MASTERS OF financial insurance

MFI candidates
2020 - 2021

Statistical Sciences
UNIVERSITY OF TORONTO
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

“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.”

Ling Luo, Manulife

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

Chen Muthukumaraswamy, WTW

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Chen Muthukumaraswamy, WTIW
Message from Program Director

First off, Sarah, Shari and I wish that you are all healthy and staying safe in these very challenging times. We are all treading uncharted and murky waters with currents that pull us in a myriad of directions. Yet, society and individuals are soldiering onwards and there is no doubt that we will come out of this stronger.

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. Staying adaptable, this year the MFI Program moved courses online, as part of the University’s overall response to stop the spread of COVID-19. It has its challenges, but there are also opportunities – e.g., students can now re-watch lectures, practitioners from Europe can easily participate in our seminars, and there is even more project-based content.

Since 2016, the MFI program has developed and grown rapidly and demand from students and employers has been beyond expectations – now in our fifth year we have grown to 26 students (over 60% women) and boast many partnerships ranging over all areas of finance, fintech, insurance, pensions, and consulting. Partner firms not only employ our highly qualified candidates, but industry professionals also co-teach courses, develop curriculum, deliver seminars, and visit 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.

We are confident that if you offer a summer (or longer) opportunity to an MFI candidate from the Class of 2021, you will be impressed with their intellect, professionalism, and knowledge.

Professor and Director of the MFI Program
Sebastian Jaimungal

Outline of Program

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
- Data Science in Practice
- One Elective Course in a Related Topic
- 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 the 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.

Partners and Supporters from Industry

- Aon
- Aon Pathwise™
- AxiomSL
- Bank of Montreal
- Berkshire Hathaway Group Reinsurance
- Canada Life
- Canada Mortgage & Housing Association
- Coinsquare
- CI Investments
- CIBC
- CPPIB
- d1g1t
- Forester’s Financial
- Great-West Life
- Hannover Reinsurance
- High Street Asset Management
- IBM
- Manulife
- Moody’s Analytics
- Munich Reinsurance
- Oanda
- Ontario Ministry of Finance
- Ontario Teachers’ Pension Plan
- OPSEU Pension Trust (OPTrust)
- Proviti
- Polar Asset Management
- Royal Bank of Canada
- RBC Insurance
- RSA
- Scotiabank
- Sun Life Financial
- Swiss Reinsurance
- TD
- TMX
- Wawanesa
- Willis Towers Watson

We are immensely grateful for the interest shown by our industry partners in supporting the next generation of industry professionals and our partners are continually growing.

Hiring a Work Term Student

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 2021.
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 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
Student Profiles

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 (mfi.info@utoronto.ca).
Sirui Bai

Sirui is an accomplished and highly self-motivated, analytical professional with strong quantitative research and statistical analysis skills combined with exceptional academic and projects. She has excellent communication skills and a proven ability to juggle multiple high priority tasks.

**EXPERIENCE**

- **Project: Exploratory Data Analysis of Titanic Dataset**
  - **Date:** September 2020
  - **Description:** Analyzing & Processing Data in Python
    - Imported pandas, seaborn, matplotlib & sklearn to process and visualize the relationships between the survival rates and 11 features; with data obtained from Kaggle
    - Trained different machine learning models, & Random Forest was selected as the best performance on prediction of the survival & measurement of the feature importance.
    - Used K-Fold Cross Validation for parameters
    - Computed precision and recall by F-score, & plotted them by ROC AUC curve; obtained a ROC AUC score of 94.5%

- **Project: Prediction of COVID19 Pandemic Data**
  - **Date:** April 2020
  - **Description:** Applications of ARIMA and Regression Models
    - Demonstrated solid data analysis skills through extracting the real number of infected people per day in Canada & fitted into the different regression & ARIMA models, to optimize the next step analysis.
    - Evaluated the prediction performance of those models using the PRESS statistic and test data
    - Predicted the total number of infected people in Canada for next 100 days using the superior models, results showing a dramatic increase.
    - Evaluated the prediction performance of those models using the PRESS statistic and test data
    - Predicted the total number of infected people in Canada for next 100 days using the superior models, results showing a dramatic increase.

**PROJECTS**

- **Project: Sales Analytics for Thurso Surf**
  - **Date:** June 2019 - April 2020
  - **Description:**
    - Demonstrated data analysis skills through extracting the real number of infected people per day in Canada & fitted into the different regression & ARIMA models, to optimize the next step analysis.
    - Evaluated the prediction performance of those models using the PRESS statistic and test data
    - Predicted the total number of infected people in Canada for next 100 days using the superior models, results showing a dramatic increase.

**SKILLS**

- Programming: R, Python; SAS; SQL; MS Excel; Basic HTML
- Programming: MS Excel; Tableau; R, Python; SQL; SAS; MATLAB

**INTERESTS/ACTIVITIES**

Hult Prize Challenge 2018: Participant

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**Sirui Bai**

**EDUCATION**

- **Master of Financial Insurance**
  - **University of Toronto**
  - **2020 - 2021**

- **BMath (Honours)**
  - **Actuarial Science & Statistics**
  - **University of Waterloo**
  - **2020**
  - **President’s Scholarship: 2017**

**CERTIFICATES/AWARDS**

- **New College In-Course Scholarship**
  - **U of T Table Tennis Team**
  - **May 2020 - August 2020**

**PROFESSIONAL CERTIFICATES/AWARDS**

- **Society of Actuaries**
  - **FM (Financial Mathematics)**
  - **May 2020 - August 2020**

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**Tanya Deng**

Tanya has a comprehensive understanding of financial and statistical modeling, and risk management. She possesses strong quantitative, analytical, and problem-solving skills and is a detailed-oriented, self-motivated person with strong verbal and written communication skills. A dedicated team player with superior time-management skills, Tanya has a proven ability to multi-task.

**EXPERIENCE**

- **Project: Recommendation System for Sponsor Circle Inc.**
  - **Date:** May 2020 - August 2020
  - **Description:**
    - Collaborated effectively to build a recommendation system using machine learning techniques which potentially increased the company's efficiency by 30%
    - Developed a project plan that guided the team
    - Proposed core ideas of the model through independent research
    - Implemented algorithm using Python achieved 85% precision score
    - Utilized web-scraping to collect 400+ articles
    - Presented and discussed results with clients

- **Project: Loan Default Prediction Modeling**
  - **Date:** June 2019
  - **Description:**
    - Loaded 8 raw datasets into MYSQL database; joined and cleaned 1 million rows of data; prevented data leakage
    - Imported tables into Pandas DataFrame and performed feature engineering; Trained Logistic Regression, Random Forest, and Gradient Boosting models; Performed cross-validation
    - Tuned hyperparameters using GridSearch; achieved a precision score of 88%
    - Gained hands-on experience in predictive modeling; prepared slides to present to students and instructors

**EDUCATION**

- **Master of Financial Insurance**
  - **University of Toronto**
  - **2020 - 2021**

- **BSc (High Distinction)**
  - **Mathematical Applications in Economics & Finance (Specialist)**
  - **University of Toronto**
  - **2020**

- **New College In-Course Scholarship**
  - **Dean’s List Scholar**

**SKILLS**

- Programming: R, Python; SAS; SQL; MS Excel; Basic HTML

**INTERESTS/ACTIVITIES**

- **U of T Table Tennis Team**
  - **2017 - 2019**

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**Qiandan (Tanya) Deng**

**EDUCATION**

- **Master of Financial Insurance**
  - **University of Toronto**
  - **2020 - 2021**

- **BSc (High Distinction)**
  - **Mathematical Applications in Economics & Finance (Specialist)**
  - **University of Toronto**
  - **2020**

- **New College In-Course Scholarship**
  - **Dean’s List Scholar**

**SKILLS**

- Programming: R, Python; SAS; SQL; MS Excel; Basic HTML

**INTERESTS/ACTIVITIES**

- **Hult Prize Challenge 2018: Participant**

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Tunan (Kris) Jia

Kris is a high energy, results-oriented self-starter with the ability to achieve under tight deadlines. She has the ability to communicate clearly and concisely with both technical and non-technical audiences. Kris has intellectual curiosity and a fundamental knowledge of the financial market, Machine Learning, and insurance products.

