MASTERS OF financial insurance

MFI candidates
2023 - 2024

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.”

Sean Myers, BMO

“Iris made an immediate contribution towards automating our reporting processes such as model characteristic analysis. She brought a great attitude regardless of what she was assigned.”

Fernanda Vazquez Hernandez

“Boris has been a great addition to the team, we appreciate having him share his expertise in programming and analytics. It’s been a pleasure working with him over the past few months, he has a great attitude and is always willing to help. We anticipate that he will have a very successful career ahead.”

Lisa Cicoria, BMO

“Huan has advanced analytical and learning ability that I am sure the MFI program greatly prepared her for. I wish I learned of the program and the student list earlier.”

Roland Xu, RBC Insurance
Launched in September 2016, the Master of Financial Insurance (MFI) program addresses the growing industry demand for professionals with expertise at the confluence of Data Science, Insurance, and Mathematical Finance. Since its inception, the MFI program has rapidly expanded, producing highly sought-after professionals in sectors such as finance, insurance, fintech, pensions, and consulting. The 2024 cohort, carefully selected from a competitive pool of applicants, features 28 candidates with a low acceptance rate of under 10%, maintaining a balanced gender distribution.

Our students benefit from a dual educational approach: they receive theoretical instruction from globally recognized academics in the Department of Statistical Sciences, which ranks among the top 10 in the world according to the Shanghai Rankings. Simultaneously, they gain practical insights from accomplished industry professionals, enhancing their problem-solving skills and industry acumen. This blend of academic and industry exposure equips our students with unique insights and insider knowledge.

The MFI Team, Sarah, Shari, and I, remain dedicated to nurturing and expanding our network of industry collaborators. We proudly offer students the opportunity for summer internships, or longer durations, which not only furthers their professional growth but also enriches your organization.

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)

From September to December (Term 1)
January to April (Term 2)
May to August (Term 3)
Available for Full Time Work!
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.

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 over the summer term (May-August), and beyond!
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
• Participating on a Panel Discussion
• 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

“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.”

“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.”

“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!”

Alexey Pakhuchiy, MFI 2017 & TD

Working with the MFI students was a real delight. I saw no shortage of creativity, curiosity, and teamwork. I was also very touched when some of my students reached out to me after this course and told me that they’ve gotten amazing positions and benefited greatly from the course and program. 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, Modellicity Inc.
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)
Nicholas Adegbe

Nicholas is an exceptional student and MasterCard Foundation Undergraduate and Graduate Scholar. Having an educational background in actuarial science, he also has hands-on experience in the field of data analytics, data visualization and reporting. In addition, Nicholas has great presentation skills and relationship-building aptitude that cultivate brand loyalty and enthusiasm.

**EXPERIENCE**

**AI-Society, KNUST, Ghana**
Co-Founder
- Empower college students who have passion for AI & Data Science by linking them to industry opportunities
Jan. 2023 - Present

**MasterCard Foundation Scholarship:** 2018-2024

**Vice Chancellor’s Award (KNUST) for Community Impact:** 2019

**Soccer; Volleyball; Entrepreneurship; Community Impact**

**Skills**
- Technical: R; MATLAB; Python; AXIS; SAP ERP; Microsoft 365

**Professional Certificates/Awards**
- MSc (Honours) Actuarial Science
- Kwame Nkrumah University of Science and Technology (KNUST)
- 2021

**Interests/Activities**
- Writing (Author and Editor): Author of “Winning Transition Battles”
- President and Founder of Edu-Consult Africa
- Conference Speaker and Master of Ceremony (MC)

David Gameli Agbeko

David has a deep-seated interest in actuarial science, statistics, data science, and finance. He exudes high energy in the face of challenges and quickly adapts to new working environments while striving to become better at what he does. He is an author, entrepreneur and youth empowerment advocate.

**EXPERIENCE**

**Project: MFI Summer Group Project**
- Summer 2023
  - Evaluated pricing of relevant life insurance products, forecasted reserves, analyzed profit at the portfolio level & conducted investment strategy using mean-variance optimization analysis
  - Presented results & findings to the elite faculty of MFI

**McGill University Faculty of Agriculture & Environmental Science, Quebec, Canada**
Project Assistant (Remote)
- Dec. 2022 - Aug. 2023
  - Assisted in USAID Grant applications for the McGill partners’ scholarship, internship, & entrepreneurship project
  - Increased accessibility of students to internship opportunities by creating a database of approximately 60 agri-food industries
  - Conducted research & outlined practical solutions in addressing challenges confronting internship acquisitions
  - Part of a team of developers to create content for the McGill-Ghana collaborative project website

**Skills**
- Technical: Python; R; AXIS; SQL; Excel; Microsoft 365

**Professional Certificates/Awards**
- Mastercard Foundation Scholarship: 2017-2024

**Interests/Activities**
- Writing (Author and Editor): Author of “Winning Transition Battles”
- President and Founder of Edu-Consult Africa
- Community Outreach and Volunteering Conference Speaker and Master of Ceremony (MC)

**EDUCATION**

**Master of Financial Insurance**
University of Toronto
2023 - 2024

**MasterCard Foundation Scholar**

**BSc (Honours) Actuarial Science**
Kwame Nkrumah University of Science and Technology (KNUST)
2021

**MASTERCARD FOUNDATION SCHOLAR**

**BSc (Honours) Actuarial Science**
Kwame Nkrumah University of Science and Technology (KNUST)
2021

**PROFESSIONAL CERTIFICATES/AWARDS**
- Mastercard Foundation Scholarship: 2017-2024

**INTERESTS/ACTIVITIES**
- Writing (Author and Editor): Author of “Winning Transition Battles”
- President and Founder of Edu-Consult Africa
- Community Outreach and Volunteering Conference Speaker and Master of Ceremony (MC)
Paul Agbekpornu

Ambitious, talented, and results-oriented, Paul holds a Master’s degree in Mathematical Statistics and Sciences. His career objective is to apply his expertise on the application of statistical machine learning and stochastic analysis. He has proven interpersonal and time management ability developed through academic projects, work and volunteer experience.

