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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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.

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 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.

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.

- Aon
- Aon Pathwise™
- AxionSL
- Bank of Montreal
- Berkshire Hathaway Group Reinsurance
- Canada Life
- Canada Mortgage & Housing Association
- Coinquare
- CI Investments
- CIBC
- CPPIB
- d1g1t
- Forster’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

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 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
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**

**September 2020**

Analyze and processing data in Python

- Imported pandas, seaborn, matplotlib & sklearn to process and visualize the relationships between 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 X-Fold Cross Validation for parameters
- Computed precision and recall by F-score, and plotted them by ROC AUC curve; obtained a ROC AUC score of 94.5%

**Project: Prediction of COVID19 Pandemic Data**

**April 2020**

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.

**Project: Sales Analytics for Thurso Surf**

**June 2020**

- Prepared reports that interpret customer behavior
- Utilized web-scraping to collect 400+ articles
- Implemented algorithm using Python achieved 86% precision score

**Project: Loan Default Prediction Modeling**

**August 2020**

- Collaborated effectively to build a recommendation system using machine learning techniques which potentially increased the company’s efficiency by 30%
- Developed a project plan & guided the team
- Proposed core ideas of the model through independent research
- Implemented a data-pushing Python achieved 85% precision score
- Enjoyed strategizing to collect 400+ articles
- Submitted and discussed results with clients

**Skills**

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

### INTERESTS/ACTIVITIES

Hult Prize Challenge 2018: Participant

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**Qiandan (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 detail-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

**Beam Data, Toronto**

**Data Science Consultant**

**May 2020**

- **Project: Recommendation System for Sponsor Circle Inc.**
  - Collaborated effectively to build a recommendation system using machine learning techniques which potentially increased the company’s efficiency by 30%
  - Developed a project plan & guided the team
  - Proposed core ideas of the model through independent research
  - Implemented a data-pushing Python achieved 85% precision score
  - Enjoyed strategizing to collect 400+ articles
  - Submitted and discussed results with clients

**Skills**

Programming: MS Excel; Tableau; R; Python; SQL; SAS; MATLAB

### PROFESSIONAL CERTIFICATES/AWARDS

- **CFA Level 1: Pass**
- **FRM Level 1 Candidate**

### INTERESTS/ACTIVITIES

- U of T Table Tennis Team 2017 - 2019
- Showed excellent project management & leadership skills by assigning tasks to individuals & scheduling of employees
- Demonstrated outstanding communication and interpersonal skills by delivering quality service

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### EDUCATION

**Master of Financial Insurance**

**University of Toronto**

2020 - 2021

- **BMath (Honours) Actuarial Science & Statistics**
- **President’s Scholarship: 2017**
- **New College In-Course Scholarship**
- **Dean’s List Scholar**

- **FM (Financial Mathematics)**
- **FRM Level 1 Candidate**
- **CFA Level 1: Pass**

**Society of Actuaries**

**BSc (High Distinction)**

**University of Waterloo**

2017 - 2019

- **SAS, Python, R, Excel;  Basic HTML**

- **Society of Actuaries**

**Master of Financial Insurance**

**University of Toronto**

2020 - 2021

- **President’s Scholarship: 2017**
- **New College In-Course Scholarship**
- **Dean’s List Scholar**

**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 National Statistic Agency, cleaned the data in Excel and 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
- Tested the APE & NBM with the inputs of mortality, lapse & expense of a CI product upon pricing & reserving basis using VBA, documented the results in an appropriate format to prepare for IA report
- Collaborated with the financial team to reconcile quarterly premium processes using SQL and Excel

Projects
- Data Analyst Learning: XiaoZao
- Credit Risk Modeling: Risk Lab Case Competition

P&C Reserving: University of Toronto

May 2019-August 2019

**EDUCATION**

Master of Financial Insurance
University of Toronto
2020 - 2021

BSc (Honours)
Actuarial Science & Mathematics;
University of Toronto
2020

Programming: Python; R; SQL Tableau;
MS Excel (VBA); AXIS

**PROFESSIONAL CERTIFICATES/AWARDS**

Society of Actuaries
P (Probability);
FM (Financial Mathematics);
IFM (Investment & Financial Markets); SRM
(Statistics for Risk Modeling);
STAM (Short Term Actuarial Mathematics;
FSA Candidate
IBM Data Science: Coursera

**INTERESTS/ACTIVITIES**

Painting Tutor & Works Exhibition: Organizer

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.