EXPERIENCE
Huatai Life Insurance Group, Beijing, China
Actuarial Pricing Intern
- Collected sales record from 2008 to 2016
- per-capital income released by Government Statistic Agency, cleaned the data in Excel & collaborated with internal teams to develop advanced analysis & modeling methods to drive deeper insights
- Analyzed the price trends from multiple perspective of regions, time, and business lines to quantify the impact of policyholders’ wealth level on product pricing
- Delivered multiple presentations with comprehensive results & graphs to the team to identify revenue opportunities based on information gathered from current trends, competition & strategy
- Refined a TL pricing model to value the performance of the product, enhanced the results demonstration & automated the GP calculation by using VBA to reduce manual work and improve accuracy

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Rong (Belle) Jiang

Rong has a comprehensive understanding in the option investment industry, and experienced in quantitative analysis and financial modeling. Being a fast learner and adaptable to new environments, she has strong tact, diplomacy and presentation skills acquired from work experience.

EXPERIENCE
University of Toronto
Teaching Assistant
- Responsible for quizzes and exam grading, provide the professor with feedback related to student performance
- Deliver virtual tutorials and office hours with students

Shanghai KingRally Portfolio Management Co., China
Internship, Investment Department
- Organized all statistics of 50ETF options (more than a trillion), store them in database developed by MySQL.
- Used MySQL database & Wind to write programs in Python which analyze options’ implied volatility, Greeks, & other statistics, which assisted decisions on trading strategies
- Wrote programs in R and Python to fit GARCH model, tested with SSE50 index & CSI300 index; made prediction on future volatility

BP Sinopac Zhejiang Petroleum Company, Ltd, China
Internship, GM Assistant
- Interpreted & analysed sales of non-oil goods in gas stations province using Excel and other Microsoft tools; made predictions & provided advice on inventory for the following year
- Provided assistance on customer satisfaction survey project including data collection and data analysis
- Wrote articles which were published on official social media, content of articles included sales promotion, gas station safety promotion event, & general station updates
Michelle has insurance industry experience in both Life & Health pricing & valuation groups, with proven practice in pricing modeling & actuarial valuation. She possesses problem-solving skills, with a positive and dedicated attitude. She is an excellent team player, with effective interpersonal skills & rich leadership experience.

EXPERIENCE
- Munich Re, Hong Kong
  Actuarial Intern, Life & Health Pricing
  June 2020 - January 2020
  - Initialized a facultative group health quotation model, & applied to premium rate adjustments for all client cases
  - Assisted on data analysis for the ASHK Mortality Experience Study Report
- Partner Re, Toronto
  Actuarial Intern, U.S. Life Valuation
  September 2019 - May 2019
  - Assisted in preparation of quarterly statistical valuation for U.S. line of business in production model
  - Transferred current Axis valuation model to the ‘Rules table’ framework making the model manageable
  - Initialized an Access model to analyze influential risk categories for 150,000+ base tables at one time and took an initiative to build a VBA model to automatically generate over 700 ‘Rules Tables’ scripts

PROFESSIONAL CERTIFICATES/AWARDS
- Society of Actuaries
  P (Probability); FM (Financial Mathematics); IFM (Investment & Financial Markets)

INTERESTS/ACTIVITIES
- U of T Actuarial Science Club: Marketing Director
- Yoga & Meditation

Chi Fung (Leo) Leung
Leo is an ASA with overseas actuarial exposure in various actuarial functions, including Pricing, Valuation and Economic Capital. He has demonstrated excellent communication, critical thinking, problem solving, and interpersonal skills through education and work experience. Leo also has experience in Solvency II, IFRS reporting and ALM.

EXPERIENCE
- Hang Seng Insurance, Hong Kong
  Management Trainee, Actuarial
  September 2019 - April 2018
  - Monitored lapse rate of annuity products
  - Assessed profitability of term products
  - Refined on policyholder’s illustrations based on GL16 requirements
  - Conducted asset-liability matching and reallocated assets to back liabilities of existing in-force policy blocks
  - Reviewed economic assumptions and brought +USD 50M profit before tax impact to the company
  - Assisted HKRBC QIS3 0 submission
- CXA Group Ltd., Hong Kong
  Benefits Analyst
  January 2015 - January 2018
  - Analyzed employee benefit structure of top tier retail stores of over 1000 employees across APAC region
  - Analyzed claims experience for top tier luxury brands & IT firms
- RGA Insurance, Hong Kong
  Actuarial Intern (Pricing Team)
  June 2015 - August 2014
  - Assisted in preparation of quarterly risk report of the region
  - Assisted in New Business Planning for the region
  - Built VBA model to analyze business data from The Philippines within tight deadline
  - Assisted in preparation of quarterly risk report of the region
Fengjiao (Betty) Li

Betty possesses a solid knowledge in finance, actuarial science, and statistics through academic study. She displays exceptional problem-solving and multi-tasking skills demonstrated through academic and work experience. Self-motivated with strong desire to learn and contribute in team settings, Betty also has multicultural experience and communication skills gained from volunteer and exchange study.

EXPERIENCE
Dinghe Property Insurance Co., Ltd., China
Actuarial Assistant
- Extracted and cleaned data; conducted K-means/DBSCAN clustering analysis for risk classification on large amount of customer data
- Analyzed risk factors and conducted risk selection by analyzing statistical and predictive models (GLM)
- Assisted in adjusting claim amounts to evaluate IBNR reserves for claims
- Summarized and updated new insurance regulations for the Marketing Department to develop new products
Bank of China (Laiyang), China
Summer Intern, Risk Management
- Conducted risk evaluation of co-operative companies; assisted in conducting decision tree algorithm to classify risk factors
- Responsible for collecting essential market data and target corporations’ information to assist supervisors in risk evaluation
City of Toronto, Toronto city Cultural Event (TCCE) Volunteer
- Participated in multiple city-wide cultural events (Doors Open Event, Canadian Aboriginal Day, etc.)

PROFESSIONAL
Programming: VBA, R, SAS, Scheme (Racket); Python, C

CERTIFICATES/AWARDS
Society of Actuaries
P (Probability);
FM (Financial Mathematics);
SRM (Statistics for Risk Modeling);
STAM (Short Term Actuarial Mathematics);
SAS Certification: Base & Advanced Programming for SAS 9

INTERESTS/ACTIVITIES
UWaterloo Open House: Campus Representative

Qianqian (Lydia) Li

Lydia possesses strong time management, critical thinking, and excellent interpersonal skills demonstrated from rich internship experiences. She is passionate in pursuing a career in the financial and insurance industry with a strong curiosity for learning new skills.

