free environment and also shape the training of future professionals by offering feedback to the program. Bringing an MFI graduate student on board for a work placement either for the summer term or in an extended contract - as the students are available for full time, or longer term contract employment immediately after the summer - is an excellent way to connect with emerging high achieving professionals, and bring new thinking and strategy to your organization.

The students presented in this resume book will be well-prepared to bring their competencies, knowledge and expertise to your organization in May 2020.
Ways to Get Involved

The MFI Team has been impressed by the enthusiasm and support given by industry partners. You can be involved not only by providing summer work terms for our candidates but also in other ways:

- Attending our annual fall reception
- Delivering a guest lecture to our students
- Hosting a company tour or information session
- Sponsoring MFI events such as the MFI Fall Reception or Alumni Socials
- Mentoring a student
- Providing an informational interview
- Offering mock interviews and feedback
- Hosting an on-campus information session
- Hiring a recent graduate
- Participating on an advisory board

What Industry Partners Have To Say

“Thank you, team MFI at the University of Toronto, for creating an amazing program with bright, well rounded, hard-working students with amazing knowledge and technical skills, ready to contribute in today’s data driven world. Your program is directed by a group of amazing people (Shari and Sarah) who are a true pleasure to deal with and make it simple to communicate. Our MFI intern (Jiayan Yang) was ready to contribute from day one. In her role, Jiayan was involved in creating multiple strategic predictive models and heavily engaged in automating a reporting package. She has quickly gained knowledge of all software programs necessary to perform her job and on top of that created learning sessions for other analysts and managers at the Bank to provide basics of Python software package as well as new analytical methodologies and techniques. Jiayan is a pleasure to work with. She is a quick learner, very focused on task at hand and delivers results very quickly. Her technical skills are exactly what today’s analytical world requires. Jiayan surely exceeds my expectation and that’s why she was offered a second work term with our organization. Thank you Jiayan and team MFI!”

- - BMO

“The MFI program exceeded my expectations in terms of connecting us with a candidate whose capability added value both in the near term and potential long term. The MFI candidate was a great fit for the team, interacting seamlessly with our current staff and proactively seeking out networking opportunities. Our MFI candidate’s excellent level of engagement, general curiosity and ability to tackle a steep learning curve is what set her apart from other candidates we interviewed and internships experienced in the past.”

- - RBC

“Very impressed by the superb technical skill, creativity, and professionalism shown by the MFI student we hired for the summer internship. We had a complex model building project that required not only some sophisticated modeling and an intuitive interface, but required navigating ambiguity and good cross functional teamwork. The work exceeded my expectations. There was of course even more we threw at the MFI student, who handled it all with enthusiasm and a smile on his face.”

- - Swiss Reinsurance
Seryeong (Serena) Ahn

Serena has experience in the life and health insurance industry with a solid grounding in actuarial valuations, reserving, and projection. She is detail-oriented with superior analytical and problem-solving skills. She is self-motivated and a proven team player with excellent written and verbal communication.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BSc Statistics
University of Seoul
2015

EXPERIENCE
University of Toronto, Statistical Sciences
Teaching Assistant
September 2019 - Present

• Assisting with Probability & Time Series Analysis courses

Prudential Life Insurance of Korea, Seoul, South Korea
Senior Actuarial Associate, Actuarial Valuation
October 2018 - July 2019

• Calculated deferred acquisition costs & analysed operating expenses with trend analysis
• Implemented monthly valuation of universal, whole, term, & variable life insurance & annuity products
• Developed actuarial models to project cash flow using actuarial software AFM
• Evaluated exposures of the liability adequacy test & examined actuarial impacts on the introduction of IFRS17

MG General Insurance Company, Seoul, South Korea
Actuarial Associate, Actuarial Team
February 2015 - February 2018

• Projected cash flows using actuarial software ALFA & performed monthly profitability (VNB, PM) analysis
• Conducted monthly reserve analysis on health insurance & generated actuarial monitoring reports
• Estimated IBNR reserve with tracking loss data to determine loss development & tail factors
• Measured interest-rate risk exposure under a risk-based capital formula

KPMG Korea, Seoul, South Korea
Actuarial Intern, Actuaries
December 2014 - January 2015

• Verified actuarial valuations on pricing & reserving

SKILLS
Proficient in SAS; SQL; R; ALFA; AFM; MS Office
Familiar with MATLAB; VBA; Python

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries:
P (Probability); FM (Financial Mathematics); C (Construction & Evaluation of Actuarial Models); SRM (Statistics for Risk Modeling); IFM (Investment & Financial Markets); VEE - Economics; Corporate Finance; Applied Statistics

MFI Masters of Financial Insurance

The student profiles featured are an overview. If you wish to review the complete resumes of any of our talented cohort please contact the MFI Office (info@mfi.utoronto.ca).
Ian Weng (Sophia) Chan

Sophia has a strong background in Actuarial Science and her career passion lies in risk modelling and quantitative problem solving. She is organized and efficient, working well in a high-pressure environment. Sophia has also demonstrated both leadership and teamwork.

**EDUCATION**
Master of Financial Insurance
University of Toronto
2019 - 2020

**EXPERIENCE**
Bank of China, Macao Branch
Summer Intern, Finance Department
- Processed expense reimbursements, followed up for missing information & assisted in the management of the expense account
- Translated the Guidance on banking Disclosure issued by the Monetary Authority of Macao from Chinese & Portuguese to English
- Researched the market share of BOCMO’s debit & credit cards, prepared a report with suggestions for optimization

Macao Foundation
Summer Intern, Administration Department
- Assisted with annual employee evaluation
- Assisted with secretarial work, including the updates of directories and communicated with government organizations

**SKILLS**
Python; R; MS Office

**INTERESTS**
Calligraphy; Music; Piano

Feier Chen

Feier values both leadership and teamwork. She is an excellent communicator with demonstrated problem solving and time management abilities. Feier is eager to learn and is exceptionally adaptable in new environments. She is detail-oriented, patient, mature, logical, and persistent.