**EXPERIENCE**

**Project: Classification and Prediction of the VIX - Volatility Index [UofT]**
- Investigated the correlation between the S&P 500 Index (SPX) & the Volatility Index (VIX) over 10-year period using datasets from Yahoo Finance
- A Gaussian Mixture Model (GMM) was used to capture latent patterns within the VIX index
  
  **Project: Estimating Premium & Benefit Reserve [UofT]**
- Calculated augmented expense premiums using the normal approximation method
- Forecasted the benefit reserve at the end of each month for the first five years
- Predicted, simulated & compared the profit of the whole life & endowment life insurance using Python

**MPhil Research Project: Application of Bootstrap Methods to Risk Theory [University of Toronto]**
- Compared the premium setting principles of simulated data-set of Log-normal, Gamma, Exponential & Pareto distributions using R
- Examined excess of loss reinsurance using bootstrap approach & measured their riskiness to the insurer & reinsurer
- Utilized bootstrap approach to predict the premium price of general insurance products using scarce data-set

**Prudential Life Insurance Ghana (PLIG)**
- Financial Consultant
- Ensured clients were adequately covered against illness or accident through appropriate insurance coverage

**EXPERIENCE**

**Data Analyst**
- Worked on a case study in a group, for which an insurance company’s scenario is given
- Carried out simulation processes using R, Excel, & Python
- Presented report and findings to the professors

**Project: Estimating Premium & Benefit Reserve**
- Forecasted the benefit reserve at the end of each month for the first five years
- Predicted, simulated & compared the profit of the whole life & endowment life insurance using Python

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**Prudential Life Insurance Ghana (PLIG)**
- Financial Consultant
- Ensured clients were adequately covered against illness or accident through appropriate insurance coverage

**EDUCATION**
- Master of Financial Insurance
  - University of Toronto
  - 2023 - 2024

**CERTIFICATES/AWARDS**
- MasterCard Foundation Scholarship - UofT 2018
- MPhil Research Master’s Mathematical Statistics
  - Kwame Nkrumah University of Science & Technology (KNUST)
  - 2023

**SKILLS**
- Technical: R; Python; AXIS; Microsoft 365
- Analytics: R; Python; AXIS; Microsoft 365
- Programming: R; Python; AXIS; Microsoft 365

**INTERESTS/ACTIVITIES**
- Soccer; Volleyball; Penny Smiles Foundation

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Jiarun Chen

Graduating in Applied Mathematics in Probability and Statistics, Jiarun has accumulated an extensive amount of experience from tutoring high level statistical courses to the completion of projects analyzing and processing data. Having strong analytical, planning and administrative skills, Jiarun can maintain efficiency and initiative when working independently and in teams.

**PROFESSIONAL CERTIFICATES/AWARDS**
- Bloomberg Market Concepts Certification
- IBM Data Analysis with Python Certification
- SAS Certified Specialist: Base Programming 9.4
- SAS Certified Advanced Programmer for SAS 9
- University of Toronto Scholar 2018
- Duke of Edinburgh’s Bronze Award 2018

**INTERESTS/ACTIVITIES**
- Tutor: 4+ years for university level mathematics & statistics (200 students)
- Mentee

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**EDUCATION**
- Master of Financial Insurance
  - University of Toronto
  - 2023 - 2024

**SKILLS**
- Technical: Python; R; MATLAB; SAS; IBM Data Analysis with Python Certification
- Programming: Python; R; MATLAB
- Analytics: SAS Certified Specialist: Base Programming 9.4; SAS Certified Advanced Programmer for SAS 9

**INTERESTS/ACTIVITIES**
- Jiarun has accumulated an extensive amount of experience from tutoring high level statistical courses to the completion of projects analyzing and processing data. Having strong analytical, planning and administrative skills, Jiarun can maintain efficiency and initiative when working independently and in teams.

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**EXPERIENCE**
- MFI Summer Project, UofT
- Worked on a case study in a group, for which an insurance company’s scenario is given
- Carried out simulation processes using R, Excel, & Python
- Presented report and findings to the professors

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  - University of Toronto
  - 2023 - 2024

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- Programming: Python; R; MATLAB
- Analytics: SAS Certified Specialist: Base Programming 9.4; SAS Certified Advanced Programmer for SAS 9

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**EDUCATION**
- Master of Financial Insurance
  - University of Toronto
  - 2023 - 2024

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- Programming: Python; R; MATLAB
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Yifan Cheng

With a background in Statistics and Mathematical Science, Yifan has a strong career interest in data and financial analysis. He has excellent communication skills developed through case presentations and work experience, with proven problem-solving and time-management skills to meet tight deadlines.

EXPERIENCE

University of Toronto
Teaching Assistant (Applied Probability)
- Delivered tutorials, office hours & graded projects & exams for 150+ students
- Assisted students in understanding subject materials & responded to questions via discussion board
- Updated materials to ensure lectures are targeted to students by highlighting the most critical take-aways

NewBreak, Mountain View, U.S.
Data Analysis (Remote)
- Performed detailed analysis of 1,000,000+ sample data to explore & evaluate the click-through rate
- Developed R codes to illustrate the demographic composition of users in sample data
- Provided valuable insights & data-driven recommendations to product teams

University of Toronto
Research Project Assistant
- Simulated one example in the paper by Monte-Carlo simulation about one-sample test for proportion
- Analyzed the primary works of other key authors during the same period to look for parallels with the topic
- Collaborated with other team members to evaluate the literary works

UNIVERSITY OF WATERLOO
BMath (Honours)
2023

PROFESSIONAL
CERTIFICATES/AWARDS
Dean's List Scholar; 2023

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

SKILLS
Technical: Python; R; SQL; Excel; AXIS; Microsoft 365

BSc (Honours)
Statistics
Minor in Mathematical Science
University of Toronto
2023

INTERESTS/ACTIVITIES
UofT Badminton Club; 2019 - 2023

With more than two years working experience at various companies in the insurance industry, Sam is a passionate, dedicated, and detail-oriented actuarial professional with the ability to learn and adapt in a fast-paced environment. He also has demonstrated strong problem-solving, time-management, and interpersonal skills.

Bolun (Sam) Cui

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

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

With a background in Statistics and Mathematical Science, Yifan has a strong career interest in data and financial analysis. He has excellent communication skills developed through case presentations and work experience, with proven problem-solving and time-management skills to meet tight deadlines.

EXPERIENCE

University of Toronto
Teaching Assistant (Applied Probability)
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- Analyzed the primary works of other key authors during the same period to look for parallels with the topic
- Collaborated with other team members to evaluate the literary works

UNIVERSITY OF WATERLOO
BMath (Honours)
2023

PROFESSIONAL
CERTIFICATES/AWARDS
Dean's List Scholar; 2023

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

SKILLS
Technical: Python; R; C/C++; SQL; SAS;
Excel VBA; Qlikview; AXIS;
Microsoft 365

BSc (Honours)
Statistics
Minor in Mathematical Science
University of Toronto
2023

INTERESTS/ACTIVITIES
UofT Badminton Club; 2019 - 2023

With more than two years working experience at various companies in the insurance industry, Sam is a passionate, dedicated, and detail-oriented actuarial professional with the ability to learn and adapt in a fast-paced environment. He also has demonstrated strong problem-solving, time-management, and interpersonal skills.