EXPERIENCE
Healthcare of Ontario Pension Plan (HOOPP), Toronto
Actuarial Student, Plan Operation, Division of Actuarial Service
- Collaborated with calculation specialists using ARIELDB including transfer-in, termination and retirement calculations for over 3700 members
- Assisted in investigating the defects actuarial tools to ensure the pension process was accurate
- Developed multiple pension/termination test-cases to ensure actuarial concepts are employed in member services
- Developed data management skills from reviewing and organizing relevant data, interpreting and visualizing the data to investigate any potential issues on pension plan development
- Assisted in preparing presentation materials about updates for the pension plan; demonstrated excellent verbal and written communication skills and interpersonal skills through working closely across departments

Investors Group Financial Services Inc., Mississauga
Financial Advisor Assistant
- Obtained substantial data analytical skills from collecting, sorting & analyzing data from clients’ portfolios & interviews to providing suggestions on insurance product development
- Gained insights of the insurance industry and products by conducting research, including reviewing industry reports, extracting relevant data from multiple resources, and analyzing data to assist in developing financial proposals
Zixuan (Leo) Lin

Leo has seven months actuarial analysis experience in life/health insurance, including experience studies and product research. He also has experience of predictive analysis using R, generalized linear models, decision trees, and data visualization.

EXPERIENCE

Hannover Re, Shanghai, China
P&C Actuarial Intern
May 2020- August 2020
• Built pricing models for short term health insurance based on historical data, fitting frequency & severity models and validating different distribution assumptions
• Analyzed incidence & lapse rate between illnesses by processing 5,000,000+ records of treaties & amendments in SQL
• Researched incidence rates, medical expenses therapies on Alzheimer Disease & Hypertension Complications, supporting senior actuaries for pricing quotes and innovation in health insurance

Munich Re, Beijing, China
Financial Actuarial Intern
March 2019- July 2019
• Collaborated with teammates & manager to standardize clients’ treaties using SQL & Excel & maintained product database
• Computed loss ratio & Actual/Expected ratio & applied Chain Ladder Method to update IBNR, optimizing product profitability
• Prepared treaty summary for China mainland market, checked treaty details to reduce significant accounting error

Versailles Group Ltd., Chicago, U.S.
Mergers & Acquisition Intern
May 2018- June 2018
• Modified offering memorandum for 5 companies, performed company research & financial statement analysis, forecasting and financial modeling (discounted cash flow) to examine company’s market value
• Attracted 300+ potential buyers through social media and achieved a 25% response rate
• Attended conference calls and met with clients, negotiated with buyers under senior manager

EDUCATION

Master of Financial Insurance
University of Toronto
2020 - 2021

Master of Financial Insurance
University of Toronto
2020 - 2021

SKILLS

Programming: SQL; R; Python; MS Excel

CERTIFICATES/AWARDS

Actuarial Mathematics); SRM (Statistics for Risk Modeling); STAM (Short Term Actuarial Mathematics); all VEE credits

INTERESTS/ACTIVITIES

Temple University: Fox Peer Teacher

Yangshan (Lance) Liu

Lance possesses outstanding communication, critical thinking, analytical, and leadership skills honed through communication with government, security firms, audit firms, and law firms, and also through organizing large events. He has a strong interest and academic background to further his career in data science.

EXPERIENCE

Sinolink Securities, Beijing, China
Investment Bank Department Intern
June 2020- August 2020
• Participated in the Jiheng Pharmaceutical Co. Ltd IPO Project
• Demonstrated strong interpersonal skills by coordinating with representatives, audit firm & law firm to ensure smooth project completion
• Exhibited strong analytical skills by conducting thorough statistical research on over 5000 data points with Excel & constructing Excel models to assist with data storage
• Assisted in industrial research, developed model in Excel to reveal significant industry trends, & abstracted qualitative implications; demonstrated excellent proficiency of data processing tools
• Summarized results into the final proposal about safety management improvement, presented to the manager, resulting in the construction department adopting the proposal in two other projects

Roland Berger, Shanghai, China
Consulting Intern
April 2019- May 2020
• Implemented market research & strategic communications projects by designing questionnaires, cleaning data sets, analyzing research results, & creating report 'A New Future for Commercial Vehicles'
• Exhibited exceptional critical thinking skills organizing interview memos with an understanding of investigation topic, & abstracting key information
• Supported project management tracking status, creating timelines, & ensuring accuracy
• Prepared clients by creating plan & providing daily updates throughout their participation

EDUCATION

Master of Financial Insurance
University of Toronto
2020 - 2021

BSc (Honours) Mathematics Application in Economics & Finance Specialist
University of Toronto 2020

Certificates/Certificates/Awards

CFA Level 1 2019
SAS Base & Advanced Certificate
IBM Data Science Professional Certificate: Coursera
CICC international student investment case competition: First Place 2019
Chinese Debate Championship 2017

SKILLS

Programming: VBA, Python; SQL; R; Tableau

INTERESTS/ACTIVITIES

Swimming (national athlete); Board Games

PROFESSIONAL

Roland Berger, Shanghai, China
April 2019- May 2020
• Implemented market research & strategic communications projects by designing questionnaires, cleaning data sets, analyzing research results, & creating report 'A New Future for Commercial Vehicles'
• Exhibited exceptional critical thinking skills organizing interview memos with an understanding of investigation topic, & abstracting key information
• Supported project management tracking status, creating timelines, & ensuring accuracy
• Prepared clients by creating plan & providing daily updates throughout their participation

Lance possesses outstanding communication, critical thinking, analytical, and leadership skills honed through communication with government, security firms, audit firms, and law firms, and also through organizing large events. He has a strong interest and academic background to further his career in data science.
### Yuhui (Rika) Liu

Rika has demonstrated expertise in quantitative methodologies and a solid understanding of financial economics theory and practice. She has practical experience in the financial industry, including internships in top financial institutions in both the U.S. and China. Rika also has proven team leadership capabilities and outstanding communication skills within a fast-paced competitive environment.

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<th><strong>EXPERIENCE</strong></th>
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<tbody>
<tr>
<td><strong>Master of Financial Insurance</strong></td>
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<tr>
<td>University of Toronto</td>
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<tr>
<td>2020 - 2021</td>
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<tr>
<td><strong>Cryptocurrency Analyst Intern</strong></td>
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<td>Marto-HG Digital Asset Group, NYC, New York</td>
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<td>May 2019 - August 2019</td>
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<tr>
<td>• Collected data of major cryptocurrencies worldwide &amp; developed ARIMA models to forecast price trends</td>
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<td>• Researched the cryptocurrency market &amp; prepared weekly reports for senior management’s review</td>
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<td>• Assisted portfolio managers to provide investors with investment recommendations in the format of presentation materials</td>
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<td><strong>Hedge Fund Analyst</strong></td>
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<td>Capital Group, NYC, New York</td>
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<tr>
<td>December 2018 - January 2019</td>
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<tr>
<td>• Conducted statistical analysis on stocks in targeted hedge funds’ portfolio allocations with due diligence</td>
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<td>• Collected &amp; researched target companies’ information &amp; historical data to evaluate their financial performance</td>
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<td>• Presented investment recommendation reports to senior-level analysts accordingly</td>
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<td><strong>Teaching Assistant</strong></td>
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<td>University of Waterloo, Waterloo</td>
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<td>January 2018 - May 2018</td>
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<tr>
<td>• Conducted tutorials, labs &amp; workshops to provide support &amp; guidance to students</td>
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<td>• Led individual tutorials for students who needed extra support</td>
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<td>• Graded assignments, quizzes &amp; term exams &amp; invigilated tests</td>
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### Yuzhou Liu

Yuzhou is passionate about using the power of data science & technologies to solve challenging tasks in business. He is a keen learner with ability to multi-task under pressure demonstrated through his double degree studies. He has well-rounded experience in various analytics roles, including product management, system analysis, actuarial valuation & business analysis.