**EDUCATION**
Bachelor of Science in Economics
University of Wisconsin - Madison
2019

**PROFESSIONAL CERTIFICATES/AWARDS**
- Society of Actuaries: P (Probability); FM (Financial Mathematics); VEE components
- Economics; Statistics

**EXPERIENCE**
NBA China
E-Commerce Team Intern
- Consolidated sales strategies & operated e-commerce platforms using Alibaba Brand Databank
- Completed e-commerce product sales & platform operation analysis
- Led & collaborated with a team on a Think Tank project providing core ideas for the product model

University of Wisconsin School of Business
Actuarial Science Class Assistant
- Collaborated with the professor setting up classroom, organizing teaching materials & enhancing class quality
- Mentored students preparing for the SOA FM exam by leading weekly group discussions
- Provided students with help on assignments & graded exams

**INTERESTS**
- Badminton; Basketball; Equestrian; Swimming; Fitness; Movies; Netflix; Travelling
- Chinese Students & Scholars Association (CSSA) - Administrative Secretary
- Actuarial Club - UW Madison - International Engagement Committee
Luolin (Colin) Chen

Colin has a solid academic background with a proven working knowledge in data analysis. He has strong analyzing & reporting skills with great attention to detail, along with excellent communication skills and established customer service experience in the finance industry.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Honours) Statistics Specialist; Actuarial Science Major; Computer Science Minor
University of Toronto 2017

SKILLS
R; SQL; Python; Java; MATLAB; MS Office

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries:
P (Probability); FM (Financial Mathematics); and all VEE components
Dean’s Scholar in Faculty of Arts and Science (2013 - 2017)

INTERESTS
Half-Marathon Runner; Dragon Boat Paddler

EXPERIENCE
AR Rahman Tax and Accounting Services, Toronto Office Manager
February 2019-June 2019
• Gathered & analyzed client data, providing statistical opinions to Directors on advertisement projects
• Instructed & observed other team members providing reports to improve business operations over branches

AR Rahman Tax and Accounting Services, Toronto Accountant Assistant
December 2017-January 2019
• Resolved customers’ requests with available resources
• Maintained fast & accurate services during fast paced tax season

China Taiping Insurance, P&C Department, Shenzhen, China
May 2015-June 2015
• Student Intern
• Assisted on pricing insurance for food production companies
• Examined impacts of financial metrics on health of businesses through annual reports

Bank of Montreal, Credit Risk Management, Toronto Credit Risk Co-op
February 2013-May 2013
• Drafted & processed wire transfers up to $10 million on daily basis
• Communicated with other branches and hosted group meetings

Yu Chen

Yu is proficient at learning and applying mathematical knowledge. She is interested in bridging statistical application and finance to implement financial and risk evaluations and to solve industry problems. Yu is also a proactive learner with strong analytical skills.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BSC Mathematics with Management & Finance
First Class Honours
King’s College, London 2019

Statistical Modelling; Time Series Analysis; Numerical & Computational Methods; Mathematical Finance; Economics; Accounting; Business Strategy

SKILLS
SPSS; R; Python; Tableau; MATLAB; MS Office

PROFESSIONAL CERTIFICATES/AWARDS
Language: English (fluent); Mandarin & Cantonese (native)

INTERESTS
Tennis: Amateur Tennis Club (7 Years)

EXPERIENCE
Shenzhen Noposion Agrochemicals Co., Ltd., China
Securities Analyst, Securities Investment Department
July 2017-August 2018
• Assisted securities research institute to evaluate the operating & financial conditions of the company by analyzing historical financial statements & conducting surveys & interviews inside the company
• Predicted financial conditions using a financial projection & evaluation system produced by Wind to evaluate & verify data, adjusted the predictive values to achieve reasonable valuation results
• Compiled the Semi-Annual Report

Ulalink College Wuhan Summer Camp, Wuhan, China
Coordinator
June 2018-July 2018
• Strengthened organizational skills by designing the schedule for the summer camp & meeting with alumni & volunteers to set up activities
• Led a class & mobilized students to integrate them into summer camp

Liby Group Co., Guangzhou, China
Market Analyst, Brand Management Department
July 2017-August 2017
• Organized consumer preference tests for fast-moving consumer goods; analyzed & interpreted data obtained from the tests to produce reports & presented to the team
• Improved analytical & Excel skills by building a database of product tests
• Conducted market research & interviewed participants, which enhanced my communication skills & improved my understanding of consumer needs
Simeng has outstanding communication skills as a leader and team player. She is well-organized and can effectively accomplish multiple tasks. With a positive attitude to challenges and a creative ability to solve complex issues, she also has cross cultural experience in China, Canada and the U.K.

**EXPERIENCE**

- Bank of China Bayi Branch, Lanzhou, China
  - Receptionist
  - July 2018 - August 2018

- Shandong University, Weihai, China
  - Arts Department, Student Union
    - Director
    - September 2014 - June 2016
    - Coordinated members in organizing various activities involving hundreds of people
    - Prepared venues, organized rehearsal to ensure smooth running of event
    - Prepared quarterly reports and presented the results to the Student Union

**SKILLS**

- Python, R, SPSS, MS Office
- Language: English (fluent); Mandarin (native)

**INTERESTS**

- Volunteer for Elders, Guoai Rehabilitation Centre, Beijing, China
- Program Coordinator, Children’s Leadership Program, Beijing, China
- Cooking, Playing Erhu

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Chu has research experience focused on cleaning data, modelling and forecasting. She also has a good command of statistical software and programming with proven skills as an independent thinker and team player with strong interpersonal skills.

**EXPERIENCE**

- Sauder, University of British Columbia, BC, Canada
  - Research Assistant
  - September 2018 - August 2019
  - Processed data using R
  - Extracted related variables from large raw database from ER department for data cleaning
  - Modeled selected explanatory variables in Linear Regression, Logistic Regression & Multinomial Logistic Regression for decision making in ER

- Shandong University, Weihai, China
  - Arts Department, Student Union
    - Director
    - September 2014 - June 2016
    - Coordinated members in organizing various activities involving hundreds of people
    - Prepared venues, organized rehearsal to ensure smooth running of event
    - Prepared quarterly reports and presented the results to the Student Union

- Sauder, University of British Columbia, BC, Canada
  - Teaching Assistant
  - January 2019 - April 2019
  - Graded monthly quizzes, midterm exam and project for 200+ students
  - Submitted students scores and final grades to the University system

- Shandong University, Weihai, China
  - Mathematics & Applied Mathematics
    - 2014-2016

**SKILLS**

- R, Python, SAS, MATLAB, MS Office
- Language: English (fluent); Mandarin (native)

**INTERESTS**

- Sudoku Contest for School of Mathematics & Statistics - 1st Prize
- Running Club
Yuejia (Joyce) Lin

Yuejia is proficient with office and programming software alike, and is adaptable and able to complete tasks effectively under pressure with keen time management skills. She works well independently and also enjoys leadership and teamwork.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Honours) Actuarial & Financial Mathematics
McMaster University, Hamilton
2019

SKILLS
R; MATLAB; Python; LibreOffice; MS Office
Language: English (fluent); Cantonese, Mandarin (native)

PROFESSIONAL
CERTIFICATES/AWARDS
Society of Actuaries:
P (Probability); FM (Financial Mathematics); and all VEE components
Dean’s Honour List (2017-2019)

INTERESTS
Playing sports (basketball)
Tutoring: Calculus, Economics, Financial Math (university level)
Cooking

EXPERIENCE
GWC, China
Project Pillar Manager (Intern)
Successfully organized summit of the Global Mobile Internet Conference (GMIC 2019) in Guangzhou with an audience over 8000
Responsible for funding arrangements, guest attendance, keynote speech material preparation, & venue logistics
Communicated with keynote speakers; CEO’s & CFO’s from industry leading companies
Completed several tasks simultaneously
June 2019- 
August 2019

Gf Securities Co., Ltd., China
Account Manager Assistant
Accrued knowledge & improved understanding on basic operation procedures in the Securities Industry
Strengthened knowledge of investment portfolios of bonds
Broadened knowledge of individual stock analysis
July 2018- 
September 2018