**EDUCATION**

Master of Financial Insurance
University of Toronto
2020 - 2021

BSc (Honours) with High Distinction
Mathematical Application in Finance & Economics
University of Toronto
2020

Dean’s List Scholar: 2017; 2019

**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

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

**SKILLS**

Programming: MySQL; Python; STATA; LaTeX; R Wind (Chinese Bloomberg)

**PROFESSIONAL CERTIFICATES/AWARDS**

CFA Level I Candidate

**INTERESTS/ACTIVITIES**

Piano; Guitar; Traveling; Hiking; Cooking; KPop

UNAVAILABLE
Zhichun (Michelle) Kang

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
  - January 2020 - June 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
  - Built a new procedure for creating checking templates for reconciling client’s statement of account and preparing for annual audit: remapping Reinsurance Sum at Risk, Reinsurance Premium, Commission, Profit - Commission, and Claim

- **Partner Re, Toronto**
  - Actuarial Intern, U.S. Life Valuation
  - May 2019 - September 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

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
  - April 2019 - September 2019
  - 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 submission

- **CXA Group Ltd., Hong Kong**
  - Benefits Analyst
  - January 2015 - June 2015
  - 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)
  - August 2014 - December 2014
  - Handled group clients’ enquiries and facultative quotation pricing
  - Assisted in experience studies and medical review
  - Contributed to enhancement in pricing assumptions using AXIS

- **Manulife Financial Asia Ltd., Hong Kong**
  - Actuarial Intern
  - August 2014 - December 2014
  - 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

**SKILLS**

- Programming: R, STATA, VBA, SQL; MS Excel; GGY AXIS
- Society of Actuaries
  - P (Probability); FM (Financial Mathematics); IFM (Investment & Financial Markets)
- **INTERESTS/ACTIVITIES**
  - U of T Actuarial Science Club: Marketing Director
  - Yoga & Meditation
  - Chairperson - Science Society, HKUSU
  - HKU Foundation Scholarship for Outstanding Students 2012
  - Society of Actuaries
  - Associate: 2018
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.

EDUCATION
- Master of Financial Insurance, University of Toronto, 2020 - 2021
- BMath (Honours), Actuarial Science & Statistics, University of Waterloo, 2019
- International Experience Award 2018
- Education Abroad (Exchange), University of Hong Kong, September - December 2018

EXPERIENCE
- Dinghe Property Insurance Co., Ltd., China
  - Actuarial Assistant
  - October 2019 - June 2020
  -_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 applying statistical and predictive models (GLM);
  - Assisted in adjusting claim amounts to evaluate IBNR reserves to balance
  - 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 and target corporations’ information to assist supervisors in risk evaluation.

- City of Toronto, Toronto city Cultural Event (TCCE), September - December 2018
  - Volunteer
  - Participated in multiple city-wide cultural events (Doors Open Event, Canadian Aboriginal Day, etc.)

SKILLS
- Programming: VBA, R, SAS, Python, C
- Basic Reserving Methods for P&C Insurance; Insurance Products & Regulation with AXIS
- Dean’s List: 2017/18/19/20

CERTIFICATES/AWARDS
- Scholarship
- U of T New College In-Course Scholarship
- Programming: Python, R, VBA MOODY’S AXIS

INTERESTS/ACTIVITIES
- UNwaterloo Open House: Campus Representative
- Painting & Sketching; Travelling; Baking; Jogging

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.

EDUCATION
- Master of Financial Insurance, University of Toronto, 2020 - 2021
- BSc Honours Actuarial Science & Statistics, University of Toronto, 2020
- Basic Reserving Methods for P&C Insurance; Insurance Products & Regulation with AXIS
- Dean’s List: 2017/18/19/20

EXPERIENCE
- Healthcare of Ontario Pension Plan (HOOPP), Toronto
  - Present
  - Actuarial Student, Plan Operation, Division of Actuarial Service
  - Collaborated with calculation specialists using ArielDB including transfer-in, termination and retirement calculations for over 370,000 members.
  - Assisted in investigating if 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
  - Present
  - Financial Advisor Assistant
  - April 2017 - June 2017
  - 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.