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<tr>
<td>August 2020 - Present</td>
</tr>
<tr>
<td>• Carried out functional design, interface optimization, testing, and application for the iteration of toB labeling platform to optimize the targeted advertising</td>
</tr>
<tr>
<td><strong>BSc &amp; BEcon Statistics &amp; Actuarial Science</strong></td>
</tr>
<tr>
<td>Jilin University</td>
</tr>
<tr>
<td>2019</td>
</tr>
<tr>
<td><strong>MS Excel, PowerPoint, Access</strong></td>
</tr>
<tr>
<td>Familiar with C; Prophet</td>
</tr>
<tr>
<td><strong>PROFESSIONAL CERTIFICATES/AWARDS</strong></td>
</tr>
<tr>
<td><strong>Society of Actuaries</strong></td>
</tr>
<tr>
<td><strong>P (Probability); FM (Financial Mathematics)</strong></td>
</tr>
<tr>
<td><strong>COMAP’s Mathematical Contest in Modelling; Meritorious Winner 2018</strong></td>
</tr>
<tr>
<td><strong>Mathematical Competition of Chinese College Students; Scholarship 2018</strong></td>
</tr>
<tr>
<td><strong>INTERESTS/ACTIVITIES</strong></td>
</tr>
<tr>
<td><strong>Quantify Risk &amp; Insurance Case Competition; Team Leader 2019</strong></td>
</tr>
<tr>
<td><strong>Master of Financial Insurance</strong></td>
</tr>
<tr>
<td>University of Toronto</td>
</tr>
<tr>
<td>2020 - 2021</td>
</tr>
<tr>
<td><strong>Cryptocurrency Analyst Intern</strong></td>
</tr>
<tr>
<td>Marto-HG Digital Asset Group, NYC, New York</td>
</tr>
<tr>
<td>May 2019 - August 2019</td>
</tr>
<tr>
<td>• Collected data of major cryptocurrencies worldwide &amp; developed ARIMA models to forecast price trends</td>
</tr>
<tr>
<td>• Researched the cryptocurrency market &amp; prepared weekly reports for senior management’s review</td>
</tr>
<tr>
<td>• Assisted portfolio managers to provide investors with investment recommendations in the format of presentation materials</td>
</tr>
<tr>
<td><strong>Hedge Fund Analyst</strong></td>
</tr>
<tr>
<td>Capital Group, NYC, New York</td>
</tr>
<tr>
<td>December 2018 - January 2019</td>
</tr>
<tr>
<td>• Conducted statistical analysis on stocks in targeted hedge funds’ portfolio allocations with due diligence</td>
</tr>
<tr>
<td>• Collected &amp; researched target companies’ information &amp; historical data to evaluate their financial performance</td>
</tr>
<tr>
<td>• Presented investment recommendation reports to senior-level analysts accordingly</td>
</tr>
</tbody>
</table>

### SKILLS

- MS Excel, VBA; SQL; Python; R; MATLAB; SPSS
- Familiar with C; Prophet

### PROFESSIONAL CERTIFICATES/AWARDS

- **Society of Actuaries**
  - P (Probability); FM (Financial Mathematics)
- **COMAP’s Mathematical Contest in Modelling; Meritorious Winner 2018**
- **Mathematical Competition of Chinese College Students; Scholarship 2018**
- **INTERESTS/ACTIVITIES**
  - Quantify Risk & Insurance Case Competition; Team Leader 2019
Tianyu (Erin) Ma

Erin is self-motivated and passionate for finding optimal and innovative solutions. She has a solid academic and technical background, accompanied by proven working knowledge. With excellent leadership and communication skills, she speedily adapts to new environments and is eager to solve challenging problems.

EDUCATION

Master of Financial Insurance
University of Toronto
2020 - 2021

BMath (Honours) with Distinction
Actuarial Science & Statistics
University of Waterloo
2020

Relevant courses: Life Contingencies; Pension; Forecasting; Computational Statistics; Data Analysis

University of Waterloo President's Scholarship 2016

SKILLS

Programming: Python; VBA; Racket; SQL; R; SAS

PROFESSIONAL CERTIFICATES/AWARDS

Society of Actuaries
P (Probability); FM (Financial Mathematics); LTAM (Long Term Actuarial Mathematics) & all VEE credits

INTERESTS/ACTIVITIES

UWaterloo Actuarial Science Club: Executive Member
Chinese 21-string Zither (Passed Level 9 Test); Baking; Yoga; Volunteer

24

EXPERIENCE

Microsoft, Beijing, China
Data Analyst Intern
• Analyzed data extracted from SQL Azure databases in China & Japan; implemented software functions in Scope
• Completed technology-based data reports with Power BI & implemented real-time monitoring of date changes
• Performed routine tasks of data cleaning by reviewing computer reports, printouts, & performance indicators to locate and correct coding problems in Python
• Participated in business analysis for the product team with data mining techniques & achieved 2% advertisement revenue increase

Hack the North, Waterloo
Group Facilitator
• Assigned 20 group members to different sections & responsible for all emergencies; developed strong problem-solving skills & the capability to adapt to over-changing environment
• Developed strong leadership, communication, & teamwork skills

Pennon Education Group, Jinan, China
Math Teaching Assistant
• Prepared tutorials designed to cultivate strong presentation & critical thinking skills for 30 students
• Developed skills in Microsoft Office & Adobe Premiere Pro

Microsoft, Beijing, China
Data Analyst Intern
• Analyzed data extracted from SQL Azure databases in China & Japan; implemented software functions in Scope
• Completed technology-based data reports with Power BI & implemented real-time monitoring of date changes
• Performed routine tasks of data cleaning by reviewing computer reports, printouts, & performance indicators to locate and correct coding problems in Python
• Participated in business analysis for the product team with data mining techniques & achieved 2% advertisement revenue increase

Erin is self-motivated and passionate for finding optimal and innovative solutions. She has a solid academic and technical background, accompanied by proven working knowledge. With excellent leadership and communication skills, she speedily adapts to new environments and is eager to solve challenging problems.

PROFESSIONAL CERTIFICATES/AWARDS

Society of Actuaries
P (Probability); FM (Financial Mathematics); LTAM (Long Term Actuarial Mathematics) & all VEE credits

INTERESTS/ACTIVITIES

UWaterloo Actuarial Science Club: Executive Member
Chinese 21-string Zither (Passed Level 9 Test); Baking; Yoga; Volunteer

24
Huasi (Iris) Ou

Iris has strong analytical skills and solid scientific research skills gained through academic study, undergraduate lab courses and as a lab intern in the pharmacological field. Detail oriented with the ability to work collaboratively in a team environment, she has excellent leadership and communication skills with experience in organizing various on-campus and volunteer activities.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2020 - 2021

**EXPERIENCE**

Blockstation  
Analytical Intern  
October 2019- April 2020
  - Analyzed data & performed data visualization projects of legacy IPO and tokenized IPO by using Microsoft Excel and Python, the results were used in answering & presenting examining digital asset market
  - Researched and made comparisons of support reports examining digital asset market
  - Refined and enhanced applicable knowledge of statistical methods & concepts while conforming to tight deadlines

Guangdong XiangHe Chinese Medicine Pharmacological Factory  
Lab Intern  
December 2016- May 2017
  - Performed ingredient quality analysis of the medicines by extracting & analyzing, which provided various detailed experimental data
  - Designed template for report & automated the process of calculation, significantly improving quantitative proficiency of delivering multiple quality reports
  - Oversaw the distribution & packaging of medicines in an effective manner, significantly reducing the drug shortage & improving the efficiency in drug allocation

**SKILLS**

Programming: Python; R; SAS; VBA; Excel

**PROFESSIONAL CERTIFICATES/AWARDS**

SAS Advanced Certification 2018  
Financial Markets: Yale University 2019

**INTERESTS/ACTIVITIES**

Professional Latin  
Professional Latin & Korean Pop Dancing

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Shiya (Sophie) Ou

Sophie has a strong quantitative background & financial analytical skills gained from professional experience in the insurance industry. She is detail oriented, able to meet conflicting deadlines, and deal with stressful situations in a calm, professional manner.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2020 - 2021