Bolun (Sam) Cui


to
**EDUCATION**

Master of Financial Insurance  
University of Toronto  
2023 - 2024  

BSc (Honours)  
Actuarial Science & Statistics  
Dalhousie University  
2023  

**SKILLS**  

Technical: Python; R; AXIS; Microsoft 365  

**PROFESSIONAL CERTIFICATES/AWARDS**  

Society of Actuaries  
P (Probability);  
FM (Financial Mathematics);  
SRM (Statistics for Risk Modelling)  
Dalhousie In-Course Scholarship:  
2021, 2022  
Ross Stewart Smith Scholarship:  
2021  

**INTERESTS/ACTIVITIES**  

Sports; Hiking; Climbing;  
Badminton  

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**Yahan Cui**  

Yahan has excellent logical analytical skills and is great at sourcing the reasons behind the data and proposing optimization solutions. She specializes in teamwork and can quickly establish good working relationships. Having equally developed time-management skills, she is able to work well independently and collaboratively in teams to achieve time-sensitive goals.  

**EXPERIENCE**  

**Project: MFI Summer Project - UoT**  

Jul. 2023  

- As part of a team, designed insurance products for an insurance company  
- Successfully calculated the premium, which makes the aggregate loss positive in a maximum of 10% of cases by simulating, predicted the monthly benefit reserves  
- Planned a five-year investment by using mean-variance optimization such that the expected annual return is between 8% & 14% while also minimizing the volatility  

**Project: Machine Learning II**  

Dec. 2022  

Dalhousie University  

- Wrote a classifier in Python to recognize handwritten digits in pictures  
- Transformed the digits in the pictures into a matrix, used data from the training set, calculated the regression coefficient using gradient descent, & minimized the loss function  
- Applied the resulting equations to the testing set & observed percentage of correct matches & the loss  

**Project: Machine Learning I**  

Oct. 2022  

Dalhousie University  

- Using Python, wrote a program to divide the data into groups  
- Repeated the K-means clustering until the centroid of each group did not change  
- Calculated the sum of the squared distances of each data point in a group from each centroid & plot scatter plots to see how each group changes  

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**Muge (Gloria) Deng**  

Coming from a background in Actuarial Science and Statistics, Gloria is proficient in data analysis and has passed four SOA exams. She is also an effective team leader, detail-oriented, proactive, and a data-savvy explorer.  

**EXPERIENCE**  

**Time Series Modelling with Applications in Economics and Public Health**  

Sep. 2022- Nov. 2022  

Researcher under the guidance of Professor Peter Kempthorne at MIT  

- Gained a basic understanding of time series analysis, simple time series modes, & financial time series  
- Familiarized with the stationary processes of testing estimated noise sequence for time series dependence  
- Mastered Auto-regressive (AR), moving average (MA), & ARMA models selection & forecasting  
- Completed a research paper by collecting & analyzing real-world time series data which was accepted by MEEA 2022  

**Guangzhou Hanhui Venture Capital Management Co., Ltd, China**  

Jun. 2021-Aug. 2021  

Intern, Investment Management Department  

- Investigated specific industries, analyzed & summarized various data in the industry  
- Conducted credit evaluation for companies, evaluated the company's business situation, tax information, legal risks  
- Completed industry market research reports & specific company credit reports to identify investment value & opportunities for the company  

**China Galaxy Securities Co. Ltd., China**  

Jul. 2020-Aug. 2020  

Intern, Securities Business Department  

- Provided individualized consulting services  
- Assisted clients in opening accounts & other services  
- Collected, & analyzed the data of the science & technology innovation board & initial public offering  

**EDUCATION**  

Master of Financial Insurance  
University of Toronto  
2023 - 2024  

BSc (Honours)  
Actuarial Science & Statistics  
University of Toronto  
2023  

**SKILLS**  

Technical: Python; R Studio; SQL; Excel;  
AXIS; Microsoft 365  

**PROFESSIONAL CERTIFICATES/AWARDS**  

Society of Actuaries  
P (Probability);  
FM (Financial Mathematics);  
IFM (Investment & Financial Markets);  
SRM (Statistics for Risk Modelling)  

**INTERESTS/ACTIVITIES**  

Piano (ABRSM Grade 8);  
Art (Painting; Rubber Sculpting)
Shuqi (Lexi) Deng

Shuqi is a target-driven professional actively pursuing a career in finance. She has strong analytical ability with practical experience in collecting, cleaning, and analyzing data. Shuqi has also demonstrated excellent communication, verbal and written, through collaborations with managers, clients, and team members.

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

BSc (Honours) with High Distinction
Mathematical Applications in Economics & Finance
Specialist
University of Toronto
2023

SKILLS
Technical: Python; SQL; R; AXIS; Advanced Excel; Microsoft 365

EXPERIENCE
• Utilized Python to calculate the yield rate, spot rate, forward rate with the scipy package & functions
• Analyzed the yield curve, spot curve, forward curve for future bond yields trends generated from Python for insights
• Calculated & examined the corresponding covariance matrices, eigenvalues, eigenvectors & their implications

Project: Canadian Government Bonds 5-Years Yield Prediction
Feb. 2023

Project: UofT Price of Empire Research Project
Jun. 2022-
Research Assistant
Aug. 2022

• Conducted comparative inspections of over 300 data entries between Canadian trade tables & Excel spreadsheets
• Collaborated with team members to complete multi-years of data compilations

Project: Airbnb Price Determinant Data Analysis
Dec. 2021

• Completed an IMRAD report with Linear Regression model to discuss methods, results, & limitations
• Conducted literature reviews, exploratory data analysis, & five model building to determine the fittest model
• Utilized R for data visualization in the map to identify potential price determinants
• Collaborated with team to record a presentation of the results

University of Toronto
May 2021-
Research Assistant
Aug. 2021

Collected 200+ entries of data from multiple sources
Gathered 100+ CNKI academic journals & summarized
Collaborated with team members to complete multiple-year data collection
Coded in Excel to build a solid foundation for research topics

CFA Level 1: 2023
Dean’s List Scholar: 2020; 2022; 2023
Term Distinction: 2020 - 2021
UV President’s Scholarship of Distinction: 2018

Lijie (Lily) Fan

Coming from a strong analytical background, Lily has a strong working knowledge of financial risk management, analytical and problem-solving skills from working in the finance, technology, and government sectors. She possesses excellent interpersonal skills to collaborate effectively with cross-functional teams and clients.