CONTACT UNAVAILABLE
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  May 2020- August 2020
P&C Actuarial Intern
• 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  March 2019- July 2019
Financial Actuarial Intern
• 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.  May 2018- June 2018
Mergers & Acquisition Intern
• 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

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  June 2020- August 2020
Investment Bank Department Intern
• Participated in the Jiheng Pharmaceutical Co Ltd IPO Project
• Demonstrated strong interpersonal skills by coordinating with representatives, audit firm & law firm, 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 & analysis

Roland Berger, Shanghai, China  April 2019- May 2020
Consulting Intern
• 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.
Yuhui (Rika) Liu

Yuhui 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.

EXPERIENCE

Marto-HG Digital Asset Group, NYC, New York May 2019 - August 2019

- Cryptocurrency Analyst Intern
- Collected data of major cryptocurrencies worldwide & developed ARIMA models to forecast the price trends
- Researched the cryptocurrency market & prepared weekly reports for senior management's review
- Assisted portfolio managers to provide investors with investment recommendations in the format of presentation materials

Jifin Capital Group, NYC, New York December 2018 - January 2019

- Hedge Fund Analyst
- Conducted statistical analysis on stocks in targeted hedge funds' portfolio allocations with due diligence;
- Collected & researched target companies' information & historical data to evaluate their financial performance
- Presented investment recommendation reports to senior-level analysts accordingly;

University of Waterloo, Waterloo January 2018 - May 2018

- Teaching Assistant
- Conducted tutorials, labs & workshops to provide support & guidance to students;
- Led individual tutorials for students who needed extra support
- Graded assignments, quizzes and term exams & invigilated tests

Bank of China, Weihai, China January 2017 - March 2017

- Asset Management Intern
- Worked as part of the wealth management team to compile and analyze data, & track information according to clients’ needs
- Collaborated with peers to build and develop relationships with existing and new VIP clients

INTERESTS/ACTIVITIES

- Quantify Risk & Insurance Case Competition: Team Leader 2019

EDUCATION

Master of Financial Insurance University of Toronto 2020 - 2021

BA (Honours) with Distinction Mathematical Economics University of Toronto 2020


Project: Forecasting Volatility of Different Stock Markets Using GARCH

SKILLS

Programming: Python; R; MATLAB; SQL; VBA
MS Excel, PowerPoint, Access

CERTIFICATES/AWARDS

CFA Level I Candidate

PROFESSIONAL

Consulting Intern, Financial Services Accenture (China) Co., Ltd, Shanghai, China August 2019 - December 2019

- Provided solutions of quantitative methods transition for actuary & finance sectors due to the IFRS17 implementation
- Participated in Data System & Process project for pension company, resulting in more efficient analysis systems
- Participated in Data System & Process project for pension company , resulting in more efficient analysis systems
- Analyzed system structure & automated data processing
- Developed tools for data access & empirical analysis

Promoted the development of customer understanding system to target user interests & behaviors through effective identification and classification of texts and videos by scenes

Validated model feasibility and effectiveness through classification index system, flow experimentation, and A/B test optimization

Carried out functional design, interface optimization, testing, and application for the iteration of toB labeling platform to optimize the targeted advertising

Familiar with C; Prophet

He has well-rounded experience in various analytics roles, including product management, through his double degree studies

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.

EXPERIENCE

ByteDance Ltd., Beijing, China August 2020 - Present

- Carried out functional design, interface optimization, testing, and application for the iteration of toB labeling platform to optimize the targeted advertising
- Participated in Data System & Process project for pension company, resulting in more efficient analysis systems
- Analyzed system structure & automated data processing
- Developed tools for data access & empirical analysis

Consulting Intern, Financial Services Accenture (China) Co., Ltd, Shanghai, China August 2019 - December 2019

- Participated in Data System & Process project for pension company, resulting in more efficient analysis systems
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- Analyzed system structure & automated data processing
- Developed tools for data access & empirical analysis

Validated model feasibility and effectiveness through classification index system, flow experimentation, and A/B test optimization

Carried out functional design, interface optimization, testing, and application for the iteration of toB labeling platform to optimize the targeted advertising

Familiar with C; Prophet

He has well-rounded experience in various analytics roles, including product management, through his double degree studies

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.