China Merchants Bank, China
Lobby Manager Assistant
Exposed to operating procedures in commercial banks
Developed team collaboration skills by completing tasks with the commercial bank department
Introduced alternative banking methods to clients and encouraged use to access services
July 2017- 
September 2017

Jiaxuan (Tiffany) Liu

Jiaxuan is an adaptable data analyst skilled in recording, interpreting and analyzing data to meet tight deadlines. Rapidly adapts to new technologies, she is excellent at data cleaning and familiar with financial models.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Honours) Statistics, Economics Mathematics Minor
University of Toronto
2017-2019

Insurance Business
Beijing Technology and Business University
2015-2017

SKILLS
Python; C++; R Studio; STATA; MATLAB; SAS; MS Office

PROFESSIONAL
CERTIFICATES/AWARDS
St. Michael’s College Scholarship (2019)
Dean’s List Scholar (2018, 2019)
Excellent Student Scholarship First Class 2016
2nd Prize in Insurance & Risk Management Etiquette Competition (2016)

INTERESTS
Peer Mentor, U of T (2019)
Event Assistant, Annual Benefactors’ Lecture & Dinner, Toronto (2017)
Event Facilitator, Beijing Film Festival (2016)

EXPERIENCE
University of Toronto
Teaching Assistant, Statistical Sciences
September 2019-Present

Designing & grading term tests, assignments & quizzes

China-Life, Beijing, China
Insurance Intern
July 2019- 
August 2019

&
July 2017- 
August 2017

University of Toronto
Research Assistant
May 2018- 
August 2018

Conducted data collection from various data sources including the US Census & applied data mining work through R studio with huge data sets spanning 15 years
Successfully interpreted data through statistical models to identify key metrics & draw conclusions, and prepared a summary of the market with with the application of C++

Shanghai Pudong Development Bank, Beijing, China
Assistant Data Analyst
July 2016- 
August 2016

Assisted in collecting customer information, building a customer database, analyzing customer needs & proposed product mixes
Independently conducted data mining & analysis based on the current department database to fully utilize current resources to gain life insurance sales opportunities

Jiaxuan is an adaptable data analyst skilled in recording, interpreting and analyzing data to meet tight deadlines. Rapidly adapts to new technologies, she is excellent at data cleaning and familiar with financial models.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Honours) Actuarial & Financial Mathematics
McMaster University, Hamilton
2019

SKILLS
R; MATLAB; Python; LibreOffice; MS Office
Language: English (fluent); Cantonese, Mandarin (native)

PROFESSIONAL
CERTIFICATES/AWARDS
Society of Actuaries:
P (Probability); FM (Financial Mathematics); and all VEE components
Dean’s Honour List (2017-2019)

INTERESTS
Playing sports (basketball)
Tutoring: Calculus, Economics, Financial Math (university level)
Cooking
Xucen (Vivian) Liu

Xucen has a sound understanding of the investment industry and associated risks, and experience in advanced quantitative analysis with complex datasets to support risk and statistical analysis. With strong critical thinking skills, she has a strong ethical core and thrives in a fast-moving environment.

EDUCATION

Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Honours) Magna Cum Laude
Financial Mathematics; Economics
(2019)
University of Ottawa
2019

Project: Model of Expected Return of
BMO Stocks
Used Value at Risk (VaR) model to
explain risk performance of
stock price expected return

SKILLS

R; Bloomberg; SAS; SQL; RATS
Familiar with Python
Language: English, Mandarin (native); French, Japanese (basic)

PROFESSIONAL

CERTIFICATES/AWARDS

Dean’s Honour List and Merit
Scholarship (2017; 2018; 2019)

INTERESTS

Swimming; Texas Hold’em;
Organizing events
(hosted 4 Galas in 4 years)

EXPERIENCE

Canada Deposit Insurance Corporation (CDIC) Research Associate (Co-op) May 2018 - August 2018

• Developed and managed a quantitative risk model for the
Canada and U.S. Mortgage Arrears rates
• Gained knowledge of ETF structure constructions,
complex investment strategies after researching and
interpreting quantitative finance paper
• Presented findings in a 1.5-hour presentation, 20+ page
report, including quantitative & qualitative impacts

Public Service Commission of Canada Data Scientist (Co-op) January 2018 - April 2018

• Conducted exploratory analysis for descriptive staff
variables that affect Time-to-Staff (TTS) using SAS
& SQL
• Contributed unique insights and findings to the TTS
analysis, collaborated with team members including
associates, managers, and directors located in various
divisions to produce a 60+ page report

Canadian Food Inspection Agency Data Analyst (Co-op) September 2016 - March 2017

• Performed a descriptive analysis of level of risk on 17
most important food pathogens associated with the food
establishment
• Co-authored a scientific paper published in the
International Journal of Food Microbiology; delivered
presentation of results & methodology to Scientific Advisory
Committee & ERA team

Yijiao (Wanda) Liu

Yijiao is versatile, energetic, and personable, with an educational background in mathematics, economics, and accounting. She has excellent interpersonal, problem-solving, and teamwork skills. Additionally, she has an advanced proficiency in software programs and superior language skills acquired from ESL teaching.

EDUCATION

Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Honours) Financial Mathematics;
Economics (Co-op)
University of Ottawa
2019

Major in Accounting
University of International Business
and Economics (Beijing)
2013 - 2015

Project: Model of Expected Return of
BMO Stocks
Used Value at Risk (VaR) model to
explain risk performance of
stock price expected return

SKILLS

R; SPSS; Python; MS Office inc.Excel VBA
Language: Mandarin (native); English
(fluent); Japanese (intermediate)

PROFESSIONAL

CERTIFICATES/AWARDS

Merit Scholarship (2018; 2019)
Dean’s Honour List (2018; 2019)

INTERESTS

Chinese National Second Level Athlete
(Women’s Volleyball); Educational
Volunteer (AIESEC); University Tutor

EXPERIENCE

TD Bank Group, Toronto 
Junior IT Analyst (Co-op) May 2018 - August 2018

• Provided technical support for all D&A Enterprise Content
Management Services
• Worked closely with other Technology Partners (ITS),
Professional Services team (Vendors) and Development
teams (D&A, TS) to remediate reported incidents in a
timely and professional manner
• Assisted Application Support Manager in developing and
revising policies and procedures for supporting new and
ongoing applications

Canada Revenue Agency, Ottawa 
Senior Business Analyst May 2017 - December 2017

• Automated month-to-month comparison process of
real property related data by reducing manual
operation in Excel with VBA and regression analysis
• Developed the CRAS Accommodation and Investment
Plan (LTAP) by conducting complex risk analysis
• Worked closely with Governance Team Manager to
prepare and update policy documents, presentations,
and reports to provide advice on policy framework

Liberty Mutual, Beijing, China 
Marketing Analyst/Junior Underwriter May 2016 - August 2016

