MASTERS OF financial insurance

MFI candidates
2021 - 2022

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

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

Chen Muthukumaraswamy, Willis Towers Watson

“The MFI program is supported by a highly experienced and dedicated group of people, some of which I have known for well over a decade. I also had the great pleasure of meeting and working with some very bright and unique talents among MFI students. For example, one of our top performing interns was from the MFI program.”

Ted Xiao Guo, OTPP

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Ted Xiao Guo, OTPP
First off, Sarah, Shari and I wish that you are all healthy and staying safe in these very challenging times. We are all treading 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 in the fall semester 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. Moreover, the program will run some seminars and professional development sessions in-person (with recordings for those who cannot attend). There is every intention to hold all components of the second semester in-person, pending on the recommendation of the University’s health professional guidelines.

Since 2016, the MFI program has developed and grown rapidly and demand from students and employers has been beyond expectations – now in our sixth year we have grown to 31 students (over 65% 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 2022, you will be impressed with their intellect, professionalism, and knowledge.

Sebastian Jaimungal, Professor and Director of the MFI 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 terms 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!

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

TERM 2
- 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.

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 2022.

We are immensely grateful for the interest and enthusiasm shown by our ever increasing industry partners in supporting the next generation of industry professionals.
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 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... 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!”

- Artur Liwski, BMO

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“For anyone who wishes to develop a very strong foundation of financial mathematics and insurance and gain the skills to apply them in the real-world, I strongly recommend UT’s MFI program!”

- Basil Singer, CEO, Modelling Inc.,
Clinton possesses a comprehensive understanding of statistical models, machine learning models and financial modelling. He is comfortable working collaboratively and individually, is resourceful, a quick learner and is also passionate about finding scalable solutions through data.

**EXPERIENCE**

- **Teaching Assistant**
  - University of Toronto
  - September 2019 - Present
  - Deliver tutorials, office hours & grade quizzes & exams for 300+ students in two courses
  - Assist students in understanding the subject material and respond to questions through Piazza
  - Responsible for administering a weekly quiz to the students

- **Freelance Data Process Contributor**
  - Bangsacerdas, Jakarta, Indonesia (Remote)
  - June 2021 - August 2021
  - Assisted in the IPO of a company on behalf of a client brokerage firm
  - Developed a data pipeline to handle incoming orders during the duration of the IPO.

- **IDC Canada, Toronto**
  - September 2019 - March 2021
  - Associate Analyst
  - Engineered a reproducible python script to extract & transform data that reduced the duration of the task by 75%
  - Researched & produced an economic dashboard to aid other analysts in their research & presentation
  - Forecast the total amount of ICT spend through the use macroeconomic factors & private financial data
  - Responsible for creating project documentation to ensure continuity for newer team members to take over

**SKILLS**

- Python, R, SQL, C, Java, MATLAB, VBA

**EDUCATION**

- **Master of Financial Insurance**
  - University of Toronto
  - 2021 - 2022

- **BSc (Honours)**
  - Statistics - Machine Learning & Data Mining Stream
  - University of Toronto
  - 2019

**PROFESSIONAL CERTIFICATES/AWARDS**

- **Applied Data Engineering Diploma**: 2021

**INTERESTS/ACTIVITIES**

- **ASA Datafest, UofT**: Mentor

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**Please Note:**

The student profiles featured here are an overview.

If you wish to review the full résumé of any of our talented cohort please contact the MFI Office

(mfi.info@utoronto.ca)
Dawei Dong

Dawei possesses solid knowledge in statistics, economics, finance, computer science, and actuarial science. He is curious about unknowns and willing to learn. Through his experience as a teaching assistant, volunteer experience and research projects, Dawei also has demonstrated his excellent communication and time management skills.

EDUCATION

Master of Financial Insurance
University of Toronto
2021 - 2022

BSc (Honours)
Applied Statistics Specialist;
Economics Major; Computer Science Minor
University of Toronto
2021

Dean’s List 2018-2021
New College Council In-Course
Scholarship: 2018-2019

PROFESSIONAL CERTIFICATES/AWARDS

CFA Level 1: 2021

Independent Summer Statistics Community (ISSC) Data Fest Best Use of External Resources: 2021

ISSC Data Fest Honorable Mention: 2020

INTERESTS/ACTIVITIES

Mentorship Program: Peer Mentor
International Foundation Program Orientation & Communication Club: Volunteer

February 2020-
May 2020

Industrial & Commercial Bank of China, Canada
Intern, Retail Banking

• Assisted customers with their banking needs; took initiative in offering Guaranteed Investment Certificate (GIC) services actively converting customers/visitors to loyal customers
• Recommended improvements for the web & phone app
• Developed an algorithm in R to automate data cleaning, & created tables & charts for data analysts

Computer Science Software Design
Android Gaming Application Project

• Constructed an Android application game center that hosts Number Sudoku, Matching Cards & a Consequence Memory Game using Java, Android Studio & GitHub
• Designed the games based on the main idea of MVC & implemented gameplay logic functions using design patterns
• Developed UI, tested & debugged applications & stored game files based on Java Serialization

January 2021-
Present

Teaching Assistant
• Delivering a range of teaching & assessment activities including tutorials, office hours & grading while managing time for own studies properly and efficiently
• Participated in the assessment process using a variety of methods & techniques; providing effective, timely & appropriate feedback to students
• Updated materials to ensure lectures targeted & understandable to students highlighting the most critical take-aways

Ruochong Dong

Ruochong holds a triple major in Economics, Mathematics, and Statistics, and is passionate about applying her expertise to the field of quantitative finance. She values creativity, professionalism and continued growth, and her interests lie in time-series forecasting, Markov processes, and statistical modelling.

EDUCATION

Master of Financial Insurance
University of Toronto
2021 - 2022

BSc (Honours) High Distinction
Economics, Mathematics & Statistical Sciences
University of Toronto
2021

Projects:
Business Consulting with Econometrics: 2020
Statistical Analysis on Internet Speed: 2020
Housing Market Forecast: 2019

Dean’s List: 2017-2021

PROFESSIONAL CERTIFICATES/AWARDS

Walter Scott Guest Memorial Scholarship: 2017

INTERESTS/ACTIVITIES

Travelling; Music; Movies

Ruochong holds a triple major in Economics, Mathematics, and Statistics, and is passionate about applying her expertise to the field of quantitative finance. She values creativity, professionalism and continued growth, and her interests lie in time-series forecasting, Markov processes, and statistical modelling.

EXPERIENCE

University of Toronto September 2020-
Student Researcher April 2021

• Researched gender interaction’s impact on student performance based on an analytical microeconomic framework
• Collected & processed large-scale educational data & performed quantitative interaction analysis using Stata
• Conducted literature review, experimental design, & documented work in a research thesis and oral presentation

Tsinghua University, Beijing, China May 2018-
Research Assistant September 2018

• Improved accuracy on mobile devices by modelling touch input based on Gaussian process regression in Python
• Applied machine learning on statistical analysis; organized output into detailed reports & presentations
• Implemented an automated measurement framework & created detailed documentation for the project

CreditEase Company, Xi’an, China May 2017-
Business Analyst August 2017

• Provided support in gathering all related data from financial & market reports
• Worked with financial advisors by offering clients solutions to personal financial planning
• Organized annual meetings, internal training & client reception events

Ruochong holds a triple major in Economics, Mathematics, and Statistics, and is passionate about applying her expertise to the field of quantitative finance. She values creativity, professionalism and continued growth, and her interests lie in time-series forecasting, Markov processes, and statistical modelling.