EXPERIENCE

ByteDance Ltd., Beijing, China August 2020 - Present

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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

University of Waterloo President’s Scholarship
2016

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

EXPERIENCE

Microsoft, Beijing, China
Data Analyst Intern
May 2019 - August 2019
- 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 data changes
- Performed routine tasks of data cleaning & reviewing computer reports, printouts & performance indicators to locate and correcting problems in Python
- Participated in business analysis for the product team with data mining techniques & achieved 2% improvement revenue increase

Pennon Education Group, Jinan, China
Math Teaching Assistant
May 2018 - August 2018
- 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
May 2019 - August 2019
- 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 data changes
- Performed routine tasks of data cleaning & reviewing computer reports, printouts & performance indicators to locate and correcting problems in Python
- Participated in business analysis for the product team with data mining techniques & achieved 2% improvement revenue increase

Hack the North, Waterloo
Group Facilitator
September 2018
- 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
May 2018 - August 2018
- Prepared tutorials designed to cultivate strong presentation & critical thinking skills for 30 students
- Developed skills in Microsoft Office & Adobe Premiere Pro

Forecasting Project
March 2019
- Demonstrated solid data analysis skills through removing missing values & cleaning thousands data by using data transformation & imputation in Python

INTERESTS/ACTIVITIES

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

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
• Researched and made comparisons of support reports examining digital asset risks
• Refined and implemented 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

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

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.

EXPERIENCE

Munich Re, Singapore
Actuarial Intern (Remote)
July 2020-September 2020
• Collected & analyzed quotations, premium 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 an AI 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 actual claim 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
• Illustrated outstanding teamwork ability through supporting team to complete financial reporting tasks & presentations for a travel insurance product
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.

**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

- **July 2019- August 2020**

**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**

**PROFESSIONAL CERTIFICATES/AWARDS**

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

**INTERESTS/ACTIVITIES**

Badminton; Cooking; Succulent plants

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.

**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

- **June 2019- August 2019**

**Lyndex Technology**

**Research Analyst**

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- Enhanced knowledge & technological proficiency in using MS Suite to complete daily objectives

- **May 2018- April 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

- **May 2016- August 2016**

**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**

**CFA Level 1: 2020 Candidate**

**Bloomberg Market Concepts (BMC) Certification, 2019**

**Financial Engineering & RM Certification Part 1, 2019 (Columbia University)**

**INTERESTS/ACTIVITIES**

Chinese Undergraduate Association

Public Relations 2019

Photography; Piano; Saxophone; Basketball; Swimming; Weight Loss Training

**Kevin Wang**

**INTERESTS/ACTIVITIES**

Badminton; Cooking; Succulent plants

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.

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- **May 2016- August 2016**

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University of Toronto

2020 - 2021

**BA (Honours) with High Distinction**

**Economics Specialist; Statistics Major**

University of Toronto

2020

**Dean’s List: 2017, 2020**

**CFA Level 1: 2020 Candidate**

**Bloomberg Market Concepts (BMC) Certification, 2019**

**Financial Engineering & RM Certification Part 1, 2019 (Columbia University)**

**INTERESTS/ACTIVITIES**

Chinese Undergraduate Association

Public Relations 2019

Photography; Piano; Saxophone; Basketball; Swimming; Weight Loss Training

**Kevin Wang**

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.

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**Dean’s List: 2017, 2020**

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**Bloomberg Market Concepts (BMC) Certification, 2019**

**Financial Engineering & RM Certification Part 1, 2019 (Columbia University)**

**INTERESTS/ACTIVITIES**

Chinese Undergraduate Association

Public Relations 2019

Photography; Piano; Saxophone; Basketball; Swimming; Weight Loss Training
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

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

EXPERIENCE

Hangzhou Jianglong Investment Management Co., China
Futures Trader
May 2020- June 2020

- 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 alert 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

SKILLS

Programming: Python; R Studio; MATLAB; SQL

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

Outstanding Graduatet Award: 2020

SKILLS

Programming: Python; R; SQL; VBA; C

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

AIA Actuarial Excellence Scholarship: 2019

INTERESTS/ACTIVITIES

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

Price Waterhouse Coopers, Beijing, China
Risk Audit Intern
January 2020

- 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

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

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

EXPERIENCE

Hangzhou Jianglong Investment Management Co., China
Futures Trader
May 2020- June 2020

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Rural Commercial Banks, China
Trading Assistant
July 2017- August 2017

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PROFESSIONAL CERTIFICATES/AWARDS

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FRM Level I: 2018
FRM Level II: 2019

INTERESTS/ACTIVITIES

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

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

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

**INTERESTS/ACTIVITIES**
- Sports; Gold Medal: Long Jump
- Created diurnal patterns of volatility of stocks
- Conducted back-testing and impact analysis of the model and compared the current model with the new model