• Liaised with Underwriting Department to conduct internal
audition by running cross-comparison analysis between
customer database and underwriting terms and policies
• Performed pricing renewal with senior underwriters by
investigating car insurance claims in Excel
Saeed Mohamed

Saeed is a motivated student with excellent communication, leadership and presentation skills, combined with a thorough knowledge of actuarial and statistical concepts. He is a fast learner and eager to apply his skills to solve new and exciting problems.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020
BSc (Honours) with High Distinction
Actuarial Science; Statistics
University of Toronto
2019

EXPERIENCE
University of Toronto
Project: Analysis of Ontario GISA Insurance Data
• Collaborated with a group of four students to analyze Ontario auto insurance data for the accident benefits & comprehensive business lines with the goal of creating reserves
• Took on leadership role, delegating tasks to group members & determined deadlines to produce a high quality result
• Researched possible causes for patterns & outliers in the data & summarized findings in a report and presentation
• Utilized Excel to manipulate and clean the data to create developmental triangles and projected ultimate values using various P&C methods

University of Toronto
Statistical Science Mentor
• Assisted international students adapt to the social and academic challenges of university
• Organized weekly and monthly events
• Counselling and advised students, and resolved any issues
• Developed strong time management skills balancing mentorship responsibilities and academic work

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries
P (Probability); FM (Financial Mathematics); LTAM (Long Term Actuarial Mathematics); IFM (Investment Financial Mathematics) & VEE: Mathematical Statistics, Corporate Finance, Economics
Dean’s Honour List (2018; 2019)

SKILLS
Excel; R; MS Office; Familiar with Python & Access

INTERESTS
U of T Actuarial Science Club
ASNA Peer Mentor

Jiahe (Maggie) Pan

Maggie has a solid math background with very strong interpersonal skills. She has excellent time management, easily building relationships with colleagues and customers, and successfully led a team of five people.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020
BMath (Honours) Actuarial Science; Statistics
University of Waterloo
2019

EXPERIENCE
Ernst & Young, China
ADV FSO Actuarial Risk BJ, Intern
• Assisted with model validation under different assumptions including Best Estimated Liability (BEL) & Deferred Profit Liability (DPL)
• Collected data and identified resources for a research report on “Comparison on the ALM Technique Between the Insurance Industry and the Bank Industry” for the China Insurance Regulatory Commission
• Checked model assumptions using “Prophet” and categorized errors for resolution

University of Waterloo
Project: Professional Communications In Statistics & Actuarial Science
• Gained professional communication skills by delivering presentations in simple terms
• Designed & analyzed the collected data

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries
P (Probability)
SAS Base Programming for SAS 9
SAS Advanced Programming for SAS 9
Certificated by SAS Global Certification Program

SKILLS
R; Python; SAS; MS Office; Prophet
Language: Bilingual English; Mandarin

INTERESTS
Guitar & keyboard player

Dean’s Honour List (2018; 2019)

Saeed is a motivated student with excellent communication, leadership and presentation skills, combined with a thorough knowledge of actuarial and statistical concepts. He is a fast learner and eager to apply his skills to solve new and exciting problems.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020
BSc (Honours) with High Distinction
Actuarial Science; Statistics
University of Toronto
2019

EXPERIENCE
University of Toronto
Project: Analysis of Ontario GISA Insurance Data
• Collaborated with a group of four students to analyze Ontario auto insurance data for the accident benefits & comprehensive business lines with the goal of creating reserves
• Took on leadership role, delegating tasks to group members & determined deadlines to produce a high quality result
• Researched possible causes for patterns & outliers in the data & summarized findings in a report and presentation
• Utilized Excel to manipulate and clean the data to create developmental triangles and projected ultimate values using various P&C methods

University of Toronto
Statistical Science Mentor
• Assisted international students adapt to the social and academic challenges of university
• Organized weekly and monthly events
• Counselling and advised students, and resolved any issues
• Developed strong time management skills balancing mentorship responsibilities and academic work

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries
P (Probability); FM (Financial Mathematics); LTAM (Long Term Actuarial Mathematics); IFM (Investment Financial Mathematics) & VEE: Mathematical Statistics, Corporate Finance, Economics
Dean’s Honour List (2018; 2019)

SKILLS
Excel; R; MS Office; Familiar with Python & Access

INTERESTS
U of T Actuarial Science Club
ASNA Peer Mentor

Jiahe (Maggie) Pan

Maggie has a solid math background with very strong interpersonal skills. She has excellent time management, easily building relationships with colleagues and customers, and successfully led a team of five people.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020
BMath (Honours) Actuarial Science; Statistics
University of Waterloo
2019

EXPERIENCE
Ernst & Young, China
ADV FSO Actuarial Risk BJ, Intern
• Assisted with model validation under different assumptions including Best Estimated Liability (BEL) & Deferred Profit Liability (DPL)
• Collected data and identified resources for a research report on “Comparison on the ALM Technique Between the Insurance Industry and the Bank Industry” for the China Insurance Regulatory Commission
• Checked model assumptions using “Prophet” and categorized errors for resolution

University of Waterloo
Project: Professional Communications In Statistics & Actuarial Science
• Gained professional communication skills by delivering presentations in simple terms
• Designed & analyzed the collected data

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries
P (Probability)
SAS Base Programming for SAS 9
SAS Advanced Programming for SAS 9
Certificated by SAS Global Certification Program

SKILLS
R; Python; SAS; MS Office; Prophet
Language: Bilingual English; Mandarin

INTERESTS
Guitar & keyboard player
**Wanyan (Jennifer) Shao**

Jennifer has over 3 years hands-on analytics and actuarial experience. She has a solid academic record with an excellent sense of teamwork and critical-thinking. Additionally, she has served as a team lead with a proven record of data solution delivery with high quality and has excellent communication and presentation skills.

**EXPERIENCE**

PICC Property and Casualty Co. Ltd., China
- Actuarial Specialist (Intern)
  - Analyzed risk using different actuarial reserving techniques
  - Reduced repetitive tasks by 60% by building VBA programs to automate data analysis
  - Delivered data analysis results before deadline with insightful action items
  - Collaborated with underwriters to communicate with field representatives regarding quote rates, & underwriting policies based on actuarial risk model
  - Contributed to three reinsurance cases & two bidding documents by understanding the bidding process and proposing modifications as required
  - Liaised between suppliers, clients, staff, & senior directors, while also working as an interpreter in meetings & preparing bilingual documents in English and Mandarin
  - Provided policies, concepts & terminology used in the company’s insurance products, product pricing & assessment model
  - Project: Profitability Analytics Dashboard
  - Summer 2019
  - Project: Correlational Analysis on video game players using various regression methods
  - Fall 2018
  - Project: Implemented logistic & Poisson regression on data using R

**EDUCATION**

Master of Financial Insurance
University of Toronto
2019 - 2020

**SKILLS**

- R, Python, SAS, Tableau, MS Office
- Language: Bilingual English & Mandarin

**CERTIFICATES/AWARDS**

- SAS Certified Advanced Programmer
- SAS Certified Base Programmer
- SAS Certified Advanced Programmer
- Society of Actuaries: P (Probability); FM (Financial Mathematics); MFE (Models in Financial Economics)

