



# Cong (Crystal) Liu

With a solid quantitative background in Applied Statistics and Economics, Crystal’s interest in risk and insurance modelling drives her commitment to deliver analytical insights that inform decision-making. She is enthusiastic about contributing her quantitative mindset and technical skills to reinforce risk modelling frameworks and boost strategic business growth.

## EDUCATION

Master of Financial Insurance  
University of Toronto  
2023 - 2024

BSc (Honours)  
Specialist in Statistical Science  
Major Economics  
University of Toronto  
2023

## SKILLS

Technical: R; Python; SAS; Tableau;  
Alteryx; AXIS; Microsoft 365

## PROFESSIONAL CERTIFICATES/AWARDS

CIBC Exceptional Student Award:  
2022; 2023  
Innis College Scholarships: 2020-2022  
Dean’s List Scholar: 2020-2023

## INTERESTS/ACTIVITIES

Piano; Musicals; Puzzles

## EXPERIENCE

CIBC, Toronto Jan. 2023-  
Application Developer Aug. 2023

- Delivered proper, timely & cost-effective solution for enterprise BI tools & services being used by 1000+ users Jan. 2022-

- Standardized & streamlined request collections with Power Automate, reducing turnaround time by 70% Aug. 2022

- Collaborated with cross-functional teams to translate business requirements into actionable technical plans that fulfill business ask while adhering to enterprise security standards

- Facilitated efficient change management for enterprise BI infrastructure through collaborative technical discussions

- Gained a comprehensive understanding of end-to-end data flows through active participation in project activities

*Project: Prediction Model for Stock Market Using Machine Learning Techniques* Nov. 2022-  
University of Toronto Dec. 2022

- Extracted 2,000+ stock price data during 2019-2022 to evaluate the predictive performance of 3 machine learning models; identified logistic classifier as the optimal model given gathered dataset

- Developed a daily COVID search index using the average Google search popularity of the relevant keywords to incorporate the pandemic shock on U.S. stock market

- Achieved a predictive accuracy of 77.70% for stock direction using a logistic classifier built with Python