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

BMath (Honours)
Math/Financial Analysis & Risk Management - Professional Risk Management Specialization (Co-op & Statistics)
University of Waterloo
2023

SKILLS
Technical: Python; MATLAB; R; SQL; AXIS; Excel VBA; Microsoft 365

EXPERIENCE
• Created various checklists for financial analysis & expenditure control by using Excel
• Summarized the targets of funding database project & created onboarding training guidelines by using Visio
• Conducted financial modeling, scenario analysis, & sensitivity testing to support strategic planning & risk management

The Ontario Public Service, Toronto, ON
Jan. 2022-
Business Finance Analyst
Apr. 2022

Long View Systems, Toronto, ON
Sep. 2021-
Business System Analyst
Dec. 2021

• Analyzed business needs requirements for Cloud, Security, End User, Business, & Digital Transformation solutions
• Updated corporate clients’ technical needs with Microsoft Azure Sentinel for cloud expertise
• Created Technical Runbooks for clients using Microsoft Intune & integrated the application into Zscaler/ZPA

Interests/Activities
Crafting Jewellery; Design & Carving; Board Games
Maarouf Hatab

Maarouf is a meticulous and energetic individual with a keen sense of observation. He is a quick learner with hands-on experience in using machine learning models, data analysis in Python, Power BI and Excel. He is particularly interested in Blockchain and Fintech with also some experience in web development.

Experience

Project: MFI Summer Project, UofT
Premium Pricing & Reserves Profit Analysis
- Developed a pricing strategy for a new whole life insurance product considering factors such as mortality rates, interest rates, & operational expenses
- Provided monthly predictions for the benefit reserves of the company over a five-year horizon, accounting for policy premiums, mortality benefits, & operational expenses

CEQA Foods & Beverages Limited, Accra, Ghana
Data Analyst - Intern
- Designed & developed dynamic visualization dashboards using Power BI to generate weekly reports
- Spearheaded the automation of file retrieval processes from servers, demonstrating strong technical proficiency in Python for seamless data extraction & manipulation significantly reducing manual workload

Kleros – Web3 Space
Blockchain Explorer - Freelance
- Used web scraping techniques to extract Ethereum contract addresses especially from GitHub
- Mapped contracts addresses to their respective domain or subdomain submitted in JSON format

Government of Ghana, Central Region, Ghana
Human Resources Department Intern
- Played a pivotal role in coordinating & facilitating local government training workshop

Skills
- Technical: Python; Excel; Power BI; AXIS; Microsoft 365
- BSc (First Class Honours) Actuarial Science
Kwame Nkrumah University of Science & Technology (KNUST)
2019

Professional Certificates/Awards
- Society of Actuaries
  - P (Probability)
- FM (Financial Mathematics)

Interests/Activities
- KNUST Actuarial Club - Vice President
- UofT Intramurals Volleyball
- Ghana United Nations Student Association: Member

Marouf is a meticulous and energetic individual with a keen sense of observation. He is a quick learner with hands-on experience in using machine learning models, data analysis in Python, Power BI and Excel. He is particularly interested in Blockchain and Fintech with also some experience in web development.

Experience

Project: MFI Summer Project, UofT
Premium Pricing & Reserves Profit Analysis
- Developed a pricing strategy for a new whole life insurance product considering factors such as mortality rates, interest rates, & operational expenses
- Provided monthly predictions for the benefit reserves of the company over a five-year horizon, accounting for policy premiums, mortality benefits, & operational expenses

CEQA Foods & Beverages Limited, Accra, Ghana
Data Analyst - Intern
- Designed & developed dynamic visualization dashboards using Power BI to generate weekly reports
- Spearheaded the automation of file retrieval processes from servers, demonstrating strong technical proficiency in Python for seamless data extraction & manipulation significantly reducing manual workload

Kleros – Web3 Space
Blockchain Explorer - Freelance
- Used web scraping techniques to extract Ethereum contract addresses especially from GitHub
- Mapped contracts addresses to their respective domain or subdomain submitted in JSON format

Government of Ghana, Central Region, Ghana
Human Resources Department Intern
- Played a pivotal role in coordinating & facilitating local government training workshop

Skills
- Technical: Python; Excel; Power BI; AXIS; Microsoft 365
- BSc (First Class Honours) Actuarial Science
Kwame Nkrumah University of Science & Technology (KNUST)
2019

Professional Certificates/Awards
- Society of Actuaries
  - P (Probability)
- FM (Financial Mathematics)

Interests/Activities
- KNUST Actuarial Club - Vice President
- UofT Intramurals Volleyball
- Ghana United Nations Student Association: Member

Feiyang He

Feiyang has acquired strong analytical skills using machine learning models, time series models, and portfolio theory to solve financial problems. Feiyang also has exhibited excellent oral and written communication skills when working independently and collaboratively in teams.

Experience

Project: MFI Insurance Summer Project, UofT
- Implemented cvxpy package in Python to find the minimum variance portfolio within the targeted range of return
- Performed value at risk analysis to justify the minimum variance portfolio in comparison to other portfolios within the targeted range of return
- Presented the optimal portfolio’s characteristics & the value at risk analysis to program instructors

University of California, Santa Barbara
- Project: Machine Learning Project
- Collected monthly data of 8 macroeconomic variables, such as GDP & CPI, to predict US government 10-year bond monthly yield
- Implemented Linear Regression, K-Nearest Neighbors, Random Forest, & Elastic Net Regression making prediction in R
- Applied exploratory data analysis, data splitting, stratified sampling, cross validation, & model tuning to improve model performance

Mingyi Fund, China (Remote)
- Project: Machine Learning Project
- Collected monthly data of 14 macroeconomic variables to predict Chinese government 10-year bond daily yield in R
- Implemented VAR model, ARIMA model, Random Walk, & Nelson-Siegel Model to predict Chinese government 10-year bond daily yield in R

Skills
- Technical: Python; R; SQL; AXIS; Microsoft 365
- BSc Financial Mathematics & Statistics
University of California, Santa Barbara
2023

Professional Certificates/Awards
- Dean’s Honors 2020-2021

Interests/Activities
- UCSB Soccer Team; Guitar
- MASTERCARD FOUNDATION SCHOLAR

Feiyang has acquired strong analytical skills using machine learning models, time series models, and portfolio theory to solve financial problems. Feiyang also has exhibited excellent oral and written communication skills when working independently and collaboratively in teams.