**PROFESSIONAL CERTIFICATES/AWARDS**

**Society of Actuaries:**
- P (Probability); FM (Financial Mathematics); MFE (Models in Financial Economics)
- SAS Certified Base Programmer
- SAS Certified Advanced Programmer

**EXPERIENCE**

BSc Honours Statistical Science
Actuarial Science
University of Toronto
2019

**SKILLS**

- Python; RStudio; MS Office Specialist (2016); Adobe Creative Suite; R
- Language: Bilingual English & Mandarin

**CERTIFICATES/AWARDS**

- SAS Certified Advanced Programmer
- SAS Certified Base Programmer
- Society of Actuaries:
  - P (Probability); FM (Financial Mathematics); MFE (Models in Financial Economics)

**PROFESSIONAL CERTIFICATES/AWARDS**

- SAS Certified Advanced Programmer
- SAS Certified Base Programmer
- Society of Actuaries:
  - P (Probability); FM (Financial Mathematics); MFE (Models in Financial Economics)

**EXPERIENCE**

Tianrun Pang is driven and passionate for finding insight and creating value from data. He seeks knowledge and innovative solutions to alleviate existing problems, is a excellent programmer with strong communication skills, and proven team leader. Tianrun also has an in-depth knowledge in statistical science, life and P&C insurance products, pension and financial derivatives.

**EDUCATION**

Master of Financial Insurance
University of Toronto
2019 - 2020

**SKILLS**

- Python; RStudio; MS Office Specialist
- Language: Bilingual English & Mandarin

**CERTIFICATES/AWARDS**

- SAS Certified Advanced Programmer
- SAS Certified Base Programmer
- Society of Actuaries:
  - P (Probability); FM (Financial Mathematics); MFE (Models in Financial Economics)

**PROFESSIONAL CERTIFICATES/AWARDS**

- SAS Certified Base Programmer
- SAS Certified Advanced Programmer

**EDUCATION**

BMath (Honours) Actuarial Science: Predictive Analytics Option & Statistics
University of Waterloo
2019

**SKILLS**

- Python; RStudio; MS Office Specialist
- Language: Bilingual English & Mandarin

**CERTIFICATES/AWARDS**

- SAS Certified Advanced Programmer
- SAS Certified Base Programmer
- Society of Actuaries:
  - P (Probability); FM (Financial Mathematics); MFE (Models in Financial Economics)

**PROFESSIONAL CERTIFICATES/AWARDS**

- SAS Certified Advanced Programmer
- SAS Certified Base Programmer
- Society of Actuaries:
  - P (Probability); FM (Financial Mathematics); MFE (Models in Financial Economics)

**INTERESTS**

- Chief Designer
  - (Freshman Brochure 2017)
  - Top 4 dancer in FAMuary 2v2 All Style Jam
- Top 4 dancer in FAMuary 2v2 All Style Jam

**INTERESTS**

- Chief Designer
  - (Freshman Brochure 2017)
  - Top 4 dancer in FAMuary 2v2 All Style Jam
- Top 4 dancer in FAMuary 2v2 All Style Jam
Chuyuan (Warren) Shi

Warren has a strong background in data science, statistics, and computer programming. He has experience in statistical modelling, data mining and machine learning and is keen to work in data analytics in the finance field.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BA Applied Mathematics; Statistics, Computer Science
University of California, Berkeley
2019

SKILLS
Python; R; MATLAB; SQL; Java; C;
MS Office
Language: English (fluent); Mandarin (native)

INTERESTS
Statistical Undergraduate Student
Association, UC Berkeley;
Data Consulting Team
Student Learning Center, UC Berkeley;
Math & Statistics Adjunct Assistant
Database, UC Berkeley;
Database Development

EXPÉRIENCE
ICBC-AXA, Shanghai, China
Actuary Intern
- Modeled & priced a life insurance product by analyzing target customers & making proper assumptions
- Reviewed past assumptions by comparing with actual outcomes with recommendations
- Used machine learning to predict claim based on participants’ information. Achieved a lower RMSE than base model

Peltast Partners, Chicago
Business Analytics Intern
- Analyzed economic indicators to provide data-driven advice on investment in the Malaysian food industry
- Predicted future values of those indicators using time series analysis
- Visualized final data output as heatmaps in ArcGIS

Bank of Montreal, Shanghai, China
Corporate Banking Intern
- Supported credit risk assessment across consumer portfolios by conducting credit analysis, preparing credit applications, and in-depth sector analysis
- Analyzed target companies’ financial projections, deal structures, and industry dynamics using integrated financial models to assess the creditworthiness of clients

June 2016-
August 2016
June 2018-
August 2018
June 2019-
July 2019

Wentao (Jason) Shi

Jason has an extensive background in finance and solid mathematical abilities. He has strong data analysis and data visualization skills with practical industry experience and a high level of proven time-management and interpersonal skills.

EDUCATION
Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Hons) Actuarial Science; Statistics
Economics Minor
University of Toronto
2019

SKILLS
SQL; R Studio; Python; Excel VBA; Axis GGY;
MS Office;
Language: English (fluent); Mandarin (native)

INTERESTS
Competitive table tennis player (UT Table Tennis Club); Movies, Travelling

EXPERIENCE
Sunlife Everbright Life, Beijing, China
Actuarial Analyst
- Analyzed prototype financial products & simulated conditions to identify optimal performance
- Developed premium pricing models via Excel (VBA), imported to the Axis system & ran simulations
- Managed implementation & reviewed the performance of newly launched products and compared the data to the simulations; resolved all discrepancies and made recommendations

Bank of China, Ningbo, China
Due Diligence & Risk Assistant
- Supported Due Diligence Associates & Risk Compliance teams
- Reviewed new regulatory measures and authored internal manuals to educate associates
- Developed a strong understanding of anti-money laundering rules and anti-terrorism initiatives
- Assessed credit applications according to various risk management guidelines
- Authored reports on compliance matters and presented all findings to senior management

Projects: Corporate Finance
- Analyzed 20 firms within the TSX, converting financial reports into Excel, and applying multi-linear regression models

June 2019-
August 2019
August 2017-
September 2017
June 2019-
August 2019
Yiyao (Lily) Song

Lily has an academic background in Actuarial Science and Statistics with an exceptional grade average of 3.92/4.0. She is a self-starter with great communication skills, leadership, and hands-on industry experience.