**EXPERIENCE**

Munich Re, Singapore  
Actuarial Intern (Remote)  
July 2020- September 2020
  - Collected & analyzed quotations, product features for RBC & BMO term life insurance contracts of a target group from aged 20 to 30 & developed analysis to drive insight of each company's business strategy
  - Developed actuarial valuation modeling tool for term life products by analyzing BE assumption, number of decrement & lapse rate; calculated premium & claim cash flow which increased efficiency of analysis and automated scenarios
  - Reviewed PingAn CI product's comprehensive ES report: analyzed product's target group and applied actuarial data to calculate A/E, adjusted A/E by Credibility factor; provided improvement of BE assumption to senior management

Pin An Insurance, Guangzhou, China  
Summer Intern  
July 2019- September 2019
  - Researched multiple market products & compared similarities/differences on existing products to new product
  - Showed critical thinking capabilities by indicating purchasing motivations from clients for the new product
  - Delivered presentation & comprehensive reports of new products profitability analysis to the teams based on calculations of inforce statistics, cash flow/claim ratio analysis & information gathered from current market trends

**SKILLS**

Programming: R; Python; SAS; SQL; LaTeX; MS Excel

**PROFESSIONAL CERTIFICATES/AWARDS**

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

SAS 9.4 Base Programming Certificate

**INTERESTS/ACTIVITIES**

Swim Varsity, London, ON  
Frontier College, London, ON: Volunteer Chinese Student & Scholars Association:  
Event Executive Western Golden A: Tutor - Actuarial Science
Joyce has a strong background in data science. She is intellectually motivated with a proven history of generating results through exceptional communication, leadership, time management, fast learning and quantitative skills. She is passionate about contributing to the growth of others, leveraging her quantitative expertise, and most essentially achieving goals.

**JOYCE QIAO**

**EDUCATION**

- **Master of Financial Insurance**
  University of Toronto
  2020 - 2021

- **BSc (Honours) Applied Mathematics**
  York University
  2020

**PROFESSIONAL CERTIFICATES/AWARDS**

- **CFA Level 1: 2020 Candidate Bloomberg Market Concepts (BMOC) Certification, 2019**
- **Financial Engineering & RM Certification Part 1, 2019 (Columbia University)**
- **GPA Plus Education Inc. Mathematics tutor**
  - Prepared lecture notes & create mock tests for students
  - Utilized expertise to instruct university level subjects such as Calculus
  - Improved communication skills answering questions in clear & concise manner

**EXPERIENCE**

- **Springer Garden Inc. Business Development Manager**
  - Developed exceptional communication & customer facing skills whilst upholding high degree of courtesy & professionalism
  - Responsible for seeking out prospective opportunities through networking
  - Developed negotiation skills through dealing with merchants to facilitate purchase orders
  - Lyndex Technology Research Analyst
    - Conducted research using primary & secondary data to assist with the firm’s strategic expansion strategy
    - Collaborated with team members & shared opinions regarding recommended strategies for clients situated overseas in China
    - Enhanced knowledge & technological proficiency in using MS Suite to complete daily objectives
    - University of Toronto, 2020 - 2021
  - **July 2019 - August 2020**
  - **May 2018 - April 2019**

**SKILLS**

- **Programming**: Python; MATLAB; SAS; R & Maple
- **Language**: English; Mandarin

**INTERESTS/ACTIVITIES**

- Badminton; Cooking; Succulent plants

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Kevin has a strong background in Economics and Statistics. He is an enthusiastic and self-motivated learner who is equipped with strong financial modelling, risk management, statistical models and financial analysis skillsets. He possesses extremely high working efficiency, superior time management, excellent leadership skills, and high-quality working performance.

**KEVIN WANG**

**EDUCATION**

- **Master of Financial Insurance**
  University of Toronto
  2020 - 2021

- **BA (Honours) with High Distinction Economics Specialist, Statistics Major**
  University of Toronto
  2020
  Dean’s List: 2017, 2020

**PROFESSIONAL CERTIFICATES/AWARDS**

- **SAS Certified Specialist; Advanced Programming SAS 9.4**
- **Canadian Securities Course: Passed 2019**

**SKILLS**

- **Programming**: MS Excel; R; Python; STATA; SAS
- **Language**: English (fluent); Mandarin (Native)

**INTERESTS/ACTIVITIES**

- Chinese Undergraduate Association Public Relations 2019
  - Photography; Piano; Saxophone; Basketball; Swimming; Weight Loss Training

- **Bloomberg Market Concepts (BMC) Certification, 2019**
- **Financial Engineering & RM Certification Part 1, 2019 (Columbia University)**
- **GPA Plus Education Inc. Mathematics tutor**
  - Prepared lecture notes & create mock tests for students
  - Utilized expertise to instruct university level subjects such as Calculus
  - Improved communication skills answering questions in clear & concise manner

**EXPERIENCE**

- **Bank of China, China Assistant Finance Manager Intern**
  - Organized clients’ & companies’ background information and financial status through Excel & SAS
  - Utilized dataset to differentiate customers’ preferences & design specific product segmentation by market types
  - Provided technological support to clients daily to improve customer satisfaction & ensure smooth operations
  - Communicated with 100 clients on their financial standings and offered valuable investment advice
  - **July 2019 - August 2019**

- **TOA (China) Ltd., China IT Assistant Intern**
  - Applied Python to monitor & run tests on the connections among public address system, microphone, and the speakers
  - Provided assistance on technology mainly to the Sales Department which contributed to raising performance standards
  - Participated in site-specific investigations, field trips, and daily group meetings with clients
  - **June 2019 - August 2019**

- **Lyndex Technology Research Analyst**
  - Conducted research using primary & secondary data to assist with the firm’s strategic expansion strategy
  - Collaborated with team members & shared opinions regarding recommended strategies for clients situated overseas in China
  - Enhanced knowledge & technological proficiency in using MS Suite to complete daily objectives
  - **July 2019 - October 2019**

- **GPA Plus Education Inc. Mathematics tutor**
  - Prepared lecture notes & create mock tests for students
  - Utilized expertise to instruct university level subjects such as Calculus
  - Improved communication skills answering questions in clear & concise manner

- **May 2018 - April 2019**

- **University of Toronto - Continuing Studies Scholar & Dean’s Honour List 2017-2020**

- **Badminton; Cooking; Succulent plants**

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Joyce has a strong background in data science. She is intellectually motivated with a proven history of generating results through exceptional communication, leadership, time management, fast learning and quantitative skills. She is passionate about contributing to the growth of others, leveraging her quantitative expertise, and most essentially achieving goals.

**JOYCE QIAO**

**EDUCATION**

- **Master of Financial Insurance**
  University of Toronto
  2020 - 2021

- **BSc (Honours) Applied Mathematics**
  York University
  2020

**PROFESSIONAL CERTIFICATES/AWARDS**

- **CFA Level 1: 2020 Candidate Bloomberg Market Concepts (BMOC) Certification, 2019**
- **Financial Engineering & RM Certification Part 1, 2019 (Columbia University)**

**SKILLS**

- **Programming**: Python; MATLAB; SAS; R & Maple
- **Language**: English; Mandarin

**INTERESTS/ACTIVITIES**

- Badminton; Cooking; Succulent plants

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Kevin has a strong background in Economics and Statistics. He is an enthusiastic and self-motivated learner who is equipped with strong financial modelling, risk management, statistical models and financial analysis skillsets. He possesses extremely high working efficiency, superior time management, excellent leadership skills, and high-quality working performance.