Experience

Project: MFI Insurance Summer Project, UofT
- Implemented cvxpy package in Python to find the minimum variance portfolio within the targeted range of return
- Performed value at risk analysis to justify the minimum variance portfolio in comparison to other portfolios within the targeted range of return
- Presented the optimal portfolio’s characteristics & the value at risk analysis to program instructors

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Mingyi Fund, China (Remote)
- Project: Machine Learning Project
- Collected monthly data of 14 macroeconomic variables to predict Chinese government 10-year bond daily yield in R
- Implemented VAR model, ARIMA model, Random Walk, & Nelson-Siegel Model to predict Chinese government 10-year bond daily yield in R

Skills
- Technical: Python; R; SQL; AXIS; Microsoft 365
- BSc Financial Mathematics & Statistics
University of California, Santa Barbara
2023

Professional Certificates/Awards
- Dean’s Honors 2020-2021

Interests/Activities
- UCSB Soccer Team; Guitar
- MASTERCARD FOUNDATION SCHOLAR
Eugene Kwok

Eugene has strong leadership, research, and data management capabilities with a keen attention to detail. Also having strong quantitative, analytic, and problem solving skills, he is a great communicator, quick learner, and adaptable in a rapidly evolving environment.

EXPERIENCE

2023 Summer Project, UoT
- Analyzed & evaluated difference between whole life insurance & 20-year endowment on premiums charged by insurer & company’s reserve using Excel in a life insurance case study
- Simulated the movement of company’s reserve under 20-year endowment using Python

University of British Columbia
Applied International Economics Research Project – International Finance
- Diagnosed the relationship of Environmental, Social & Governance (ESG) Score & stock returns in U.S. technology sector by carrying out data cleaning, merging & regression analysis on STATA

Research Assistant
- Assisted UBC professor to collect information on tweets about racial justice on discriminatory behavior by building & distributing survey to 38 groups & searching Ph.D. profiles per Ph.D. program from top 100 universities
- Quality checked 816 figures & verified 458 people from collected institutions to improve data accuracy

University of British Columbia, Centre for Accessibility
Notetaker/Mathematics Content Tutor
- Coached students with disabilities by uploading neat & self-written lecture notes on a secure website & organizing one-on-one mathematics content tutorials on a weekly basis

SKILLS
Technical: Python; R Studio; LaTeX; STATA; Microsoft 365

PROFESSIONAL CERTIFICATES/AWARDS
Certificate of Appreciation for Student Leaders: 2023
Patricia M. Mohr Award (International Economics); 2021
William M. Mercer Memorial Scholarship: 2021
Building a Financial Model
The Marquee Group: 2022

INTERESTS/ACTIVITIES
Badminton: BC Provincial U23 Men’s Single Bronze Medalist: 2023

Aojie (Jay) Li

Aojie has strong interpersonal skills demonstrated through working independently and collaboratively in teams. With strong leadership and execution with experience in deep research of mathematical modelling and data analysis, Aojie is interested in working in pension plans, risk modelling, and financial analysis.

EXPERIENCE

Project: 5-year horizon analysis for a new insurance product from AIC
University of Toronto
- Calculated expense augmented premiums
- Provided the predicted monthly benefit reserves for the company through recursive formula
- Created a profit analysis through simulation under new mortality assumption at portfolio level for the first five years
- Carried out a mean-variance optimization analysis & an efficient frontier plot through python

Project: Hungary Chickenpox Cases Time Series Analysis
McMaster University, Hamilton
- Compared to the datasets. Confirmed that Budapest’s data is representative & selected it as the analysis subject
- Analyzed the ACF & PACF plot & hypothesized the model of either AR or ARMA
- Observed with ADF test, confirmed the model is ARIMA (2,3), & did the parameter estimation
- Draw Residual VS Time, QQ plot, and Residual ACF images to verify the correctness of the Box Test

CITIC Prudential Life Insurance, Nanjing, China
Finance Intern
- Created spreadsheets using Microsoft Excel for periodic reporting
- Developed & analyzed budgets, performing financial statement analysis
- Tested budget system & conducted research & analysis on the cost control system

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

BA (Honours) High Distinction
International Economics
Minor in Mathematics
University of British Columbia
2023

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

BSc (Honours)
Mathematics & Statistics
(Specialization in Statistics)
Minor Economics
McMaster University
2023

SKILLS
Technical: Python; R Studio; MATLAB; AXIS; AWA Machine Learning; Microsoft 365

PROFESSIONAL CERTIFICATES/AWARDS
Course Certificate: “Financial Markets” (Yale University: 2022)

INTERESTS/ACTIVITIES
Basketball; Volleyball
Wei Zhe (Nicholas) Lin

Nicholas is a highly proactive actuarial science graduate, holding six SOA exams, with relevant work experience in two of the largest insurance companies in Hong Kong. Having excellent interpersonal and communication skills in English, Cantonese and Mandarin, he has proven ability to work independently and collaboratively in a fast-paced environment.

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

BSc (Honours)
Actuarial Science
Minor in Finance
University of Hong Kong
2022

Dean’s Honour List 2020 - 2021

SKILLS
Technical: Python; VBA; SAS; SQL; AXIS; Microsoft 365

PROFESSIONAL
FMIF Insurance Summer Project
University of Toronto
 Jul. 2023 - Sep. 2023
- Calculated premiums & reserves of whole life & endowment given mortality, interest, & expense assumptions
- Simulated the lifetime of policyholders to analyze the profitability of the insurance products
- Performed mean-variance analysis to find the optimal allocation of assets to meet specific investment return

Actuarial Intern, Group Actuarial Department
AIA Company Limited, Hong Kong
 Jul. 2021 - Dec. 2021
- Provided support in IFRS17 retrospective run
- Conducted preliminary checking on the SAS platform using SQL code to avoid possible program running failure due to duplicated or missing data
- Performed roll-forward of CSM balance for 10+ business units through UiPath to post monthly balances to an accounting platform
- Used test tools with independent calculation logic to check if the balances are consistent with the expectations, & automated the process by VBA to increase the efficiency

EXPERIENCE
• Performed calculations on prepayment amount & surrender value to fulfill customers’ requests