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Dawei Dong

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EDUCATION

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University of Toronto
2021 - 2022

BSc (Honours)
Applied Statistics Specialist;
Economics Major; Computer Science Minor
University of Toronto
2021

Dean’s List 2018-2021
New College Council In-Course
Scholarship: 2018-2019

PROFESSIONAL CERTIFICATES/AWARDS

CFA Level 1: 2021

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Mentorship Program: Peer Mentor
International Foundation Program Orientation & Communication Club: Volunteer

February 2020-
May 2020

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Intern, Retail Banking

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Computer Science Software Design
Android Gaming Application Project

• Constructed an Android application game center that hosts Number Sudoku, Matching Cards & a Consequence Memory Game using Java, Android Studio & GitHub
• Designed the games based on the main idea of MVC & implemented gameplay logic functions using design patterns
• Developed UI, tested & debugged applications & stored game files based on Java Serialization
**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2021 - 2022

BSc (Honours) with High Distinction  
Statistics Specialist;  
Mathematical Applications in Economics & Finance Specialist;  
Computer Science Minor  
University of Toronto  
2021  
CGPA 4.0/4.0

**SKILLS**

Python; Java; C#; R; MATLAB; SQL

**PROFESSIONAL CERTIFICATES/AWARDS**

UOFT Risklab Case Competition (2nd):  
2019

TD Data Hackathon “The Rise of Data” (1st): 2020

Women’s Centenary Silver Medal: 2021

**INTERESTS/ACTIVITIES**

Puzzles; Cross-stitch;  
Collect ball pythons

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**Yuxin Fan**

Yuxin has an exceptional background and academic standing in Statistics, Mathematics, and Computer Science. Having very strong quantitative skills, she also has highly developed knowledge and experience from her academic studies and work experience in quantitative development, more specifically model development.

**EXPERIENCE**

University of Toronto  
Teaching Assistant  
September 2019-  
Present

Ontario Teacher’s Pension Plan, Toronto  
Model Development Intern, Strategy & Risk  
September 2019-  
August 2020

Ping An Insurance, Xi’an, China  
Data Analyst Intern  
June 2019-  
August 2019

AIA Insurance, Shanghai, China  
Actuarial Intern  
April 2021-  
July 2021

**SKILLS**

Python; R; AXIS; SAS; VBA; SQL

**Society of Actuaries**

P (Probability);  
FM (Financial Mathematics);  
SRM (Statistics for Risk Modelling);  
STAM (Short Term Actuarial Mathematics)

SAS Certified Advanced Programmer:  
2019

**INTERESTS/ACTIVITIES**

UoT PiCo Career Development Club:  
2018-2020

Guitar (10 years)  
Chinese Calligraphy

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**Yisong Feng**

Yisong is a highly responsible and detail-oriented emerging professional, who also has excellent numerical and analytical abilities. He is well versed in both finance and insurance, and eager to utilize his background and skills while furthering his knowledge from real-world experience.

**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2021 - 2022

BSc (Honours) with High Distinction  
Actuarial Science & Statistics  
University of Toronto  
2021

Dean’s List Scholar: 2018; 2021  
New College Council In-Course Scholarship: 2021

**PROFESSIONAL CERTIFICATES/AWARDS**

Society of Actuaries 
P (Probability);  
FM (Financial Mathematics);  
SRM (Statistics for Risk Modelling);  
STAM (Short Term Actuarial Mathematics)

SAS Certified Advanced Programmer:  
2019

**INTERESTS/ACTIVITIES**

UoT PiCo Career Development Club:  
2018-2020

Guitar (10 years)  
Chinese Calligraphy

**EXPERIENCE**

AIA Insurance, Shanghai, China  
Actuarial Intern  
June 2019-  
August 2019

Ping An Insurance, Xi’an, China  
Data Analyst Intern  
April 2021-  
July 2021

**SKILLS**

Python; R; AXIS; SAS; VBA; SQL

**INTERESTS/ACTIVITIES**

UoT PiCo Career Development Club:  
2018-2020

Guitar (10 years)  
Chinese Calligraphy

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Yuwei is passionate in data analytics with a relentless focus on the financial industry to carve out insight-driven effective solutions. Well versed in data analysis experience, she is familiar with time-series modelling, (TFR)/ARIMA models and Neural Network; capitalization, forecast, valuation and historical tables.

**EXPERIENCE**

Tianan Property Insurance Co. Ltd., Remote Data Analyst
- Determined the right amount of premium to each customer based on statistical analysis to maximize profit
- Increased daily sales report efficiency by 40% by automated reports using SQL & Excel
- Built a regression model to predict claims severity & loss, improved model performance by 20%
- Worked with data engineering team on system implementation & minimize possible human error

Johnson Controls Asia Pacific, Shanghai, China Data Analyst
- Provided valuable insights & data driven recommendation to investment teams
- Enable automation in Tableau to visualize & track historical investment performances, with 30% improvement in efficiency
- Integrated data from different sources & performance data cleaning before analysis
- Presented data analytics insights to senior executives & helped management to make better investment decisions

**SKILLS**

Excel; SQL; R; Python; MATLAB HTML; CSS; SAS

**INTERESTS/ACTIVITIES**

Chinese Music Club (UofT): Radio Host
ECCHO (UofT): Director External Relations
Boston Consulting Group: Data Analytics Virtual Experience Program: 2020

Yuwei Feng

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Alan Fontoura

A certified Financial Risk Manager professional with work experience in various fields of Risk Management, Alan has excellent data analysis skills, time-series analysis, forecasting, and pattern recognition. He is also a strong team player with excellent leadership, presentation, and communication skills.

**EXPERIENCE**

Bank of New York Mellon, Brazil December 2020-
Market Risk Analyst
- Developed several pattern recognition algorithms to detect potential money-laundering activities, improving true positive results overall, & reducing procedure runtime
- Developed report templates to track of money-laundering activity

PETROBRAS, Petroleo Brasileiro S.A. Brazil November 2018-
Financial Risk Analyst
- Developed automated data analysis reports for hedging policy monitoring, overall liquidity, & market risk monitoring reducing operational risk & increasing efficiency
- Implemented an RStudio Connect Server to host Shiny web-apps and increase their reach among company stakeholders

**SKILLS**

Python; SQL; R; MS Office Suite

**INTERESTS/ACTIVITIES**

Chess; E-Sports; Soccer; Movies/TV

Alan Fontoura
Archit Goel

Archit is a machine learning enthusiast with a passion for coding, data science, and application of statistics in real-world situations. He has excellent problem solving and analytical skills along with excellent critical and innovative thinking. Archit also has working experience collaborating with cross-cultural teams.

EXPERIENCE

ClickScient, India (Kapitus, US) Business Analyst December 2020- August 2021
  • Analyzed relationship between types of stipulations & buyers’ remorse using regression model; successfully identified over 60% of the stipulations that were critical to the business
  • Estimated & analyzed the success rate of converting prospective clients by identifying the optimum number of stipulations per contract; enhanced the customer experience by reducing stipulations from 8 to 3-5
  Rotaract Club, Keshav Mahavidyalaya, India 2018-2019 Vice President
  • Organized an awareness event to dispose Indian National Flag as per Flag Code, 2002 on 73rd Independence Day
  • Organized ‘Walk for a Cause’, a Thalassaemia awareness event in collaboration with Rotary Club, New Delhi
  Rotaract Club, Keshav Mahavidyalaya, India 2017-2018 Treasurer
  • Supervised a literacy camp to educate underprivileged students in collaboration with the Ashima Foundation
  • Organized a ‘Blood Donation’ service in campus of University of Delhi

Yilin Han

Yilin possesses strong time management, communication, leadership and interpersonal skills with the ability to multi-task to the highest level under pressure. She is a detail oriented problem solver with strong technical skills in statistical science and quantitative financial modelling.