**KEVIN WANG**

**EDUCATION**

- **Master of Financial Insurance**
  University of Toronto
  2020 - 2021

- **BA (Honours) with High Distinction Economics Specialist, Statistics Major**
  University of Toronto
  2020
  Dean’s List: 2017, 2020

**PROFESSIONAL CERTIFICATES/AWARDS**

- **SAS Certified Specialist; Advanced Programming SAS 9.4**
- **Canadian Securities Course: Passed 2019**

**SKILLS**

- **Programming**: MS Excel; R; Python; STATA; SAS
- **Language**: English (fluent); Mandarin (Native)

**INTERESTS/ACTIVITIES**

- Chinese Undergraduate Association Public Relations 2019
  - Photography; Piano; Saxophone; Basketball; Swimming; Weight Loss Training

- **Bloomberg Market Concepts (BMC) Certification, 2019**
- **Financial Engineering & RM Certification Part 1, 2019 (Columbia University)**
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  - Prepared lecture notes & create mock tests for students
  - Utilized expertise to instruct university level subjects such as Calculus
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**EXPERIENCE**

- **Bank of China, China Assistant Finance Manager Intern**
  - Organized clients’ & companies’ background information and financial status through Excel & SAS
  - Utilized dataset to differentiate customers’ preferences & design specific product segmentation by market types
  - Provided technological support to clients daily to improve customer satisfaction & ensure smooth operations
  - Communicated with 100 clients on their financial standings and offered valuable investment advice
  - **July 2019 - August 2019**

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  - Applied Python to monitor & run tests on the connections among public address system, microphone, and the speakers
  - Provided assistance on technology mainly to the Sales Department which contributed to raising performance standards
  - Participated in site-specific investigations, field trips, and daily group meetings with clients
  - **June 2019 - August 2019**

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  - Collaborated with team members & shared opinions regarding recommended strategies for clients situated overseas in China
  - Enhanced knowledge & technological proficiency in using MS Suite to complete daily objectives
  - **July 2019 - October 2019**

- **GPA Plus Education Inc. Mathematics tutor**
  - Prepared lecture notes & create mock tests for students
  - Utilized expertise to instruct university level subjects such as Calculus
  - Improved communication skills answering questions in clear & concise manner

- **May 2018 - April 2019**

- **University of Toronto - Continuing Studies Scholar & Dean’s Honour List 2017-2020**

- **Badminton; Cooking; Succulent plants**
Qiwen (Wendy) Wang

Qiwen has a solid academic background in finance, statistics and programming with multiple internships in capital markets and the technology field. She is a self-motivated, goal-oriented, and cooperative person who can perform well in both personal and team work.

EDUCATION
Master of Financial Insurance
University of Toronto
2020 - 2021

Financial Analysis & Risk Management (Professional Risk Management Specialization)
University of Waterloo
2019

EXPERIENCE
Hangzhou Jia-long Investment Management Co., China Futures Trader
• Managed futures in rapeseed, palm, & soya-bean oil market
• Analyzed the market using the fundamental analysis based on government policies, international relationships, or plant growth cycle, etc.
• Evaluated some basic hedge & arbitrage methods

Fintelics, Toronto Business Analyst
February 2020- April 2020
• Converted business requirements into detailed use cases & effectively communicated with technical teams for an automatic payroll system
• Programmed with python and created a pipeline to analyze data related to company stock & dividend prices
• Conducted deep exploratory data analysis to identify important features and installed AWS Lambda and S3 bucket to save code and image as the result of analyzing
• Collaborated with business team to complete QA tests & ensured timely and accurate report regarding feature improvements for QA tests.
• Provided consult for our company & presented cases to manager

Rural Commercial Banks, China
Trading Assistant
July 2017- August 2017
• Analyzed existing AML (Anti-Money Laundering) policies and procedures
• Created AML alerts for unusual transactions

PROFESSIONAL CERTIFICATES/AWARDS
CFA Level I: 2019
FRM Level I: 2018
FRM Level II: 2019

INTERESTS/ACTIVITIES
Travelling; Fitness; Playing “Go”
University of Waterloo: Volunteer Residence Tour Guide

Yuling (Tim) Wang

Yuling is a detail-oriented team player with great leadership and interpersonal skills demonstrated through work experience in the insurance and risk management industry.

EDUCATION
Master of Financial Insurance
University of Toronto
2020 - 2021

BSc Applied Statistics & Fintech
Renmin University of China
2020

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries
P (Probability); FM (Financial Mathematics);
STAM (Short Term Actuarial Mathematics);
LTAM (Long Term Actuarial Mathematics);
IFM (Investment & Financial Markets)
Society of Actuaries Student Case Study Challenge Semi-Finalist (First Mainland China Award Winner): 2019

INTERESTS/ACTIVITIES
Tennis; Director of External Affairs and Event Planning at Actuarial Club, Renmin University of China

Renmin University of China
Research Assistant
April 2019-
April 2020
• Conducted half-year financial performance analysis for top insurers in China & detected profitable opportunities
• Assisted with the consultation reports for clients
• Independently prepared the embedded value report for New China Life Insurance Company & presented report

Price Waterhouse Coopers, Beijing, China
Risk Audit Intern
December 2018-
February 2019
• Assisted with the annual audit for China State Construction and Engineering corporation
• Independently developed a risk assessment model using R to estimate the financial risk of different construction projects
• Reviewed the accounting statements of the client and prepared audit reports

Aegon THFT Life Insurance Co., Beijing, China
Underwriting Intern
December 2018-
February 2019
• Assisted with critical illness insurance underwriting & processed clients’ information data using VBA to assess risk

PROFESSIONAL CERTIFICATES/AWARDS
CFA Level 1: 2019
FRM Level I: 2018
FRM Level II: 2019

SKILLS
Programming: Python; R; MATLAB; SQL

UNAVAILABLE

UNAVAILABLE
Hanzhi (Jessie) Wu

Jessie possesses excellent oral and written communication skills and able to tailor communication level and style to the audience to ensure effective transfer of information. Highly motivated, she remains current in the industry by continuously enhancing professional knowledge and has the ability to work collaboratively with others to meet client needs and achieve team goals.

EDUCATION
Master of Financial Insurance
University of Toronto
2020 - 2021

BSc (Honours) with High Distinction
Actuarial Science, Economics & Statistics
University of Toronto
2020

Eileen Dolman Award (scholarship for outstanding academic achievement); 2017
Dean’s List; 2017-2020

SKILLS
Programming: Python; R; MS Office including Excel
Language: English & Mandarin; Spanish & Korean beginner

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries
P (Probability); FM (Financial Mathematics); IFM (Investment & Financial Markets)

INTERESTS/ACTIVITIES
Sports; Gold Medal: Long Jump

Hongda (William) Wu

William has a strong background in Actuarial Science and Statistics. His career passion lies in actuarial science, finance, and quantitative risk management. With superior critical thinking skills, he is intellectually curious, and he always takes initiative for continuous self-improvement. He is able to work independently with minimal supervision and collaboratively in a team environment.

EDUCATION
Master of Financial Insurance
University of Toronto
2020 - 2021

BMath (Honours) with Distinction
Actuarial Science & Statistics
University of Waterloo
2020

LTAM (Long Term Actuarial Mathematics); STAM (Short Term Actuarial Mathematics; VEE credits: Economics; Mathematical Statistics; Corporate Finance

SKILLS
Programming: Python; R; VBA; SAS; Java; Minilab
Microsoft Office

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries

INTERESTS/ACTIVITIES
 Participate in Rubik’s Cube competitions

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Yaru Yang

Yaru has solid multitasking and time management skills, with significant experience in website data scripting and excellent presenting and communication skills. Having strong problem-solving skills with a robust research background and trouble-shooting experience, he has worked in culturally diverse environments and clients from different academic and working profiles.