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

PROFESSIONAL
CIBC Exceptional Student Award:
2022 - 2023

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

PROFESSIONAL
CIBC Exceptional Student Award:
2022 - 2023

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

- Delivered proper, timely & cost-effective solution for enterprise BI tools & services being used by 1000+ users
- Standardized & streamlined request collections with Power Automate, reducing turnaround time by 70%
- 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

EXPERIENCE
Nov. 2022 - Dec. 2022

University of Toronto
- 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

INTERESTS/ACTIVITIES
Basketball; Badminton; Hiking; Violin; Piano

INNIS COLLEGE SCHOLARSHIPS: 2020-2022

WEI ZHE (NICHOLAS) LIN

Cong (Crystal) Liu

CIBC, Toronto
Application Developer
Jan. 2022 - Aug. 2022
- Informed & managed data visualization needs for enterprise BI stakeholders
- Assisted in preparing an actuarial report by running profit & loss scenarios on Excel & R 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
Keyi Luo

Keyi has demonstrated experience in Data Collection, Machine Learning Algorithm, Interpretation and Analysis, Stakeholder Management, Project Management, Quality Assurance and Database Management. She is interested in applying her skillset in the Data Science field, particularly exploring the research area of machine learning.

**EDUCATION**

- Master of Financial Insurance
  - University of Toronto
  - 2023 - 2024

- BSc (Honours)
  - Statistics & Actuarial Science
  - Minor in Economics
  - University of Toronto
  - 2019

- University College Alumni Scholarship; Bursary Fund Awards: 2018

**SKILLS**

- Technical: Python; SQL; SAS; Javascript; AXIS; PowerBI; Microsoft 365
- Base Programming Specialist

**PROFESSIONAL CERTIFICATES/AWARDS**

- Certified Advanced Programmer for SAS 9
- SAS Global Certification: K-Pop/Jazz/Hip-Hop Dance

**INTERESTS/ACTIVITIES**

- Electric Guitar; Hip-Hop Dancing

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Yuan (Cindy) Pei

Cindy is motivated, proactive, and detail-oriented with a passion for data automation, risk assessment and mitigation. Being a highly productive problem solver, she has strong analytical skills to simplify complex big data, polished research skills from performing regulatory reporting, preparing financial information packages, and conducting variance analysis.

**EDUCATION**

- Master of Financial Insurance
  - University of Toronto
  - 2023 - 2024

- BMath (Honours) Distinction in Mathematics/Financial Analysis & Risk Management
  - University of Waterloo
  - 2021

**SKILLS**

- Technical: Python; R; MATLAB; SAS; VBA; SQL; AXIS;

**PROFESSIONAL CERTIFICATES/AWARDS**

- Certified Advanced Programmer for SAS 9
- Top 3 bank-wide Best Co-op BMO: Fall 2019

**INTERESTS/ACTIVITIES**

- K-Pop/Jazz/Hip-Hop Dance

**EXPERIENCE**

- Financial Analyst
  - Bank of Montreal, Toronto
  - Sep. 2021 - Jan. 2023
- Financial Analyst, Wealth Management
  - Bank of Montreal, Toronto
  - May 2020 - Aug. 2020
- Financial Business Analyst
  - Bank of Montreal, Toronto
  - Sep. 2019 - Dec. 2019

- Developed & implemented VBA automation solutions to streamline the Banking Capital Adequacy Ratio reporting process, resulting in time savings of 1-2 hours person/day
- Designed & integrated risk assessment tools within the toolkit, enabling proactive identification & mitigation of potential risks associated with regulatory changes & process adjustments

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**EXPERIENCE**

- Senior Reporting Analyst
  - Loblaw Technology
  - Apr. 2020 - Apr. 2023

- Actuarial Assistant
  - Sunlife Everbright China
  - Nov. 2019 - Dec. 2019

- Administrative Assistant
  - Bell Mobility

**EXPERIENCE**

- Analytic Assistant, Marketing Analytics
  - Sunlife Everbright China

- Stakeholder Management, Project Management, Quality Assurance and Database Management
  - University of Toronto
  - 2019

- Utilized machine learning algorithms to create predictive models for key performance indicators, guiding strategic decisions for senior leadership
- Automated manual reporting processes
- Managed ETL processes & database maintenance; used cron expressions & Quartz scheduling tools to automate reporting; oversaw data analysis initiatives to meet stakeholders’ reporting requirements & led customer experience improvement projects
- Developed & implemented VBA automation solutions to streamline the Banking Capital Adequacy Ratio reporting process, resulting in time savings of 1-2 hours person/day
- Designed & integrated risk assessment tools within the toolkit, enabling proactive identification & mitigation of potential risks associated with regulatory changes & process adjustments

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**EXPERIENCE**

- Financial Analyst
  - Bell Mobility

- Built & developed advanced Excel pricing models of specialized life insurance portfolio using VBA
- Conducted financial performance analysis using SQL & tracked key performance drivers leveraging portfolio database
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- Conducted financial performance analysis using SQL & tracked key performance drivers leveraging portfolio database

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- Administrative Assistant
  - Bell Mobility

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**EXPERIENCE**

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  - Sunlife Everbright China

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  - University of Toronto
  - 2019

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**EXPERIENCE**

- Financial Analyst
  - Bell Mobility

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- Conducted financial performance analysis using SQL & tracked key performance drivers leveraging portfolio database
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- Conducted financial performance analysis using SQL & tracked key performance drivers leveraging portfolio database

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  - Sunlife Everbright China

- Stakeholder Management, Project Management, Quality Assurance and Database Management
  - University of Toronto
  - 2019

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**EXPERIENCE**

- Administrative Assistant
  - Bell Mobility

- Stakeholder Management, Project Management, Quality Assurance and Database Management
  - University of Toronto
  - 2019

- Utilized machine learning algorithms to create predictive models for key performance indicators, guiding strategic decisions for senior leadership
- Automated manual reporting processes
- Managed ETL processes & database maintenance; used cron expressions & Quartz scheduling tools to automate reporting; oversaw data analysis initiatives to meet stakeholders’ reporting requirements & led customer experience improvement projects
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- Designed & integrated risk assessment tools within the toolkit, enabling proactive identification & mitigation of potential risks associated with regulatory changes & process adjustments

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**EXPERIENCE**

- Analytic Assistant, Marketing Analytics
  - Sunlife Everbright China

- Stakeholder Management, Project Management, Quality Assurance and Database Management
  - University of Toronto
  - 2019

- Utilized machine learning algorithms to create predictive models for key performance indicators, guiding strategic decisions for senior leadership
- Automated manual reporting processes
- Managed ETL processes & database maintenance; used cron expressions & Quartz scheduling tools to automate reporting; oversaw data analysis initiatives to meet stakeholders’ reporting requirements & led customer experience improvement projects
- Developed & implemented VBA automation solutions to streamline the Banking Capital Adequacy Ratio reporting process, resulting in time savings of 1-2 hours person/day
- Designed & integrated risk assessment tools within the toolkit, enabling proactive identification & mitigation of potential risks associated with regulatory changes & process adjustments
Yu Peng

Yu Peng is a highly adaptable, and detailed oriented individual. She has developed exceptional written communication skills, through academic projects and work experience. With a strong background in quantitative analysis, Yu is actively seeking opportunities to apply her skill set.