EXPERIENCE

University of Toronto & Waterloo Teaching Assistant September 2021 - Present
  • Reinforce problem-solving skills by creating quizzes & tests, share expertise among complex topics on Q & A Platform
  • Enhance time management & communication skills through grading, answering questions during tutorials & office hours, & conducting weekly meetings
  RBC (Workplace Education Program), Toronto September 2020- October 2020 Project Consultant
  • Led the team to provide an external consulting engagement to RBC, worked directly with the commercial banking manager, conducted market research, & provided strategic advice on areas of operational improvements through analysis of data & changes in market conditions
  • Hosted conference calls, designed & recommended 4 revenue-driving initiatives which would result in a 10% increase in year-over-year projected sales
  • Compiled a 12-page deck detailing the proposal including the strategy matrix, implementation & measurement plan, presenting the report to senior managers

PROFESSIONAL CERTIFICATES/AWARDS
  Society of Actuaries
  P (Probability)
  SAS: Base Specialist Certification
  Data Analytics in Finance (U. of Illinois) Bloomberg Market Concepts (BMC) Certification
  Project Management (U. U., U.K.)

INTERESTS/ACTIVITIES
  Track & Field Varsity; Orienteering; Equity Research; Piano & Guitar; Photography; Volunteering
Huan Jin

Having passed six SOA exams, Huan has strong analytical abilities and proven leadership and teamwork abilities developed from projects, research, tutoring, and work experience. She also has great communication skills, is flexible, resourceful, and is an avid problem-solver.

EXPERIENCE

Sunlight Consulting, Shanghai, China
Actuarial Intern
- Participated in product pricing, mainly responsible for designing & modifying the pricing system
- Carried out the pricing model using Excel & Access, & updated the data & variables periodically
- Created automation programs through VBA, SAS to achieve an efficient analysis of the databases built from SQL

China Life Insurance, Suzhou, China
Finance Intern
- Obtained a comprehensive understanding of the business process of an insurance company
- Served as temporary teller, responsible for cash, cheque, bank receipts, invoice issuance & custody work
- Prepared bid & contract documents, etc. to promote the progress of the company’s ongoing bidding projects

Automobile Insurances in Alberta, Toronto
Reserving Project
- Utilized different types of reserving techniques to draw conclusions from the data & estimate future reserves
- Developed deep understanding of major & minor coverage types & legislative laws on automobile insurance
- Extracted industry data from GISA by producing development triangles to analyze trends & patterns

Jiayi (Cathy) Li

With a background in Statistics, Cathy is self motivated and an excellent self-starter. She is also skilled at analysis, information integration, and time management. Cathy is a quick learner in a fast paced environment, and is equally capable working as an individual as well as in a team setting.

EXPERIENCE

BoCom MSIG Life Insurance, Shanghai, China
Actuarial Assistant
- Interned at the Actuarial Department & responsible for terms formulation & inter-industry communication
- Involved in writing terms for a critical illness insurance product & examining terms for other insurance products
- Analyzed data from the life insurance industry’s communication meeting & prepared product research reports

Haitong Securities, Shanghai, China
Analyst
- Interned at Non-Bank Financial team. Attended strategy meetings with insurance companies & other security companies
- Collated meeting minutes & translated them between English & Chinese

Goldenwise Capital Management
- Project: Whale Finance (2020)
- Studied investment strategies to analyze the causes of stock price fluctuations. Conducted regular individual & group presentations

PROFESSIONAL CERTIFICATES/AWARDS

Society of Actuaries
- P (Probability)
- FM (Financial Mathematics)
- LTAM (Long Term Actuarial Mathematics)
- IFM (Investment & Financial Markets)
- SRM (Statistics for Risk Modelling)
- STAM (Short Term Actuarial Mathematics)

Society of Actuaries
- P (Probability)
- FM (Financial Mathematics)
- VEE Economics

INTERESTS/ACTIVITIES

EZ United Basketball Team (UofT): Team Manager

Skills

Python; R; SQL; SAS (Global Certificate)

Skills

R; MATLAB; SAS; MS Office Suite

Entrance Scholarship: 2016
Dean’s List: 2020

save
Ruohui (Leroy) Li

With a background in statistics, finance and risk, Leroy is experienced in conducting data-oriented research and analytics for financial and business intelligence purposes. With comprehensive project-based training on business applications of quantitative and data science methods he has knowledge in financial markets, valuation and risk models.

EXPERIENCE

Ontario Ministry of Natural Resources & Forestry, ON
• Jr. Data Science Developer
• Assisted team members to accomplish department SharePoint data migration project
• Completed jurisdictional scan reports about advanced analytic utilization in decision-making process
• Drafted dashboard design manual for future employees
Scotiabank, Toronto, ON
• Global Banking & Markets Audit
  • Analyzed short-term fund trading data & generated reports for evaluation on audit monthly meeting
  • Generated various graphs & charts with vital information for risk management purpose
  • Built Python analysis tool that covered 80% of regular analysis scenarios for short-term fund trading
  • Utilized Bloomberg terminal to extract monthly FX rate & calculate mark to market value of assets and liabilities
Manulife Financial Corporation, Waterloo, ON
• Business Systems Analyst
  • Modified existing SQL coding for further development purposes based on requirements
  • Developed naming standard tool to enhance several teams’ technology process by HTML with no prior knowledge
  • Designed product marketing strategy for insurance products
Syncr, Mississauga, ON
• Business Systems Analyst
  • Performed quality assurance on insurance calming automation process & worked in collaboration to modify documentation automation process

SKILLS

Python; Bloomberg; Excel; SQL; MATLAB; R, Tableau

EDUCATION

Master of Financial Insurance
University of Toronto
2021 - 2022
BMath (Honours) with Distinction
Professional Risk Management & Statistics
University of Waterloo
2017

Kitchener-Waterloo Chinese Students & Scholars Association: Public Relations 2017-2018

Xiangyu Li

Xiangyu has four years of consulting experience in the insurance and legal industry across Canada. She has strong quantitative, mathematical, and problem-solving skills proven from previous research and work experience. Xiangyu also has excellent communication and leadership skills demonstrated as a lead investigator.

EXPERIENCE

30 Forensic Engineering, Toronto
• JR. Data Science Developer
• Utilized Bloomberg terminal to extract monthly FX rate & calculate mark to market value of assets and liabilities
• Managed all facets of projects from the proposal stage, ensured completion of work within budget in a timely fashion
• Presented and participated in client-facing business
• Hosted forensic engineering seasonal webinar sessions, which were accredited for Continuing Education Credits by the RIBO, the Insurance Council of British Columbia, the Law Society of British Columbia, & AIC

Bulldozer Sale Prices Prediction
• Pre-processed 400,000+ rows of time-series data with 53 features to implement Random Forest Regressor with Python to forecast sale prices & randomized search for optimizing hyperparameters
• Achieved Kaggle required evaluation metric, Root Mean Squared Log Error (RMSLE) of 0.297, ranked 80th of 474

CFA Passed Level 1 & 2: 2021

PROFESSIONAL CERTIFICATES/AIDS

CFA Passed Level 1 & 2: 2021

UofA Graduate Student Fellowships:
Civil & Environmental Engineering
2014

FRM Part 1 Candidate: November 2021

Python; MATLAB; R; SQL; VBA

EDUCATION

Master of Financial Insurance
University of Toronto
2021 - 2022
Civil & Environmental Engineering
University of Alberta
2017