**EXPERIENCE**

- **Teaching Assistant**
  - University of Toronto
  - September 2016 - Present
  - Create learning materials, organizing tutorial schedules, & hold tutorials to enhance students’ academic knowledge as well as communication and writing skills.
  - Help student clarify questions & provide answers within a 6-hour turnaround.
  - Introduce practical solutions to triage students’ questions to maximize time in tutorials for prioritized tasks.

**Society of Actuaries Case Competition: Semi-Final**
- March 2019
  - Designed a new autonomous vehicle insurance policy to add to the competency of the company in his newly developed industry by forecasting launch date, pure premium & its change in ten years.
  - Managed project in terms of project planning, schedule & delivery.
  - Analyzed traditional historic data to predict forthcoming product to develop the ability to create models, upgrade application of time series, model validation.

**PROFESSIONAL CERTIFICATES/AWARDS**

- **Society of Actuaries**
  - **P (Probability)**
  - **FM (Financial Mathematics)**
  - **IFM (Investment & Financial Markets)**

**INTERNET/SKILLS**

- Programming: Python, Java, VBA, R, C, SQL, HTML
- **BSc (Honours)** Actuarial Science, Statistics & Computer Science
- University of Toronto 2020

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Chenming (Ming) Ye

Chenming has exceptional organizational and planning skills demonstrated through large event planning and her professional background in mathematics has developed strong analytical skills along with excellent interpersonal skills. Chenming’s attention to detail has been proven as a notetaker with recognition for excellence.

**EXPERIENCE**

- **Project: Analysis of Housing Price Index and Its Influence Factors**
  - October 2019 - November 2019
  - Reprocessed data from US government database according to population region, processed and merged data frames, and summarized data by utilizing rehashp2, dplyr, and tidyverse in R language.
  - Visualized the influence of population to housing price index by drawing GIF and heatmap, and completed linear regression with ggplot, gganimate & plotly.

- **Project: Self-Service Shift Schedule**
  - May 2019 - August 2019
  - Constructed the self-service shift schedule with the full-scale algorithm to consider all the situations in Python.
  - Created the visible schedule board to keep track of the availability of working time.
  - Displayed the summary of user’s working information once the employee ID was inputted.
  - Wrote readable code in a decent way by reasonable comments and separating code into multiple functions.

**INTERNET/SKILLS**

- Programming: Python, R, MATLAB, VBA, C++, SQL, HTML
- **BSc (Honours)** Actuarial Science, Statistics & Computer Science
- University of Toronto 2020

**PROFESSIONAL CERTIFICATES/AWARDS**

- **Society of Actuaries**
  - **P (Probability)**
  - **FM (Financial Mathematics)**
  - **IFM (Investment & Financial Markets)**

**INTERNET/SKILLS**

- **Graphical Designer**

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Ruolin Yuan

Ruolin is a motivated analyst with experience in business reporting, creating dashboard, business process automation and experience completed in quantitative finance and investment. She is incredibly attentive to detail achieving accurate results and an adaptive team member, producing excellent work and collaborating well to achieve group performance.

EDUCATION

Master of Financial Insurance
University of Toronto
2020 - 2021

MSc Computational Finance
University College London, U.K.
2017

Relevant Courses: Portfolio Theory;
Numerical Analysis;
Financial Engineering; Stochastic
Process; Networks; Systemic Risk

BSc Statistics
University College London, U.K.

PROFESSIONAL

CERTIFICATES/AWARDS

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

SAS 9.4 Base & Advanced Certificates
CFA Level I Candidate

SKILLS

Programming: Python; SAS; R; Tableau;
MATLAB; VBA; Excel

INTERESTS/ACTIVITIES

Badminton; Swimming; Calligraphy;
Writing movie reviews

EXPERIENCE

Yanc Data Consulting, Toronto
Data Analyst

• Reduced cost by over 30% by developing methods identifying bad performance products using Python
• Manipulated retail customers data & order lists from database by writing multiple SQL queries
• Automated & optimized reporting & data reconciliation processes increasing productivity by 35%

Trust Plus, Toronto
Assistant

• Performed data cleansing & conducted data analysis
• Collaborated with cross-functional team to produce report
• Built statistical models (eg, mixed effect models) to estimate the minimum satisfaction score using R and Python

DataSpartan, London, U.K.
Quantitative Analyst Intern

• Contributed a trading strategy with expected Sharpe ratio, which was 4% higher than US benchmark
• Performed data cleaning after extracting from both Yahoo Finance and Thomson Reuters Eikon using Python
• Introduced multiple supervised machine learning techniques to train models and forecast stock price

China Investment Corporation, Beijing
Analyst Intern

• Researched targeted industry & completed industry and companies research report independently
• Monitored stock price of targeted manufacturers
Yuxuan (Gina) Zhang

Gina has a strong background with proven working experience in the insurance industry. She is goal oriented, a fast learner with passion and curiosity for quantitative analytics and actuarial modeling. She is actively pursuing the ASA designation and is an excellent communicator who thrives working in a high performing environment.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2020 - 2021

BSc (Honours) High Distinction  
Actuarial Science Specialist  
Statistics Major  
University of Toronto  
2020  
U of T New College In-Course Scholarship

P.L.J. Ryall Scholarship: Awarded to Specialist graduate with highest CGPA

**EXPERIENCE**

Teaching Assistant  
University of Toronto  
January 2020- Present

Actuarial Analyst Intern, Group Pricing  
RBC Insurance, Toronto  
May 2020- August 2020

- Automated the process of analyzing the impact of Covid-19 on monthly claims, guiding the company to offer more competitive pricing of short-term disability insurance products
- Suggested semi-annual adjustments on manual rates that have misaligned with the insured companies’ profit level
- Updated pricing & analysis reports such as long-term disability movement, cost structure analysis & compensation reports, providing the company with the latest market trends
- Built a commission comparison calculator to improve the efficiency of the underwriting team in comparing scales between multiple carriers.

Society of Actuaries  
January 2019- March 2019

Research Student  
Society of Actuaries  
January 2019- March 2019

- Leveraged actuarial methodology to design an insurance policy for autonomous vehicles
- Analyzed potential data, suggested actuarial assumptions & forecasted the future trend in pure premium
- Researched topics related to autonomous vehicles & presented report

U of T Mentorship Program Mentor  
U of T New College  
2017-2019

Student Council Representative Orientation Leader

**CERTIFICATES/AWARDS**

- SOA Case Competition: Global Semi-Finalist
- RBC Tomorrow Summer Student Challenge: Finalist

**SKILLS**

- R, Python; VBA
- Programming: MS Excel; VBA; SAS; R
- SQL; Python; C; Racket; MATLAB

**INTERESTS/ACTIVITIES**

- U of T Mentorship Program Mentor
- U of T New College

**PROFESSIONAL**

Actuarial Science Specialist  
Statistics Major  
University of Toronto  
2020  
U of T New College In-Course Scholarship

P.L.J. Ryall Scholarship: Awarded to Specialist graduate with highest CGPA

Sichao (Michael) Zhu

Michael is a highly motivated proactive learner with excellent interpersonal skills demonstrated through work experience. He has a strong ability to thrive in a dynamic environment and highly effective at identifying problems and generating solutions. Experienced in quantitative modelling and statistical learning, Michael also has a keen interest in financial markets and risk management.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2020 - 2021

BMath with Distinction  
Actuarial Science & Statistics (Co-op)  
University of Waterloo  
2020