EDUCATION
- Master of Financial Insurance University of Toronto 2019 - 2020
- BSc (Honours) Actuarial Science, Statistics University of Toronto 2019

SKILLS
- Python, R, VBA, SAS, GGY Axis, MS Office

PROFESSIONAL CERTIFICATES/AWARDS
- Society of Actuaries
  - P (Probability)
  - FM (Financial Mathematics)
- SAS Basic Programming
- Dean's List Scholar, UofT (2016-2019)
- SCiAN Service Scholarship for Excellence in Statistics (2018)

INTERESTS
- Badminton

EXPERIENCE
- Sun Life Financial, Waterloo, ON May 2019 - September 2019
  - Actuarial Analyst - ALM Individual Wealth
    - Supported risk monitoring & management of four fixed annuity products valued at over $10B by performing pricing yield production & financial reports
    - Enhanced & automated functionality of Spread Tracker Tool using VBA to better integrate & visualize data for decision making
    - Built assets datasets of liability segments using GGY Axis to facilitate projections & future planning
- Marsh Canada Ltd., Toronto, ON May 2018 - August 2018
  - Certificate Specialist
    - Communicated with brokers & clients clearly & effectively which shortened processing time of client orders; contributed to 8% rise in customer satisfaction
    - Prioritized clients’ requests by utilizing internal ERP client management system; leveraged strong understanding of financial products, and contributed to 12% increase in the amount of client orders fulfilled
    - Optimized insurance policy renewal model to streamline the insurance approval process for existing clients
- Ping An Insurance, Yichuan, China July 2016 - August 2016
  - Financial Analyst
    - Developed Customer Lifetime Value (CLV) estimation models using R & Python; analyzed origination & transaction data; enhanced customer relationships by customer segmentation analysis based on CLV

Xuanyi (Jenny) Wang

Jenny is highly self-motivated and organized with a solid background in actuarial science, finance and statistics. She has strong analytical, quantitative, and interpersonal skills with a great passion for the insurance and banking industry.

EDUCATION
- Master of Financial Insurance University of Toronto 2019 - 2020
- BSc Financial Actuarial Mathematics University of California, Los Angeles 2017-2018
- UCLA College Honors & Cum Laude Honor Statistics & Managerial Economics University California, Davis 2015-2017

SKILLS
- R, MATLAB, Python, Excel, SPSS, C, MS Office

PROFESSIONAL CERTIFICATES/AWARDS
- Society of Actuaries
  - P (Probability), FM (Financial Mathematics)
- Dean’s List (2016-2018)
- UC Davis College Honors & Cum Laude Honor
- UC Davis $2,500 Eugee Harvey Bush Scholarship & $1,000 Bob Munyon Scholarship (2016-2017)

INTERESTS
- Badminton

EXPERIENCE
- Ernst & Young, Shanghai Assurance Intern August 2018 - September 2018
  - Researched over five funds at Zhong Ou Asset Management & created charts & reports in Excel
  - Conducted walk through interviews with clients for internal controls to understand departmental operations & prepared reports
  - Completed test of controls for 20+ controls by reviewing & analyzing materials provided by the client
- UC Davis Center for Regional Change, Davis March 2017 - June 2017
  - Civic Engagement & Voter Turnout Analysis Intern
    - Sorted secondary data sources & optimized data collection procedures
    - Utilized SPSS statistical software & advanced Excel to analyze data & conduct quantitative analysis in a team of four
    - Explored & summarized relevant studies, and generated reports on a weekly basis
  - Lobby Manager Assistant
    - Provided technological & non-technological support to 50+ clients daily ensuring customer satisfaction & smooth operations
    - Reviewed & summarized 40+ customer comments daily & handled 100+ customer complaints
    - Compiled & analyzed data & reports in the credit card application review process
Zhaohui (Iris) Wang

Iris is experienced in conducting data analysis with superior data processing abilities and a proven ability in utilizing technologies to automate data processes and solve complex problems. She has outstanding communication and leadership skills with attention to detail and excellent time management.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2019 - 2020

BMath (Honours) Actuarial Science, Statistics  
University of Waterloo  
2019

**SKILLS**

R, Python, SAS, MS Office  
Language: English (fluent); Mandarin (native); French, Spanish (Intermediate)

**PROFESSIONAL CERTIFICATES/AWARDS**

Society of Actuaries  
P (Probability)

University of Waterloo President’s Scholarship (2015)  
Dean’s Honour List (2017)

**INTERESTS**

Rockclimbing; Sports; Escape Rooms

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Yunjie (Jessie) Xun

Jessie has a strong academic background and a comprehensive understanding of financial modeling, statistical models, risk management, and mathematical concepts. She is a self-motivated learner with strong communication and teamwork skills with the ability to work under tight deadlines.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2019 - 2020

BSc (Honours) Financial Economics  
Specialist: Statistics Major; Math Minor  
University of Toronto  
2019

**SKILLS**

R; Python; Stata; MATLAB; SQL; SAS; LaTex; MS Office  
Language: English (fluent); Mandarin (native)

**PROFESSIONAL CERTIFICATES/AWARDS**

Society of Actuaries  
P (Probability)

University of Waterloo President’s Scholarship (2015)  
Dean’s Honour List (2017)

**INTERESTS**

Boxing; Gym

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Pei (Patrick) Yang

Patrick has a strong background in Actuarial Science and Statistics. He is an enthusiastic learner with a very positive attitude while multitasking, and working independently and effectively. In addition, he has demonstrated great team leadership and superior communication and organizational skills as a microeconomics instructor.

EXPERIENCE

Uforse Education
Head Instructor (Economics Department)
• Prepared course material used by instructors and students
• Create engaging introductory materials to complement company marketing strategies
• Provide online lectures to students and train other instructors

Martial Art Interest Group
Founder/Coordinator/Coach
• Gathered martial arts learners
• Coached 20 members in techniques & judged over 40 combats as referee
• Teach meditation & counsel over 30 participants

Statistical Science Research Group
Team Leader
• Analyzed over 10 generalized linear models in R to identify factors that affect lung cancer (Monty hall problem, 6/49, roulette)

China Life Insurance Co., Ltd., Tianjin, China
Insurance Consultant
• Explained in simple terms advising customers on product purchase
• Evaluated premiums based on clients’ history to offer competitive pricing
• Managed customer information from database with Excel and SAS

EDUCATION

BMath (Honours) with Distinction
Actuarial Science; Statistics
University of Waterloo
2019
Mathematics of Financial Markets;
Quantitative Enterprise Risk
Management; Generalized Linear
Models and their Applications

SKILLS

Python; R; SAS; SQL; VBA; JAVA; MS Office

PROFESSIONAL CERTIFICATES/AWARDS

Society of Actuaries
P (Probability); FM (Financial Mathematics)


INTERESTS

Martial Arts, Kendo, Archery, Horse Riding; Debate

Yujie (Sherry) Yang

Sherry has a strong academic background with developed quantitative and analytical skills. She has great communication skills and also participates in Toastmasters. Sherry has a strong ability to work autonomously with an enthusiasm to meet challenging goals.