BEng Civil Engineering
Dalian University of Technology
2014

INTERESTS/ACTIVITIES

30 Forensics Honey Badgers Softball Team: 2017 -2021

INTERESTS/ACTIVITIES

Kaggle Project

UofA Graduate Student Fellowships: 2014-2016

PROFESSIONAL CERTIFICATES/AIDS

CFA Passed Level 1 & 2: 2021

UofA Graduate Student Fellowships:
Civil & Environmental Engineering
2014

EXPERIENCE

30 Forensic Engineering, Toronto
• JR. Data Science Developer
• Utilized Bloomberg terminal to extract monthly FX rate & calculate mark to market value of assets and liabilities
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Bulldozer Sale Prices Prediction
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• Achieved Kaggle required evaluation metric, Root Mean Squared Log Error (RMSLE) of 0.297, ranked 80th of 474
**EDUCATION**

**Master of Financial Insurance**

University of Toronto  
2021 - 2022

**BMath (Honours)**

Mathematics; Financial Analysis; Risk Management - Chartered Financial Analyst Specialization  
University of Waterloo  
2021

**President’s Scholarship of Distinction**

**INTERESTS/ACTIVITIES**

Music theory & composition  
Debate

**SKILLS**

- Mathematics; Financial Analysis; Risk Management  
- Python; C; VBA; MATLAB; R; SQL

**CERTIFICATES/AWARDS**

President's Scholarship of Distinction  
Sammy Chan Entrance Scholarship in Mathematics

**EXPERIENCE**

**KIK Custom Products, Vaughan, ON**

Financial Analyst  
*January 2019 - August 2019*

- Worked on generating, designing, & analyzing sales report using tools such as PivotTables, Excel VLOOKUP  
- Automated process of generating monthly Excel sales reports by coding & debugging in VBA  
- Redesigned custom reports as per clients’ needs by understanding & updating functions & PivotTables  
- Alleviated negative impact of abrupt department restructuring by tutoring employees at other locations

**People’s Insurance Company of China, Zhejiang, China**

Insurance Risk Associate  
*May 2018 - August 2018*

- Worked on reviewing & assessing risks of insurance applications from lower branches  
- Assisted senior colleagues in interviewing representatives of small to medium size companies for business loans  
- Worked with team lead to analyze existing database system & proposed ideas on improving system efficiency  
- Tutored colleagues in debugging Excel functions using knowledge in Excel & computer science

**University of Waterloo**

Project: Multi-Period Investment Problem (2020)  
- Coded in MATLAB to solve portfolio problems in finance  
- Collaborated with group members to build financial model for new venture  
- Automated the process of generating customized sales reports (VBA)

**KIK Custom Products**


**PROFESSIONAL CREDENTIALS/ACADEMIA**

**Society of Actuaries**

P (Probability); FM (Financial Mathematics); LTAM (Long Term Actuarial Mathematics); IFM (Investment & Financial Markets); and all VEE components

**EXPERIENCE**

**University of Waterloo, Waterloo, ON**

Teaching Assistant  
*September 2017 - April 2021*

- Graded & gave feedback on students’ weekly assignments and tests  
- Engaged in professional development and discussion forums with other teaching assistants and instructors

**People’s Insurance Company of China, Anda, China**

Actuarial Associate  
*January 2020 - April 2020*

- Conducted life & property product quoting using PICC’s pricing system for clients  
- Assisted actuaries to examine & verify current insurance policies  
- Compared the life insurance industry in China and Canada, & provided suggestions for future technical optimization

**London Life Insurance Company, London, ON**

Actuarial Intern  
*May 2019 - August 2019*

- Provided payout annuities, structure settlements, & pension quoting using Excel calculators & AOS on special requests  
- Developed & optimized a data cleansing tool using Microsoft Access to remove duplicate data from the industry dataset  
- Performed annual pricing review on the LICAT payout annuity ROI model & cashflow model in Excel to ensure the consistency between current assumptions & model variables

**CANNEX Financial Exchanges Ltd., Toronto, ON**

Product Analysis Assistant  
*September 2018 - December 2018*

- Developed the existing Variable Annuity Database using Microsoft Access to maintain clarity of the flow of all data  
- Performed data validation & error checking in the Database

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**Meihui (Harper) Lin**

Harper is a motivated self-starter with an excellent record of dependability and teamwork. Along with strong organizational and quantitative skills focused on financial analysis, she also has developed excellent communication, time management and leadership skills through work experience.

**EDUCATION**

**Master of Financial Insurance**

University of Toronto  
2021 - 2022

**BMath (Honours) with Distinction**

Statistics; Actuarial Science; Financial Analysis; Risk Management (Co-op)

University of Waterloo  
2017 - 2021

CGPA 4.0/4.0

Dean’s Honour List: 2016-2021

**SKILLS**

- R; SQL; MATLAB; C; Python; Excel/VBA; Access

**CERTIFICATES/AWARDS**

- SOA Student Research Case Study Challenge  
- Financial Analysis & Risk Management Student Association: Member  
- Hult Prize Competition: Harnessing Energy Power

**EXPERIENCE**

**University of Waterloo, Waterloo, ON**

Teaching Assistant  
*September 2017 - April 2021*

- Graded & gave feedback on students’ weekly assignments and tests  
- Engaged in professional development and discussion forums with other teaching assistants and instructors

**People’s Insurance Company of China, Anda, China**

Actuarial Associate  
*January 2020 - April 2020*

- Conducted life & property product quoting using PICC’s pricing system for clients  
- Assisted actuaries to examine & verify current insurance policies  
- Compared the life insurance industry in China and Canada, & provided suggestions for future technical optimization

**London Life Insurance Company, London, ON**

Actuarial Intern  
*May 2019 - August 2019*

- Provided payout annuities, structure settlements, & pension quoting using Excel calculators & AOS on special requests  
- Developed & optimized a data cleansing tool using Microsoft Access to remove duplicate data from the industry dataset  
- Performed annual pricing review on the LICAT payout annuity ROI model & cashflow model in Excel to ensure the consistency between current assumptions & model variables

**CANNEX Financial Exchanges Ltd., Toronto, ON**

Product Analysis Assistant  
*September 2018 - December 2018*

- Developed the existing Variable Annuity Database using Microsoft Access to maintain clarity of the flow of all data  
- Performed data validation & error checking in the Database
Chuqiao (Michelle) Liu

Chuqiao (Michelle) has strong analytical and problem solving skills, and proficient in interactive dashboarding through work experience. With a dynamic personality liaising with all levels of staff and clients, she has a proven aptitude to thrive in fast-paced and challenging environments under minimal supervision.

EDUCATION
Master of Financial Insurance
University of Toronto
2021 - 2022

EXPERIENCE
Deloitte China, Beijing, China
December 2020 - March 2021
IT Risk Analyst
- Participated in IT Structure audit procedures
- Utilized Excel to process data & files provided by clients & composed working papers meeting demanding deadlines
- Built strong team presence through planning team activities

IDC Consulting, Beijing, China
September 2020 - December 2020
Market Analyst
- Compiled prediction models in Python for PC of various configurations to generate prices automatically into Excel
- Obtained pricing & sales data for market share analysis & prediction by performing web scraping in Python
- Reduced data issues by 20% through the enhancement of back-end database with VBA & automated error checking

Bank of Montreal, Beijing, China
May 2018 - June 2018
Investment Analyst
- Increased application success rate by validation against governance records & remittance details using formulas
- Generated leads by identifying & analyzing applicant characteristics, increased revenue through cross-selling
- Resolved application inquiries from clients & head office through effective data summary and communication
- Prepared & presented weekly dashboard report of application progress & statistics to management