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

BSc (Honours) Statistics & Applied and Mathematical Sciences
University of Toronto
2021

SKILLS
Technical: C/C++; Java; Python; MATLAB; R; SAS; MySQL; AXIS;
Bloomberg; Wind; LaTeX; PyCharm; Eclipse; IntelliJ; Git; Tableau;
Microsoft 365

INTERESTS/ACTIVITIES
Badminton; Jogging; Dancing; Fitness

EXPERIENCE
CSC Financial Co., Ltd., China
Data Analyst Intern
Aug. 2022 - Nov. 2022

• Calculated price-weighted, equally weighted & value weighted share price indices of multiple companies in the open stock market & visualize the results in Excel and R
• Computed standard deviation & coefficient of variation for each company chosen in the portfolio, & the correlation coefficients between share return to determine which companies to be combined as a portfolio
• Constructed the Treynor-Black, Sharpe & Jensen model of data to test the performance of the portfolio
• Employed time series models in R to calculate the VaR of various investment portfolios over one year
• Assisted in the analysis & visualization of stock trading data at the firm’s trading floor

PwC, Management & Consulting, China
Summer Intern
Jul. 2021 - Aug. 2021

• Collected materials about personal information protection & performed preliminary analysis
• Contributed to the cooperation project with Everbright Bank & assisted in formulating consulting plan
• Assisted in conducting customer status research
• Compiled relevant documents

Taikang Insurance Group Inc., China
Quantitative Analyst Intern
May 2021 - Jul. 2021

• Created two-dimensional survival function to account for the statistical correlation between the two spouses’ survivals; estimated the unknown parameters using Bayesian approach, maximum likelihood estimation, & Markov chain Monte Carlo simulation

YuofT Datathon: Top 5

INTERESTS/ACTIVITIES
Participant in church charity events for relief missions; Competitive Powerlifting; Brazilian Jiu Jitsu

CERTIFICATES/AWARDS
UofT Mississauga Honor Roll: 2019-20
Kaggle Challenege: 2022

Raphael Tang

Raphael is an excellent communicator and experienced in

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

BA (Honours)
Economics
Wilfred Laurier, University of Waterloo
2022

SKILLS
Technical: Python; R; STATA; Bloomberg

PROFESSIONAL CERTIFICATES/AWARDS
Peter Sinclair Award - [most technical thesis paper]; 2022
UofT Dataathon: Top 5
Academic Merit Awards (WLU): 2019
Academic Entrance Scholarship (WLU): 2018

INTERESTS/ACTIVITIES
Helped run rudimentary excel based financial forecasts for analyst reports
Programmed simple back testing strategies based on technical analysis on the Bloomberg terminal
Gathered data from Bloomberg terminal & local stock exchange for analyst reports

EXPERIENCE
Kenanga Investment Bank Berhad, Malaysia
Intern, Quantitative Research & Algorithmic Trading
Apr. 2023 - Jun. 2023

• Assigned to ‘discovery’: Testing & researching models & strategies not yet used by the department
• Focused research on Autoregressive models & variations:
  • Produced a report on the AR(1), AR(n) & SETAR model for the use of high frequency algorithmic trading

Maybank Berhad, Malaysia
Intern, Private Wealth Management
Jun. 2021 - Aug. 2021

• Assigned to structured products, derivatives & equities
• Produced presentation on the 2020 US presidential election training & education

• Used time series models to forecast department’s model portfolio. Used VAR to assess portfolio risk, & GARCH for a short term out of sample risk forecast. The VAR showed a significant relationship between economic & portfolio risk, & the GARCH showed a relatively high volatility prediction

Maybank Berhad, Malaysia
Intern/Private Wealth Management
May 2018 - Aug. 2019

• Assigned to Gaming, Oil & Gas, & Financial Institutions/ Banking

• Helped run rudimentary excel based financial forecasts for analyst reports
• Programmed simple back testing strategies based on technical analysis on the Bloomberg terminal
• Gathered data from Bloomberg terminal & local stock exchange for analyst reports

• Helped run rudimentary excel based financial forecasts for analyst reports
• Programmed simple back testing strategies based on technical analysis on the Bloomberg terminal
• Gathered data from Bloomberg terminal & local stock exchange for analyst reports

30
Zixuan (Olivia) Tong

Zixuan is accomplished in conducting research, analyzing data, and offering actionable insights. With a strong background in actuarial science, quantitative finance and financial analytics, she is knowledgeable in risk assessment and financial modelling. Zixuan has great interpersonal skills and fosters communication and collaboration in diverse teams.

EXPERIENCE
Royal Bank of Canada, Hamilton, ON
Financial Analyst
Aug. 2022- Sep. 2022
• Contributed extensively to professional discussions surrounding prospect of CBDC in Canada & China; researched cryptocurrencies & identified 2 specific technologies that RBC could implement for digital finance
• Analyzed business cases from a business analyst lens, applying research findings and quantitative analyses to provide solid recommendations through reports & presentations
• Assessed potential business & financial risks, & devised mitigation and contingency plans to prevent risks

Bank of China, Xi’an, China
Client Assistant
Jul. 2021- Sep. 2021
• Directed customers in completing various business documents while delivering assistance in activating credit & debit cards, transferring funds & other banking processes
• Expanding Mobile Banking Services & Innovating to Promote Digital RMB in China

McMaster & The Co-operators Problem Solving e-Workshop
Mar. 2022- Apr. 2022
• Entered final round of competition; used R to analyse the appropriate premium that automobile insurance company should acquire based on real insurance data
• Collaborated with group of 4 to explore topics including statistics, optimization, mathematical finance & programming

EDUCATION
Master of Financial Insurance University of Toronto 2023 - 2024
BSc (Honours) Actuarial & Financial Mathematics Minor in Finance McMaster University 2022

SKILLS
Technical: Python; R-Studio; MATLAB; LaTeX; SQL; AXIS; Microsoft 365
Languages: Spanish; English

CERTIFICATES/AWARDS
• ITAM, Instituto Tecnológico Autónomo de México, Mexico City
  • Teaching Assistant during COVID-19 for achieving satisfactory grade in Microeconomics II course for ITAM students
  • Facilitated student engagement on online office hours
  • Board of Actuarial Science Member
  • Structured informative & engaging workshops for BSc Actuarial Science students

PROFESSIONAL
Fernanda Vazquez Hernandez

Fernanda is a high-performing and proactive actuary with experience in insurance pricing adapting to changing business needs. Through her solid actuarial background and extensive training in statistical modelling and quantitative analysis, she has developed a strong work ethic with excellent time management and communication skills.