EXPERIENCE

China Life Insurance Co., Ltd., Tianjin, China
Insurance Consultant
• Explained in simple terms advising customers on product purchase
• Evaluated premiums based on clients' history to offer competitive pricing
• Managed customer information from database with Excel and SAS

PROFESSIONAL CERTIFICATES/AWARDS

Society of Actuaries
P (Probability); FM (Financial Mathematics); MFE (Models for Financial Economics); STAM (Short Term Actuarial Mathematics)

The Samuel Euckler Memorial Scholarship in Actuarial Science (2019)

SKILLS

Python; R; SAS; MS Office

INTERESTS

Chinese Students & Scholars Association, UofT
UHN Toastmasters

EDUCATION

Master of Financial Insurance
University of Toronto
2019 - 2020

BSc (Honours) Statistics
Actuarial Science; Economics Minor
University of Toronto
2019 (3.9/4.0 CGPA)

INTERESTS

Chinese Students & Scholars Association, UofT
UHN Toastmasters
Zhiliang (Michael) Zhang

Michael is an enthusiastic and self-motivated graduate student, who is equipped with strong communication and leadership skills. He has laid a solid theoretical and practical foundation through his professional education. Michael is looking forward to dedicating his knowledge and best efforts to the finance industry.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2019 - 2020

**SKILLS**

Python; R; SAS; SQL; MATLAB; MS Office

**PROFESSIONAL CERTIFICATES/AWARDS**

FRM Certification Part I; FRM Part II Candidate  
SAS Global Certification Advanced Programmer for SAS 9

**INTERESTS**

U of T Chinese Undergraduate Association  
Events Director (2015-2017)  
Sports; Guitar; Board Games

**EXPERIENCE**

University of Toronto  
Teaching Assistant  
- Conduct bi-weekly tutorials for 3rd year actuarial science course  
- Respond to student inquiries  
- Assist Professor with document preparation & revised tutorial materials

Goldenwise Capital Management Inc., Toronto  
Analyst Intern  
- Performed back-testing for option trading strategies in Chinese equity market & optimized the strategies by finding the best rollover frequency & contract expiration dates  
- Developed tools to monitor equity & option portfolio’s risk characteristics using WIND (Chinese Bloomberg)  
- Drafted personalized investment template proposal, including the optimization strategy analysis for clients’ portfolio

China Union Pay Data Services Co., Ltd., Shanghai  
Consulting and Data Analysis Intern  
- Analyzed credit card sales information based on transaction database using SQL & Excel & drafted report for analytical statement  
- Assisted senior consultant in preparation & modification of the materials used in the “Credit Card Business” training program lecture  
- Drafted & published credit card industry news on company’s official account

Li (Adrian) Zhou

Adrian has practical experience in data analysis, designing, and creating statistical, quantitative and predictive models with solid programming skills for data manipulation, transformation, model design and creation. He also has a practical understanding of machine learning algorithms.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2019 - 2020

**PROFESSIONAL CERTIFICATES/AWARDS**

FRM Certification Part I; FRM Part II Candidate  
SAS Global Certification Advanced Programmer for SAS 9

**INTERESTS**

Amateur photographer; Self-starter in machine learning

**EXPERIENCE**

University of Toronto  
Teaching Assistant  
- Facilitate & evaluate tutorial discussion; teach calculus, probability theories & introductory statistics  
- Lead tutorials of 20+ students in explaining complex concepts & demonstrating problem solving skills

Cadillac Fairview, Master Capstone Project  
Data Analyst  
- Defined spending KPI, analyzed large amount of customer data, built customer segmentation model, increasing profitability of the Loyalty Program by 10%  
- Conducted research on customer behaviour & loyalty program, transforming qualitative model to data-driven model raw traffic data & built predictive model using Python

New York Mercantile Exchange  
Quantitative Analyst Intern  
- Calculated statistics & built models to fit the distribution of implied volatility  
- Performed Monte Carlo simulations in restricted stocks & stocks options model to obtain accuracy  
- Utilized various statistical & econometric models to forecast the return of investment portfolio
Meet Our Alumni

“I am currently working in Global Banking and Markets Audit at Scotiabank. I went to MFI in 2016 after my undergraduate in financial engineering. Through the courses and internship, I learned financial and risk management knowledge and improved my programming skills, which are widely used in my job. In addition, MFI also offers great networking opportunities for me to meet with professionals in different financial areas.”

Siying Feng, MFI 2017

“Before joining MFI, I graduated from UofT in Statistics and Quantitative Finance. The MFI program allowed me to develop deeper thinking and explore ideas regarding a field that really interests me – finance. In addition to strong academic support, the Program also organized a variety of extracurricular activities and meetings; hearing from guest speakers and lecturers ensured plenty of opportunities to gain industrial insights and engage with my knowledge from multiple angles. I am currently working in Total Portfolio Management at Canada’s largest pension fund, CPPIB. And now, I can say with confidence, that MFI better prepared me for my career.”

Yiwen (Sophia) Zhang, MFI 2017

““The MFI taught me to challenge myself... I really enjoyed my experience with the MFI Program and appreciate this unique opportunity to explore and improve myself from distinctive perspectives.”

Naibing (Irina) Zhang, MFI 2018

MFI Ambassador Award Recipient 2018

“I am applying what I have learnt in the MFI Program, both the quantitative skills as well as soft skills, into practice. Now working at Great-West Life, I am really grateful for the MFI experience!”

Jiating (Lisa) Sun, MFI 2018

MFI Business Acumen Award, 2018

“My time at U of T was nothing but an unforgettable experience. I am highly thankful for the depth of knowledge the MFI program has armed me with. It is a privilege to be part of such a great program.”

Adrien Brice Nouya, MFI 2017

The MFI is a great professional program combining quantitative finance with actuarial science, which gave me more career choices as insurance and finance industries are blending together. Also, the internship opportunity opens the door of my future career.”

Yuting Chen, MFI 2019

“The MFI Program taught me to challenge myself... I really enjoyed my experience with the MFI Program and appreciate this unique opportunity to explore and improve myself from distinctive perspectives.”

Siying Feng, MFI 2017

MFI Ambassador Award Recipient 2018

“I had completed my bachelor degree in Mathematics and Statistics at UofT, and having come out with lots of knowledge, but very little work experience, I realized that I needed a stepping stone before I am able to join the industry. Throughout the program I gained invaluable skills, through more advanced coursework, seminars and lectures given by industry experts and through working through real-life problems. Now I work in TD’s Model Validation team, feeling that MFI did indeed give me the help that I needed so much, in order to have a more productive and successful career.”

Alexey Pakhuchiy, MFI 2017

MFI Business Acumen Award, 2018

“Before joining MFI, I graduated from UofT in Statistics and Quantitative Finance. The MFI program allowed me to develop deeper thinking and explore ideas regarding a field that really interests me – finance. In addition to strong academic support, the Program also organized a variety of extracurricular activities and meetings; hearing from guest speakers and lecturers ensured plenty of opportunities to gain industrial insights and engage with my knowledge from multiple angles. I am currently working in Total Portfolio Management at Canada’s largest pension fund, CPPIB. And now, I can say with confidence, that MFI better prepared me for my career.”

Yiwen (Sophia) Zhang, MFI 2017

MFI Ambassador Award Recipient 2017

“I am applying what I have learnt in the MFI Program, both the quantitative skills as well as soft skills, into practice. Now working at Great-West Life, I am really grateful for the MFI experience!”