EXPERIENCE
Ernst & Young, Toronto, ON
September 2019 - Present and
Actuarial Consultant (Actuarial Advisory Services)
- Independently validated AXIS valuation models for various insurance products
- Assisted clients with validation of demographic assumptions comparing the experience study report to policy data
- Provided supports to the client on constructing the IFRS17 pilot model in the Regular Life module in AXIS

Reinsurance Group of America, Toronto, ON
January 2018 - April 2019
Actuarial Co-op Student (International Valuation)
- Contributed to an initiative to calculate the embedded value & economic capital of China business
- Validated the calculations of cash flows in AXIS using Excel for auditing purposes

Sun Life Financial, Toronto, ON
September 2016 - April 2017
Actuarial Co-op Student (Actuarial Consulting Group)
- Assessed the business impacts for each business unit under LICAT by performing cell analysis using AXIS
- Developed new optimal capital projection methodologies for morbidity risk & lapse risk for various products
- Validated AXIS Surplus Model for the US segment

Manulife Financial, Toronto, ON
January 2016 - April 2016
Actuarial Co-op Student (GFA Reinsurance)
- Streamlined statistical analysis of the GMIB annuitization project based on the policies of variable annuities
- Calculated moneyness & eligibility year using Excel VBA & categorized using Access SQL
- Reconciled guaranteed annuity purchase rates

PROFESSIONAL
- IT Risk Analyst
- Market Analyst
- Investment Analyst

CERTIFICATES/AWARDS
- Society of Actuaries
  - P (Probability); FM (Financial Mathematics); SRMI (Statistics for Risk Modelling)

SKILLS
- Python; R; MS Excel (VBA); SQL; ACCESS; VBA; Access SQL; Excel VBA; R; SAS 9 Certified Statistical Business Analyst: Regression & Modeling

INTERESTS/ACTIVITIES
- ASNA (Montreal) 2018: Volunteer
  - Renision College: Conversation Partner
  - UWaterloo: Math Ambassador
  - Competitive Swimmer; Erhu

Wendi (Wendy) Lin

Wendy is a highly detail oriented individual with excellent problem solving skills. She has superior multi-tasking skills developed working in a time sensitive environment, with strong interpersonal and organizational skills established through extracurricular experience. Wendy also has the full ASA designation.

EDUCATION
BMath (Honours)
University of Waterloo
2019

Dean’s Honour List: 2016/2017

SKILLS
- ACT; VBA; Access SQL; Excel VBA; R; Python; Scheme; MS Excel; Word; Access
- SAS 9 Certified Statistical Business Analyst: Regression & Modeling

PROFESSIONAL
- Associate of the Society of Actuaries (ASA)
- Fellow of the Society of Actuaries (FSA)
- Completed Fellow of the Society of Actuaries (ASA)
- Quantitative Finance and Investment
- Actuarial Science (Predictive Analytics)

CERTIFICATES/AWARDS
- SRM (Statistics for Risk Modelling)
- ASNA (Montreal) 2018: Volunteer

SKILLS
- Language: Spanish (beginner)

INTERESTS/ACTIVITIES
- Community Action Projects, UofT
- UW&WE, UWaterloo: Event Planning Team

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Jingxuan (Jocelyn) Liu

Jocelyn has proven time management skills working efficiently in a high pressure environment, great teamwork and critical thinking skills, with a self-learning ability demonstrated from entrepreneurship experience. She also has outstanding skills in visualizing data and information, creating engaging slide decks and video to communicate complex material.

EDUCATION
Master of Financial Insurance
University of Toronto
2021 - 2022

BEcon Finance
Nankai University
2021

Innovation & Entrepreneurial Leadership Program
University of California Santa Barbara
2018

SKILLS
C++; Python; R; Stata; LATEX; EViews; MS Office Suite

PROFESSIONAL CERTIFICATES/AWARDS
Innovation & Research Scholarship: 2019
Volunteer Service Scholarship: 2020
Challenge Cup Business Plan National Competition (Silver): 2020
Modelling Math Contest (Province wide) (2nd): 2019

INTERESTS/ACTIVITIES
Student Mentor
Hip-Hop Dance Crew: Member (placed 4th in province wide competition)

EXPERIENCE
Sealand Securities, Shanghai, China
Research Intern, Macro Strategy
September 2020-February 2021

• Focused on the research of Korea stock market rotation analysis, & discovered the three key variables impacting stock market volatility independently
• Compared stock market of China and South Korea & provided investment recommendations; approved publication as part of the company’s official report
• Compared weekly trends of China A-share and macro indicators to predict future market trends
• Appointed leader of the vehicle market research team
• Communicated effectively with clients from varying backgrounds building strong relationships

A New Method for Rapid Detection of Citrus Diseases
Operation Team Lead (Entrepreneurship)
January 2020-January 2021

• Collaborated with cross-subject teams (biology & pharmaceuticals, & computer science), conducted market analysis & developed marketing strategy
• Held weekly meetings with business students & participated in online business forums to learn about different businesses’ development pathways therefore improving business models (B2B; B2C)
• Successfully attracted & served 2115 fruit farmers as our customers, generated CAD 10,000 profit as well as saving CAD 204,360 for our customers

Xiao (Susan) Lu

Susan has an outstanding background in Actuarial Science and Financial Mathematics. She has exceptional problem-solving and analytical skills to formulate business insights through project research and analysis. She is also experienced in extracting data from Oracle/Teradata using SQL to generate aggregation summary.

EDUCATION
Master of Financial Insurance
University of Toronto
2021 - 2022

BSc (Honours) Actuarial Science & Financial Mathematics
McMaster University
2021

University Entrance Scholarship: 2017
Dean's Honour List: 2018-2021

SKILLS
Python; R; SAS; Tableau; Excel; VBA; SQL

PROFESSIONAL CERTIFICATES/AWARDS
Society of Actuaries
P (Probability); FM (Financial Mathematics)

SAS Certified Specialist: Base Programming
Tableau Desktop Specialist

INTERESTS/ACTIVITIES
IELTS Tutor
CSSA, McMaster: Public Relations Student Union: Vice President

EXPERIENCE
University of Toronto
Teaching Assistant
September 2021-Present

• Assist with ongoing development & deliver tutorials to ensure content & methods meet learning objectives
• Participates in assessment process to ensure timely & effective feedback to students

China Life Insurance Company, Jinhua, China
Claims Analyst
June 2019-September 2019

• Cautiously investigated complex claim issues to identify discrepancies & determine the validity of claims
• Generated pivot table to organize data by categories & determined the amount of loss & damaged covered
• Created VBA code to automate data extraction, cleaning, & adjustment report generation, thereby significantly increasing efficiency & reducing errors from manual operations

China Minsheng Bank Corporation, Jinhua, China
Customer Representative
June 2018-September 2018

• Conducted SAS Macro to automate the process of generating monthly report; Generated plots/charts using Tableau/ Excel
• Demonstrated outstanding customer service, resolved customer concerns & helped build customer loyalty
• Contributed as a team member in cross-selling financial products to customers at every opportunity to meet sales targets on accounts, credit cards, & loans
Qianshu Ni

With a background in Financial Economics and Statistics, Qianshu has built excellent communication, teamwork, problem-solving and critical thinking skills. Qianshu is also a quick learner, self-motivated, energetic, result-driven and innovative.