**EXPERIENCE**
- University of Toronto
  *Teaching Assistant*
  - Effectively communicated with basketball coordinator and teammates for scheduling games
  - Promptly resolved conflicts during basketball games to ensure the game runs smoothly

- United Automotive Electronic Systems Co., Ltd., China
  *Intern, Finance & Cost Accounting Department*
  May 2017 - July 2017
  - Calculated & analyzed statistical data using Excel to yield final cost
  - Gained understanding of the organization structure by having meetings with tech team staff, developed & established a cost-efficient system of data processing
  - Effectively organized & prioritized work load to ensure all tasks were met in a satisfactory and timely manner
  - Analyzed options available for cost accounting & built a model in Microsoft Excel; implementation led to successful calculation of cost
  - Developed strategy for aggregating & summarizing data, resulting in increased work efficiency

- University of Toronto
  *Teaching Assistant*
  October 2020 - Present
  - Deliver a range of teaching and assessment activities including weekly office hours for a group of 40 students, advised on skills methods and techniques to assist the transfer of knowledge
  - Participate in the assessment process and provide effective timely and appropriate feedback to students
  - Project: Reserving Report for Alberta Private Passenger Automobile
    - Applied actuarial reserving techniques to analyze P&C claim data; Gained Solid understanding how claim reserves are set
    - Project: Predicting the Volatility of Stocks
    - Created diurnal patterns of volatility of stocks
    - Project: Home Credit Default Risk
    - Conducted back-testing and impact analysis of the model and compared the current model with the new model

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

- Project: Home Credit Default Risk
  - Calculated & analyzed statistical data using Excel to yield final cost
  - Developed strategy for aggregating & summarizing data, resulting in increased work efficiency

- Project: Imputation for Missing Values
  2020

**SKILLS**
- Programming: Python, R, VBA, SAS, Java, Matlab
- MS Office

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

**CERTIFICATES/AWARDS**
- Society of Actuaries
  P (Probability); FM (Financial Mathematics); IFM (Investment & Financial Markets); LTAM (Long Term Actuarial Mathematics); STAM (Short Term Actuarial Mathematics); VEE credits: Economics, Mathematical Statistics; Corporate Finance

**INTERESTS/ACTIVITIES**
- Participate in Rubik’s Cube competitions with a personal best of 8.61 seconds
- Basketball; Hiking

**SKILLS**
- Programming: Python, R, VBA, SAS, Java, Matlab
- MS Office

**PROFESSIONAL EXPERIENCE**
- University of Toronto
  *Teaching Assistant*
  October 2020 - Present
  - Deliver weekly tutorials to a group of 36 students; provide guidance to students on practice questions
  - Assist the instructor with material preparation, grading of term tests and final exams
  - Analyze students’ test performance and provide feedback on potential modifications to future tests

- Alltrust Insurance Company, Shanghai, China
  *Actuarial Intern*
  May 2019 - August 2019
  - Participated in loss experience reviews by performing exploratory data analysis on premium & product mix shift over time, aggregating policy sales, premiums & loss ratios for various personal & commercial insurance lines in Excel, & creating summary exhibits for senior actuaries
  - Assisted with the product development analysis of drone insurance by researching regulations on drone operations and registration & licensing requirements for drone pilots
  - Gained exposure to the Minimum Capital Test solvency framework & common loss reserving techniques, such as Expected Loss Ratio Method & Chain Ladder Method

- Intramural Basketball Team, Waterloo
  *Team Captain*
  September 2015 - December 2019
  - Effectively communicated with basketball coordinator and teammates for scheduling games
  - Promptly resolved conflicts during basketball games to ensure the game runs smoothly
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

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

Canada 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

Dean’s Honour List

PROFESSIONAL CERTIFICATES/AWARDS

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

Applied Data Science with Application:
Coursera

INTERESTS/ACTIVITIES

Travel; Cooking & Food; Hiking

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 resharp2, 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

Hangji County, Hunan Province, China

PROFESSIONAL CERTIFICATES/AWARDS

Society of Actuaries

Dean’s Honour List

UNAVAILABLE

EDUCATION

Master of Financial Insurance
University of Toronto
2020 - 2021

Master of Financial Insurance
University of Toronto
2020 - 2021

BSc (Honours)
Actuarial Science, Statistics & Computer Science
University of Toronto
2020

Society of Actuaries
S (Statistics, Probability & Risk Management)
FM (Financial Mathematics)
IFM (Investment & Financial Markets)

Programming: Python; Java; VBA; R; C;
SQL; HTML

Application Development Specialization
Western University
2019 - 2020

Dean’s Honour List

INTERESTS/ACTIVITIES

Travel; Cooking & Food; Hiking

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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.