Jiating (Lisa) Sun, MFI 2018

MFI Business Acumen Award, 2018

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Yuting Chen, MFI 2019

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Alexey Pakhuchiy, MFI 2017

MFI Business Acumen Award, 2018

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MFI Ambassador Award Recipient 2017

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MFI Business Acumen Award, 2018

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Adrien Brice Nouya, MFI 2017

The MFI is a great professional program combining quantitative finance with actuarial science, which gave me more career choices as insurance and finance industries are blending together. Also, the internship opportunity opens the door of my future career.”

Yuting Chen, MFI 2019
Our 2019 MFI Award Recipients

At the annual MFI Fall Reception we present awards to three of our graduating students for excellence in the Program.

MFI Academic Award
Awarded to the MFI student with the best overall performance in coursework throughout the year

MFI Business Acumen Award
Awarded to the MFI student with the best overall performance in internship, presentations and discussion throughout the year

MFI Ambassador Award
Awarded to the MFI student who best embodies the values and qualities of the MFI Program, and who fellow students see as the best representative of the MFI

MFI Academic Award 2019

HERSH STARK graduated from the University of Toronto and completed his internship at Ontario Teacher’s Pension Plan. He is now working in the U.S.

“I chose the MFI program because it offers a great balance of a rigorous curriculum and connection to industry professionals, as well as top-notch guidance in the internship search.

I connected to my internship employer (Ontario Teacher’s Pension Plan) through an MFI seminar and the MFI reception, which enabled me to land an internship in the Global Credit Products Group at OTPP. This led me to a full-time role in Credit Trading at III Capital Management in Boca Raton, FL, where I constantly make use of the skillset developed in the MFI program.

I would recommend the MFI program to candidates seeking a rewarding career in finance or insurance and encourage current students to take advantage of the great resources the MFI program has to offer”.

HERSH STARK, MFI 2019
MFI Academic Achievement Award Recipient 2019

“Hersh was the epitome of what you would want in an intern. Even before the internship started, he was full of enthusiasm and wanted to know anything and everything he could do to prepare for the role.

This enthusiasm never subsided, and together with the breadth of knowledge, technical skills and intuition that he possessed, he was able to not only do what was required of him, but to go above and beyond. Add that to great interpersonal skills, he was a fantastic person to have on the team”.

Michael Merkoulovich
Senior Principal, OTPP

I connected to my internship employer (Ontario Teacher’s Pension Plan) through an MFI seminar and the MFI reception, which enabled me to land an internship in the Global Credit Products Group at OTPP. This led me to a full-time role in Credit Trading at III Capital Management in Boca Raton, FL, where I constantly make use of the skillset developed in the MFI program.

I would recommend the MFI program to candidates seeking a rewarding career in finance or insurance and encourage current students to take advantage of the great resources the MFI program has to offer”. 

HERSH STARK, MFI 2019
MFI Academic Achievement Award Recipient 2019

“Hersh was the epitome of what you would want in an intern. Even before the internship started, he was full of enthusiasm and wanted to know anything and everything he could do to prepare for the role.

This enthusiasm never subsided, and together with the breadth of knowledge, technical skills and intuition that he possessed, he was able to not only do what was required of him, but to go above and beyond. Add that to great interpersonal skills, he was a fantastic person to have on the team”.

Michael Merkoulovich
Senior Principal, OTPP

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I would recommend the MFI program to candidates seeking a rewarding career in finance or insurance and encourage current students to take advantage of the great resources the MFI program has to offer”.

HERSH STARK, MFI 2019
MFI Academic Achievement Award Recipient 2019

“Hersh was the epitome of what you would want in an intern. Even before the internship started, he was full of enthusiasm and wanted to know anything and everything he could do to prepare for the role.

This enthusiasm never subsided, and together with the breadth of knowledge, technical skills and intuition that he possessed, he was able to not only do what was required of him, but to go above and beyond. Add that to great interpersonal skills, he was a fantastic person to have on the team”.

Michael Merkoulovich
Senior Principal, OTPP
JIA ZHOU graduated from the University of Waterloo and is currently working at Aon Pathwise™ as an Analyst where she also completed her internship.

“With more and more innovative equity linked insurance products appearing on the market and the demand of asset and liability management, insurance companies need new talent who have a comprehensive knowledge in both insurance and market risk. The MFI provided me with an impeccable opportunity to not only strengthen my actuarial science knowledge, but also to explore the fascinating finance world.

Being taught by renowned professors and industry practitioners, I gained both technical skills and the ability to apply these technical knowledge to real-world business problems. Through presentations and networking events, I learned how to express my thoughts to different target audiences.

I am currently working as an analyst at PathWise Solutions Group (PSG), Aon. Here at PSG, we aim to provide insurers/reinsurers and pension fund with an exceptional risk management solution by employing a cutting edge computing platform. My main focus is on creating insurance liability models, developing proof-of-concept models, as well as asset and liability management. My work involves extensive application of actuarial science, quantitative finance, and programming, which is almost an exact match of the knowledge I learned at MFI. Everyday of my work brings me with the thrill of solving challenges and learning new knowledge. Being surrounded by skilful, highly experienced industry professionals, I enjoy every minute of my job and am grateful for this precious opportunity”.

JIA ZHOU, MFI 2019
MFI Business Acumen Award Recipient 2019

“Jia has been a valuable member of the team from day one. She was able to master PathWise and Python without much training. In a very short time, we could put her on real client projects.

She communicated with clients effectively to find out the sources of their problems and to provide expert solutions in a professional manner. Because of her detailed preparations, I never felt she was unconfident in any calls or presentations”.

Jerry Mao
Associate Director, Aon
“After a few years working in the Insurance industry I was looking to continue my academic development with a program that would ideally adjust to both my background in finance-economics and my professional experience so far. I came across the MFI program that seemed to be almost tailored made for my expectations with an additional data science component to it that definitely sealed the deal for me.

The program was a great blend of finance and mathematical courses and risk management/industry driven courses along with a heavy exposure to different programming language throughout the year which allowed us to have a very rich learning experience from a theoretical and practical point of view. In particular, I would say that the data science/programming component of the program was the most challenging and eventually gratifying learning experience. It allowed us to put in practice right on the spot everything we were learning and it has proven to be very useful as we continue our professional careers.

Another essential part of the program is the internship towards the end of the year. With the help of our program and internship advisors I was able to secure mine early on in a FinTech startup called d1g1t as a Junior Financial Engineer and was offered a full-time position upon completing the internship period”.

“During the past six months that Paola has been with d1g1t, she has proven to be an invaluable member of the team. She is not only extremely strong technically, but she also has the ability to understand and simplify complex client ideas that in turn result in a better product offering. She joined us as an intern, but she has shown tremendous independence from day one. We are looking forward to continuing d1g1t’s growth with her help”.

Carlos Martinez Amaya
Financial Engineer, d1g1t Inc.
If you are interested in collaborating with the Masters of Financial Insurance program, or wish to receive the full resume of any of the students in the profile, the MFI Team would be delighted to hear from you!

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