EDUCATION
Master of Financial Insurance
University of Toronto
2021 - 2022

BSc (Honours)
Financial Economics Specialist
Statistics Major
University of Toronto
2021

SKILLS
Python; R; Stata; SQL; PowerPoint; Excel

PROFESSIONAL

June 2020

ASA UofT Datafest, Toronto

• Implemented multiple models (OLS, Fixed effect, random effect, & Decision Tree Learning) to study the effectiveness of 4 factors different states of the U.S. to explore how policies affect the COVID-19 infection rate in the U.S. using R

July 2018-
August 2018

China Construction Bank, Fuzhou, China
Intern (Commercial Banking)

• Organized the corporate loan rating reports & credit file & developed deep understanding of banking services
• Visit customers & senior executives to understand their company’s planning & financial operations
• Developed regression approaches to investigate customer information & sales performance & created diagrams to visualize the dataset using R, leading to improved presentation skills

May 2021-
June 2021

CITIC Securities Co. Ltd., Shanghai, China
Intern (Business Expansion)

• Collected executives’ financial information, capital market violations, legal proceedings, equity pledge
• Revised the prospectus, including financial data, operating conditions, calculation of financial indicators using WIND
• Compiled the company’s temporary entrusted management report involving major litigation & personnel changes, bond entrusted management affairs report, entrusted agent bond redemption interest confirmation form, annual interest payment announcement, interest payment reminder, etc.

June 2020

UofT Chinese Music Club: Accounts

Peace Paul

Peace has three years experience in the insurance industry, focusing on actuarial reserving and experience analysis of Property and Casualty Insurance. She is detail oriented with the ability to manage concurrent deadlines in a calm, professional manner. She is also an excellent communicator and has demonstrated the ability to juggle multiple high priority tasks.

EDUCATION
Master of Financial Insurance
University of Toronto
2021 - 2022

BSc (Honours)
Statistics & Computer Science
University of Port-Harcourt
Nigeria
2013

SKILLS
R (proficient); Python; MATLAB (basic); MS Office Suite

PROFESSIONAL

November 2018-
Present

AXA Nigeria
Team Lead Property & Casualty Portfolio, Actuarial Services

• Carried out annual Reinsurance optimization exercise & report on issues & trends noticed
• Monitored key monthly & quarterly metrics in the P&C portfolio
• Reviewed the company’s claim experience & provided insight to management into order improve outlook

May 2021-
June 2021

CITIC Securities Co Ltd., Shanghai, China
Intern (Business Expansion)

• Collected executives’ financial information, capital market violations, legal proceedings, equity pledge
• Revised the prospectus, including financial data, operating conditions, calculation of financial indicators using WIND
• Compiled the company’s temporary entrusted management report involving major litigation & personnel changes, bond entrusted management affairs report, entrusted agent bond redemption interest confirmation form, annual interest payment announcement, interest payment reminder, etc.

November 2018-
Present

PwC Nigeria/PwC South Africa
Senior Associate

• Carried out Employee benefit (IAS 19) valuations
• Assisted in IFRS 9 impairment model build involving Expected Credit Loss (ECL)/ Loss Given Default (LGD)/ Probability of Default (PD)/ Exposure at Default (EAD) analysis & provided commentary on ECL results.
• Carried out annual Reinsurance optimization exercise & report on issues & trends noticed

July 2018-
August 2018

China Construction Bank, Fuzhou, China
Intern (Commercial Banking)

• Organized the corporate loan rating reports & credit file & developed deep understanding of banking services
• Visit customers & senior executives to understand their company’s planning & financial operations
• Developed regression approaches to investigate customer information & sales performance & created diagrams to visualize the dataset using R, leading to improved presentation skills

June 2020

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• Implemented multiple models (OLS, Fixed effect, random effect, & Decision Tree Learning) to study the effectiveness of 4 factors different states of the U.S. to explore how policies affect the COVID-19 infection rate in the U.S. using R

ASO UofT Datafest, Toronto

• Implemented multiple models (OLS, Fixed effect, random effect, & Decision Tree Learning) to study the effectiveness of 4 factors different states of the U.S. to explore how policies affect the COVID-19 infection rate in the U.S. using R
Bilal Raja

Bilal has an excellent theoretical foundation of the Black-Scholes model and the No Arbitrage Principal. He also has experience with presenting high-level research topics in a lecture series and a strong applied background in statistical estimation, presenting findings using data visualization methods.

EXPERIENCE

Markham YMCA
Staff, Health & Fitness
• Created workshops for 20+ youth to develop their leadership skills improving their employability & soft skillset
• Led presentations with youth bringing awareness to challenges faced in the local community & viable solutions
• Assisted youth with an annual ‘Civic Action’ project identifying possible issues that local youth face, the potential solutions regarding those issues & their advantages/disadvantages

University of Toronto Scarborough
Management Peer Mentor
• Created lesson plans & managed productive study sessions with freshmen economic students, catering to each students learning style
• Presented difficult topics to students in a clear & concise manner which improved their performance greatly

Project: Discrete Mean-Variance Hedging (2021)
• Implemented moving window method to hedge asset using Matlab
• Further applied this method to hedge price of AMZN call option price in a 6-week period

Project: Mean-Variance Optimization (2020)
• Created efficient frontier & performed mean-variance optimization for 3 assets in Matlab
• Applied Black-Litterman model to three assets with different speculations of return vs. risk.

EXPERIENCE

Markham YMCA
Staff, Health & Fitness
• Created workshops for 20+ youth to develop their leadership skills improving their employability & soft skillset
• Led presentations with youth bringing awareness to challenges faced in the local community & viable solutions
• Assisted youth with an annual ‘Civic Action’ project identifying possible issues that local youth face, the potential solutions regarding those issues & their advantages/disadvantages

University of Toronto Scarborough
Management Peer Mentor
• Created lesson plans & managed productive study sessions with freshmen economic students, catering to each students learning style
• Presented difficult topics to students in a clear & concise manner which improved their performance greatly

Project: Discrete Mean-Variance Hedging (2021)
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• Further applied this method to hedge price of AMZN call option price in a 6-week period

Project: Mean-Variance Optimization (2020)
• Created efficient frontier & performed mean-variance optimization for 3 assets in Matlab
• Applied Black-Litterman model to three assets with different speculations of return vs. risk.

Xinyue (Iris) Sun

Iris has excellent quantitative analysis, detail-oriented and time management skills gained through previous work experience in the industry. She also has professional integrity with strong teamwork and proven interpersonal skills.

EXPERIENCE

Manulife, Toronto
Actuarial Assistant, US Life Valuation
September 2020 - December 2020
• As part of the IFRS4/IFRS17 quarter-end reporting process, assisted with the reserve movement & source of earning analyses for US life products
• Calculated & analyzed bulks’ reserve & their impact on RMA
• Performed comprehensive model validation on annual & quarterly basis changes; consolidated impacts, testing methodologies & testing results

Ontario Ministry of Education
Data Analyst
January 2019 - April 2019
• Wrote VBA macros to automate analysis processes
• Assisted with the Ministry's financial projections by applying a linear regression model
Yuji Tan

Yuji has proven teamwork, leadership and communication skills developed through group projects, and volunteer and work experience. She has also gained excellent critical and creative thinking skills through research projects along with strong time management skills and is able to grasp new ideas and concepts quickly and efficiently.

**EXPERIENCE**

**Nielsen Holdings PL, Telecom & Technology Group, China**

- Business Analyst
  - Developed a Python-based data mining tool to collect unstructured data concerning COVID-19 & visualized the data
  - Employed text mining algorithms to retrieve information concerning human behaviors & emotions of COVID-19
  - Composed a data-driven analysis report about the characters of human behaviors in the context of COVID-19

**China Guangfa Bank, Shenzhen Houhai, China**

- Risk Management Intern
  - Assisted credit manager in loan documents review; provided clients with guidance on loan application workflow
  - Gained familiarity with credit rating system; assessed client’s credit rating & financial situation
  - Assisted the IT department in developing an internal data-driven consumer retail finance platform for credit scoring

**Guangdong University of Foreign Studies**

- Project: Growth Enterprises Market
  - Researched liquidity premium in the Growth Enterprises Market based on modified Fama-French 3-Factor model using Stata

**SKILLS**

- Python; MATLAB; R; STATA; C++;
- MS Office Suite

Qin (Sophia) Wang

Sophia is highly motivated with a strong academic background in financial risk management and data science. She has proven communication and leadership skills with experience leading a team. She also has excellent time management and able to prioritize tasks to meet deadlines effectively.