**CERTIFICATES/AWARDS**

PwC Canada, Toronto Consulting Intern  
January 2019- December 2019

- Demonstrated financial analysis skills by supporting end of year/quarter valuations & capital adequacy testing
- Conducted reserve analysis to support the annual audit function
- Showed critical thinking skills in preparing peer reviews for other companies’ end of year appointed actuary reports
- Migration to new software for call clients
- Developed & maintained & process confidential information consistent with the code of professional ethics
- Demonstrated exceptional writing and presentation skills by independently preparing a detailed report of the year-end process

RSA Canada, Toronto  
September 2017- April 2018

- Provided analytical support to pricing teams via generating analytic reports on geospatial data using QGIS, SAS and R
- Exhibited excellent GIS skills by streamlining geospatial data mapping methods & integrating the existing flood insurance rating model
- Conducted quantitative analysis & modelling on fraud claim data
- Performed text mining on auto policies in supporting cross-selling of property products
- Foresters Financial, Toronto  
December 2016- April 2017

- Showcased skills in financial analysis by using Access & Excel to support the US Year End Statutory Valuation for various insurance products
- Performed Access quarter end runs to document impact & sensitivity analysis results

**SKILLS**

- Programming: MS Excel; VBA; SAS; R
- SQL; Python; C; Racket; MATLAB

**INTERESTS/ACTIVITIES**

- UWaterloo Actuarial Science Club: Mentor (2017-2020)
- Certified Bartender, Toronto Institute of Bartending
- Quantity Insurance & Risk Consulting Case Competition: Top 5 submission (2018)
- Ecoteer, Perhentian Island, Malaysia: Volunteer
Meet Our Alumni

Meng (Moriah) Yu, MFI 2018
MFI Academic Award Recipient 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 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.”

Naibing (Irina) Zhang, MFI 2018
MFI Ambassador Award Recipient 2018

“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, CPPJB. 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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Jiating (Lisa) Sun, MFI 2018
MFI Business Acumen Award, 2018
IAN WENG (SOPHIA) CHAN graduated from the UofT before joining the MFI Program. She completed a summer research project with Professors Andrei Badescu and Sheldon Lin in the Department of Statistical Sciences and is continuing her academic career pursuing a PhD. Congratulations Sophia!

“The MFI program combines the insights of the financial markets with the traditional insurance field. It offers courses not only in these two fields, but also in data science, machine learning and time series analysis. From my point of view, the MFI program has a great balance between theories and practices – I have the opportunities to implement the theories and methodologies learnt through various group projects and case studies. This helps to deepen my understanding and promotes my critical thinking skills.

I am grateful that U of T offers the MFI program which on one hand allows me to continue my investigation in actuarial science and its related fields, while on the other hand develops my professionalism through networking events, seminars conducted by industrial professionals and industrial internship in the summer.

I am now pursuing a PhD in actuarial science at U of T, so I have chosen to do a research project in lieu of the summer internship. This is probably beyond the expectation of most people since the MFI prepares students primarily for professional world, however, my experience has proven the possibility

Our 2020 MFI Award Recipients

MFI Academic Award 2020

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

IAN WENG (SOPHIA) CHAN

Sophia impressed us highly from an earlier stage during her undergraduate years when she was the top student in her cohort in the Actuarial Science specialist program at University of Toronto. Upon graduation, she was admitted to the highly selective Master of Financial Insurance program. As a remarkable student who is highly intelligent and has great analytical skills, she was offered a summer internship by Northbridge Financial Corporation to work on insurance data analytics, which was unfortunately cancelled due to the Covid pandemic. She instead worked on a research project on pricing and reserving problems in general insurance under our supervision. The project required to perform a very thorough analysis of some most advanced modeling tools used by actuarial practitioners and academics. We could not be happier with her performance. Sophia is now a student in our highly competitive PhD program to further her studies in insurance predictive modelling and data analytics. We are very pleased to have an opportunity to supervise her.”

Professor Andrei Badescu
Professor Sheldon Lin

SOPHIA CHAN, MFI 2020
MFI Academic Achievement Award Recipient 2020

“Sophia is now a student in our highly competitive PhD program to further her studies in insurance predictive modelling and data analytics. We are very pleased to have an opportunity to supervise her.”

Professor Andrei Badescu
Supervisor

Professor Sheldon Lin
Supervisor

Regardless of your future career plans, I would highly recommend the MFI program to all candidates interested in finance, insurance, and data science.”

SOPHIA CHAN, MFI 2020
MFI Academic Achievement Award Recipient 2020

“Sophia is now a student in our highly competitive PhD program to further her studies in insurance predictive modelling and data analytics. We are very pleased to have an opportunity to supervise her.”

Professor Andrei Badescu
Supervisor

Professor Sheldon Lin
Supervisor

Regardless of your future career plans, I would highly recommend the MFI program to all candidates interested in finance, insurance, and data science.”

MFI Masters of Financial Insurance 43
MFI Business Acumen Award 2020

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

TIANRUN PANG graduated from the University of Waterloo and is currently working at TD where he secured a place on their highly competitive Rotational Program very soon after joining us at the MFI. He has consistently been an advocate for the Program and his classmates alike during industry visits and networking events, and also demonstrated excellent presentation skills. Congratulations on your well-deserved award Tianrun!

“The MFI program had constantly challenged us in its unique way, both intellectually and socially, with a plethora of projects, presentations, seminars, networking events. It is with challenge that comes opportunities – opportunities that helped me grow at a pace far beyond what I had fathomed. So many of my firsts happened here – first job interview, first networking event, first four-hour long final. I am ever so grateful for everything the MFI program has gifted me and the admin team has certainly done an excellent job!”

TIANRUN PANG, MFI 2020
MFI Business Acumen Award Recipient 2020

“Tianrun joined the bank in June and has made an immediate contribution towards a number of projects within his current team. He is a motivated self-starter and is always eager to pitch in and add value. His strong work ethic is further enhanced by his curious nature, eagerness to learn, and willingness to accept new challenges. Above all, Tianrun brings a great attitude to the workplace and has been an absolute pleasure to work with!”

RAFAEL SCHULMAN
Senior Analyst Model Development, TD

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MFI Masters of Financial Insurance

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MFI Ambassador Award 2020

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

LUOLIN (COLIN) CHEN graduated from the UofT in 2017. He joined the MFI Program in 2019 and soon built a great rapport with all his classmates and therefore was a popular choice as the Ambassador for his cohort. Colin has set up an MFI Alumni group on LinkedIn which shows great initiative to connect the class going forward. Congratulations!

“You are an honour for me to be part of the MFI program. The teaching team supported and guided me with their valuable insights and industry experience. They constructed the perfect studying environment to suit my background and interest in actuarial science, data science, and financial mathematics. MFI also provided me opportunities to connect with industry professionals, and to further improve myself beyond academics.

With the wonderful experience I had in Manulife Investment Management, I was able to make connections between my knowledge and working practices, and to make an impact with my contribution. The platform MFI gave to me to meet my talented classmates is precious. With countless support, thoughtful discussion, and happy distraction, they completed my experience in MFI. With the strong bond among us, class of 2020 is the most treasured network for me in my future.”

LUOLIN (COLIN) CHEN, MFI 2020
MFI Ambassador Award Recipient 2020

“IT was a privilege getting to know and work with Colin over the three summer months he was with Manulife Investment Management. He is not only intelligent and diligent with strong technical skills, but is also extremely thoughtful and kind with his words. Colin worked closely with the compliance team, and was able to identify and properly address a significant number of issues that we are very grateful for. We wish Colin all the best in all his endeavors and are certain he has a bright future ahead of him.”

Kathy Wang
Assistant Vice President, Investment Compliance
Manulife Investment Management
MFI Students Fall 2020!

Sadly due to Covid19 students have not been able to gather together in the classroom so far this year however those MFI students located in the Toronto area have found ways to safely bond over badminton, tree-topping & hiking!
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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