EXPERIENCE

Yanc Data Consulting, Toronto
Data Analyst
August 2017 - November 2019
• Reduced cost by over 30% by developing methods identifying bad performance products using Python
• Manipulated retail customer order lists from database by writing multiple SQL queries
• Automated & enhanced reporting & data reconciliation process by increasing productivity by 35%

DataSpartan, London, U.K.
Quantitative Analyst Intern
June 2017 - September 2017
• 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
June 2016 - August 2016
• Researched targeted industry & completed industry and companies research report independently
• Monitored stock price of targeted manufacturers

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.

SKILLS

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

PROFESSIONAL CERTIFICATES/AWARDS

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

SAS 9.4 Base & Advanced Certificates
CFA Level I Candidate

INTERESTS/ACTIVITIES

Badminton; Swimming; Calligraphy; Writing movie reviews

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.
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.I. Ryall Scholarship: Awarded to Specialist graduate with highest CGPA

CERTIFICATES/AWARDS

Society of Actuaries
P (Probability); FM (Financial Mathematics); IFM (Investment & Financial Markets); STAM (Short Term Actuarial Mathematics; SRM (Statistics for Risk Modelling; U of T Mentorship Program: Mentor (2017-2020)

Society of Actuaries

SOA Case Competition: Global Semi-Finalist

GARBCFIA Case Competition: Finalist

PROFESSIONAL EXPERIENCE

Teaching Assistant
University of Toronto
January 2020 - Present

RBC Insurance, Toronto
Actuarial Analyst Intern, Group Pricing
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 changes on manual rates that have misaligned with the insured companies’ profit level
Updated pricing & analysis reports such as long-term disability, profit, 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.

Research Assistant
University of Waterloo
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

Society of Actuaries

SOA Case Competition: Global Semi-Finalist

GARBCFIA Case Competition: Finalist

INTERESTS/ACTIVITIES

U of T Mentorship Program: Mentor

U of T New College Student Council Representative: Orientation Leader

R, Python; VBA

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

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

CFA Level I Candidate

PROFESSIONAL EXPERIENCE

PwC Canada, Toronto
Consulting Intern
January 2019 - December 2019

Provided analytical support to pricing teams via generating analytic reports on geospatial data using QGIS, SAS and R

Showcased skills in financial analysis by using Access & Axis to support the US Year End Statutory Valuation for various insurance products

SKILLS

Quantify Insurance & Risk Consulting
Certified Bartender, Toronto Institute of Bartending

INTERESTS/ACTIVITIES

UnWaterloo Actuarial Science Club: Mentor (2017-2020)

Certified Bartender, Toronto Institute of Bartending
Quantitative Insurance & Risk Consulting
Case Competition: Top 5 submission (2018)

Ecoteer, Perhentian Island, Malaysia: Volunteer

Showcased skills in financial analysis by using Access & Axis to support the US Year End Statutory Valuation for various insurance products

Performed Axis quarter end runs to document impact & sensitivity analysis results

He has a
Meet Our Alumni

“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.”

Yiwen (Sophia) Zhang, MFI 2017
MFI Ambassador Award Recipient 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
MFI Ambassador Award Recipient 2017

“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.”

Siyung Feng, MFI 2017
MFI Ambassador Award Recipient 2018

“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

“The MFI taught me to be confident and strong in networking and communication, deep and diversified knowledge, and to keep pace with the new development frontier of the financial market and relevant technologies.”

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 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

“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

“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

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

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Alexey Pakhuchiy, MFI 2017
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 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 of continuing study despite graduating from a professional program. Regardless of your future career plans, I would highly recommend the MFI program to all candidates interested in finance, insurance, and data science.”

Professor Andrei Badescu
Supervisor

Professor Sheldon Lin
Supervisor

Sophia Chan, MFI 2020
MFI Academic Achievement Award Recipient 2020

“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.”

42 MFI Masters of Financial Insurance
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!

“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

“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

“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
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!

“\text{It is 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
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!
Program Contact Information

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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MFI Internship/Outreach Administrator  
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