**EXPERIENCE**

**CoCo Fresh Tea and Juice, Toronto**

- Store Manager
  - Analyzed monthly sales figures & interpreted trends in Excel to forecast future sales that facilitated planning
  - Independently executed the recruiting, selecting, orienting, training of 15+ baristas
  - Enhanced interpersonal skills by collaboratively interacting with stakeholders to implement purchasing plans helping to improve stock controls & maintain proper inventory levels within budget

**Ping An Insurance, China**

- Sales Analyst Assistant
  - Conducted qualitative & quantitative analysis of sales data utilizing Excel/VBA in data retrieval, & motivated sales by incorporating commission & bonus calculations in automating sales performance report
  - Gained solid understanding of code of ethics & operational processes of insurance claims
  - Collaborated with key stakeholders to collect & evaluate generating informative reports & presentation decks focusing on data visualization to aid strategic decision making

**Nielsen Holdings PL, Telecom & Technology Group, China**

- Business Analyst
  - Developed a Python-based data mining tool to collect unstructured data concerning COVID-19 & visualized the data
  - Employed text mining algorithms to retrieve information concerning human behaviors & emotions of COVID-19
  - Composed a data-driven analysis report about the characters of human behaviors in the context of COVID-19

**Guangdong University of Foreign Studies**

- Project: Growth Enterprises Market
  - Researched liquidity premium in the Growth Enterprises Market based on modified Fama-French 3-Factor model using Stata

**SKILLS**

- Python; Excel/VBA; SQL;
- MATLAB; R

**PROFESSIONAL CERTIFICATES/AWARDS**

- CFA Level 1: 2019
- FRM Part1 Candidate: 2021
Wenlu (Michelle) Wang

Michelle has demonstrated excellent problem-solving, data analysis, and critical thinking skills. She has also developed quick learning, and excellent time management abilities through academic study and work experience in Canada and China.

EDUCATION
Master of Financial Insurance
University of Toronto
2021 - 2022

BMath (Honours)
Actuarial Science & Statistics
University of Waterloo
2021

SKILLS
Python; R; SQL; VBA; Scheme;
MS Office Suite; Familiar with Power BI

PROFESSIONAL CERTIFICATES/AWARDS
UWaterloo President’s Scholarship: 2017
CFA Level 1 Candidate
FRM Part 1 Candidate

INTERESTS/ACTIVITIES
SUCCESS Foundation: Volunteer: 2014
Senior Community Organization: Facilitator: 2013-2014
Ballet; Poker; Competitive Swimming; Scuba Diving

EXPERIENCE
StepStone Group LP, Beijing, China
Portfolio Analytics & Reporting Intern
May 2021-
August 2021
• Performed portfolio asset change analysis based on quarterly financial reports from 200+ different funds, synthesized key insights into investment intelligence dashboards highlighting changes in IRR and AUM
• Proactively engaged in investigations with respective client leads for all gaps of concern
• Assisted with research report on Wumart’s acquisition of METRO China’s operations

Shanghai Pudong Development Bank, Tianjin, China
Summer Analyst, Regulatory Accounting
May 2018-
August 2018
• Ensured timely & accurate incorporation of regulatory guidance from China Banking Regulatory Commission
• Drafted department P&L statements with a focus on regulatory expenses & losses
• Automated an alerting mechanism that allowed hourly notification on the latest regulatory document releases from various external authorities

Marsh Canada Ltd., Toronto
Business Analyst
September 2017-
December 2017
• Processed data via automated tools to support the manager in making decisions
• Automated relevant data (extracting by SQL queries) integration process through MS Excel functions & VBA.
• Demonstrated data visualization skills by converting key data into presentable forms using lookups & pivot tables

Qifei (Jo) Xie

Jo has a well rounded background in statistics, mathematics, and finance. She is an agile learner with experience across the globe, also being fluent in English, Mandarin and Cantonese. She has excellent time management and communication skills developed through projects and work experience.

EDUCATION
Master of Financial Insurance
University of Toronto
2021 - 2022

BSc Mathematics
Statistics & Business
London School of Economics
2021

Bowley Prize: 2021

SKILLS
Python; MATLAB; R;
MS Office Suite

PROFESSIONAL CERTIFICATES/AWARDS
Institute of Faculty of Actuaries (IFoA)
CT2 (VEE Corporate Finance equivalent);
CT3 (Exam P equivalent);
CT7 (VEE Economics equivalent)

INTERESTS/ACTIVITIES
Photography; Video editing

EXPERIENCE
LSE Statistics Department, London, UK
Project: Stochastic Simulation
April 2021-
June 2021
• Exhibited strong coding skills by using the search algorithm to produce an extremely positively skewed sample
• Applied & analyzed control variables & other methods to approximate complex integrals
• Strengthened analytical skills by generating a sample of the payments of an insurer and modeling the distribution

HSBC Holdings Plc., London, UK
Global Liquidity and Cash Management Analyst
July 2020-
August 2020
• Demonstrated analytical skills by locating information inconsistency in 4000+ items to format tariff sheets of 43 clients
• Actively communicated with sales managers to gather pricing information
• Deepened understanding of banking regulations, payment & liquidity products by participating in training and talks

LSE Statistics Department, London, UK
Project: Factors That Affect Income & Debt Situation When One Is 25
May 2020-
Is 25
• Analyzed a dataset of 15,000+ samples with 72 variables using plotting functions in R
• Demonstrated strong critical thinking and data interpreting skills by designing research questions & writing report
• Illustrated modeling skills by building MLR & LR models before transformation, cross validation, and predicting
**EDUCATION**

- Master of Financial Insurance
  - University of Toronto
  - 2021 - 2022

**PROFESSIONAL CERTIFICATES/AWARDS**

- Society of Actuaries
  - P (Probability); FM (Financial Mathematics)
- IFM (Investment & Financial Markets)
- STAM (Short Term Actuarial Mathematics)

**INTERESTS/ACTIVITIES**

- Outdoor sports
- Canadian Bass Angler Federation: Member

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**EDUCATION**

- Master of Financial Insurance
  - University of Toronto
  - 2021 - 2022

**PROFESSIONAL CERTIFICATES/AWARDS**

- Society of Actuaries
  - P (Probability); FM (Financial Mathematics)
- CFA Level 2 Candidate
- FRM Part 2 Candidate

**INTERESTS/ACTIVITIES**

- Volunteer; Swimming; Cooking; Travelling; Video games; Pet care

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**EDUCATION**

- Master of Financial Insurance
  - University of Toronto
  - 2021 - 2022

**PROFESSIONAL CERTIFICATES/AWARDS**

- Society of Actuaries
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- CFA Level 2 Candidate
- FRM Part 2 Candidate

**INTERESTS/ACTIVITIES**

- Volunteer; Swimming; Cooking; Travelling; Video games; Pet care
Hanyan (Sally) Zhao

Sally possesses a solid actuarial background, with outstanding academic achievements and practical actuarial science work experience. She has a passion in the field of financial insurance with the drive for continuous self improvement. Sally also has great communication skills, is enthusiastic, patient, and a strong team member.

EXPERIENCE

China Reinsurance, Beijing, China
Actuarial Analyst
May 2019- September 2019
• Collected & organized the risk based capital (RBC) info & related calculation methods for US reinsurance companies
• Assisted in building the pricing model on historical expense & morbidity tables with the assumption on PT, BEA & RM
• Utilized cash flow verification model to check the reserves & cash flow of certain products calculated using Prophet
• Built loss triangle model in Excel to predict unpaid claim liabilities/unearned premium & reserves for products
• Automated data input process, improved data processing efficiency & eliminated human error
• Demonstrated effective communication skills by cooperating efficiently with cross-functional teams
• Demonstrated high quality of work achieving 100% accuracy in verifying input in reserve model

Simon Fraser University, Burnaby, Canada
February 2020- April 2020
• Led team to price life annuity product based on Makeham’s Law, equivalence principles & assumptions
• Derived & tested different possibilities through changing key actuarial inputs e.g. payments & premium frequency
• Analyzed & formulated the optimal annual gross premiums based on researched inflation rate & profit margin
• Utilized Excel to calculate the premiums & reserves of preliminary term policy for joint life & last survivor life insurance

PROFESSIONAL CERTIFICATES/AWARDS

Society of Actuaries
P (Probability); FM (Financial Mathematics); STAM (Short Term Actuarial Mathematics); SRM (Statistics of Risk Management)

INTERESTS/ACTIVITIES

SFU Actuarial Science Mentorship Program: Team Lead & Mentor

Yuanming Zhao

Yuanming has a solid background and understanding in quantitative analysis, financial modelling, and economic theory. With proven integrity, business ethics, confidence, and leadership, he has highly effective communication skills to work well both independently and collaboratively.

EXPERIENCE

Canada Revenue Agency, Ottawa
June 2020- April 2021
• Assisted in reporting & planning audit engagement & provided assurance based on technical analysis (e.g., statistical modelling and risk assessment)
• Compiled & analyzed data using Excel & government tools & data virtualization skills in reporting
• Contributed & assisted in a draft report regarding the future application of emerging technologies, that could be applied within the Government of Canada

Canada Revenue Agency, Ottawa
September 2019- April 2020
• Planned & coordinated the collection of outstanding revenue amounts from individuals and businesses, & the enforcement of compliance
• Conducted accounting skills to analyze financial data to verify & amend taxpayer’s accounts, reconcile account discrepancies, initiate assessments, & establish the degree of non-compliance of taxpayers
• Developed an accounting algorithm, modelling revenue types & amounts

Telfer School of Management, University of Ottawa
2021
• Performed both fundamental analysis (DCF model) & relative analysis (Price multiple); concluded the fair share price for NYSE: UBER is $53.45 USD/Share as of April 9, 2021

PROFESSIONAL CERTIFICATES/AWARDS

Bloomberg Market Concept Certification
CFA Level I Candidate: November 2021

INTERESTS/ACTIVITIES

Quantitative Finance Association;
VP Finance 2018-2020
• Volunteerism; Strategic Planning; Martial Arts; Soccer; Swimming; Industrial Design

EDUCATION

Master of Financial Insurance
University of Toronto
2021 - 2022

BSc (Honours) Actuarial Science
Simon Fraser University
2021

Dean’s Honour Roll: 2018/2019/2020
Undergraduate Open Scholarship: 2019/2021
Aon R. Bruce Coles Memorial Scholarship: 2021

SKILLS

Python; R; SQL; MS Access; Tableau; VBA Macro; Advanced Excel; SAS
Meet Our Alumni

“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 ’18

“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 ’17

“The MFI program has been incredibly useful for me because it helped me to further improve my theoretical knowledge while giving me an opportunity to apply the information I learnt to meaningful projects that mimic the real world.”

Saeed Mohammed, MFI ’20

“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 ’18

“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 ’20

“Before joining MFI, I graduated from U of T 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 ’17

“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.”

Paola Tolentino, MFI ’19

“I found the Master of Financial Insurance to be a perfect blend of pricing theory, risk management and data science. Being part of the 3rd cohort of the program, I had the opportunity to be exposed to several experts in the field and established professionals of both industries. Would also particularly praise the structure of the program itself; by having the internship as the last component of the academic year, the program sets us, the students, up for success by allowing us to stay on - when the opportunity arises - with the companies where we trained as interns.”

Colin Chen, MFI ’20
HONGDA (WILLIAM) WU graduated from the University of Waterloo before joining the MFI Program and is now working at TD. Not only has he excelled in his academic courses, William has also been a very active participant organizing social activities with his classmates. Congratulations William!

“I am glad that I joined the MFI program and feel grateful that I was one of the 26 students. Throughout the year it was challenging and rewarding. I am satisfied with everything that the MFI program has offered, the courses and projects, the excellent teaching team, the group of brilliant students, the support in job search and interview preparation, etc. One of the reasons why I chose the MFI program was because I would like to explore quantitative fields in addition to actuarial science to diversify my academic background and ultimately find my career interest. During the 8-month study term, I obtained theoretical knowledge as well as developed strong programming skills through various hands-on group projects that focus on data science, mathematical finance, and risk management. In particular, the probability of default project helped me to secure a full-time role in retail model development at TD. The MFI Program opened a door for me and helped me grow both personally and professionally, so I would highly recommend the MFI program to aspiring students.”

HONGDA (WILLIAM) WU, MFI Academic Achievement Award Recipient 2021

HUASI (IRIS) OU came into the MFI with the unusual background combination of Pharmacy and Economics, and is currently working as a Modelling Analyst at BMO. Iris has been an active and enthusiastic participant throughout the year; not only performing well in her work placement, she demonstrated excellent presentation skills while consistently being an advocate for the Program during industry visits and networking events. Congratulations on your well-deserved award Iris!

“It was amazingly productive and enjoyable when studying in MFI. MFI is not just a one-year study, it is actually a journey to discover myself, my interest, and my career. Thanks to MFI family, especially Shari, I found the balance in enjoying my interest and delivering value to others with my strength, which is not just a lecture course, but a life gift. The MFI program offers assignments that are practical and can be directly applied to the finance industry. Furthermore, the networking events and info sessions in different financial fields help me to develop my networking skill and some amazing social habits, which also makes me to become a more professional, considerate, and polite person. Also, the group works, and coop term are really helpful in developing the professional skill and learning more about the industry. So, MFI is not just a place to learn math and coding, but also a journey to understand ourselves.”

HUASI (IRIS) OU, MFI Business Acumen Award Recipient 2021
KEVIN WANG graduated from UofT in 2020 before joining the program, and is currently working at CIBC. He built a wonderful rapport with his classmates and therefore was a popular choice as the MFI Ambassador. With the adversity of being online, Kevin strived to nurture the MFI community by organizing social events with his cohort and MFI alumni both online and with COVID-friendly activities such as tree-topping and hiking. He has also been a huge advocate promoting the MFI Program with presentations to undergraduates while a TA. Congratulations Kevin!

“Compared to some general Master of Finance programs in Canada, the Master of Financial Insurance stands out as a well-tailed program dedicated to preparing future professionals in different fields such as Data Science, Finance, and Insurance. The clear passion for the program exhibited by MFI faculty and staff and the professional development opportunities introduced by Sarah and Shari drove me to choose the program. Moreover, the MFI program gave me exposure to coding in different languages such as Python, R, MatLab, SAS, and SQL and helped me build up my own network throughout the year.

The program has exceeded all my expectations! Although the MFI is a relatively new program, the culture and working environment are fantastic. I want to give a big shout out to Shari, Sarah, and Professor Jaimungal. They have been amazing, supportive and their enthusiasm is infectious!”

KEVIN WANG, MFI Ambassador Award Recipient 2021
Please stay in touch!

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@UofTStatSci