EXPERIENCE
GNP, Grupo Nacional Provincial (Insurance Company of Mexico)
Bailières Group), Mexico City
• Technical Specialist Pricing Automobile Agencies
• Analyst Pricing Automobile Agencies
• Intern/Co-op Pricing Automobile Agencies
  • Performed risk premiums’ calculations using regression & classification models incorporated in SAS & Python
  • Built a price elasticity model to predict the expected market share in each agency & developed statistical improvements such as frequency trends analysis during & post pandemic
  • Planned business proposals that led to new accounts acquisitions as a result of collaborative work with technical, supply, regulations, statistics & sales departments
  • Managed the regulatory filing of automobile insurance products to improve market position & profitability

ITAM, Instituto Tecnológico Autónomo de México, Mexico City
• Teaching Assistant Aug. 2018- Dec. 2020
  • Led weekly academic tutorials with practical exercises of Microeconomics II course for ITAM students
  • Facilitated student engagement on online office hours during COVID-19 for achieving satisfactory grade

Board of Actuarial Science Member
• August 2018 - August 2019
• Organized engaging talks from company executives in the actuarial & financial field

EDUCATION
Master of Financial Insurance University of Toronto 2023 - 2024
BSc (Honours) Actuarial Science Minor in Statistics ITAM, Instituto Tecnológico Autónomo de México 2022

SKILLS
Technical: Python; R; SAS; Excel VBA; AXIS
Language: Spanish; English

CERTIFICATES/AWARDS
• FM (Financial Mathematics); Mathematics - Short Term)
  • Academic Excellence Scholarship ITAM, Mexico City
  • Fashion MNIST Classification Challenge, University of St. Gallen, Switzerland

PROFESSIONAL
32
• Yoga; Travelling; Singing

32
Running; Cycling; Road trips

Zixuan is accomplished in conducting research, analyzing data, and offering actionable insights. With a strong background in actuarial science, quantitative finance and financial analytics, she is knowledgeable in risk assessment and financial modelling. Zixuan has great interpersonal skills and fosters communication and collaboration in diverse teams.

EXPERIENCE
Royal Bank of Canada, Hamilton, ON
Financial Analyst
Aug. 2022- Sep. 2022
• Contributed extensively to professional discussions surrounding prospect of CBDC in Canada & China; researched cryptocurrencies & identified 2 specific technologies that RBC could implement for digital finance
• Analyzed business cases from a business analyst lens, applying research findings and quantitative analyses to provide solid recommendations through reports & presentations
• Assessed potential business & financial risks, & devised mitigation and contingency plans to prevent risks

Bank of China, Xi’an, China
Client Assistant
Jul. 2021- Sep. 2021
• Directed customers in completing various business documents while delivering assistance in activating credit & debit cards, transferring funds & other banking processes
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McMaster & The Co-operators Problem Solving e-Workshop
Mar. 2022- Apr. 2022
• Entered final round of competition; used R to analyse the appropriate premium that automobile insurance company should acquire based on real insurance data
• Collaborated with group of 4 to explore topics including statistics, optimization, mathematical finance & programming

EDUCATION
Master of Financial Insurance University of Toronto 2023 - 2024
BSc (Honours) Actuarial & Financial Mathematics Minor in Finance McMaster University 2022

SKILLS
Technical: Python; R-Studio; MATLAB; LaTeX; SQL; AXIS; Microsoft 365
Languages: Spanish; English

CERTIFICATES/AWARDS
• ITAM, Instituto Tecnológico Autónomo de México, Mexico City
  • Teaching Assistant during COVID-19 for achieving satisfactory grade in Microeconomics II course for ITAM students
  • Facilitated student engagement on online office hours during COVID-19 for achieving satisfactory grade

Board of Actuarial Science Member
• August 2018 - August 2019
• Organized engaging talks from company executives in the actuarial & financial field

Fernanda Vazquez Hernandez

Fernanda is a high-performing and proactive actuary with experience in insurance pricing adapting to changing business needs. Through her solid actuarial background and extensive training in statistical modelling and quantitative analysis, she has developed a strong work ethic with excellent time management and communication skills.

EXPERIENCE
GNP, Grupo Nacional Provincial (Insurance Company of Mexico)
Bailières Group), Mexico City
• Technical Specialist Pricing Automobile Agencies
• Analyst Pricing Automobile Agencies
• Intern/Co-op Pricing Automobile Agencies
  • Performed risk premiums’ calculations using regression & classification models incorporated in SAS & Python
  • Built a price elasticity model to predict the expected market share in each agency & developed statistical improvements such as frequency trends analysis during & post pandemic
  • Planned business proposals that led to new accounts acquisitions as a result of collaborative work with technical, supply, regulations, statistics & sales departments
  • Managed the regulatory filing of automobile insurance products to improve market position & profitability

ITAM, Instituto Tecnológico Autónomo de México, Mexico City
• Teaching Assistant Aug. 2018- Dec. 2020
  • Led weekly academic tutorials with practical exercises of Microeconomics II course for ITAM students
  • Facilitated student engagement on online office hours during COVID-19 for achieving satisfactory grade

Board of Actuarial Science Member
• August 2018 - August 2019
• Organized engaging talks from company executives in the actuarial & financial field

EDUCATION
Master of Financial Insurance University of Toronto 2023 - 2024
BSc (Honours) Actuarial Science Minor in Statistics ITAM, Instituto Tecnológico Autónomo de México 2022

SKILLS
Technical: Python; R; SAS; Excel VBA; AXIS
Language: Spanish; English

CERTIFICATES/AWARDS
• FM (Financial Mathematics); Mathematics - Short Term)
  • Academic Excellence Scholarship ITAM, Mexico City
  • Fashion MNIST Classification Challenge, University of St. Gallen, Switzerland

PROFESSIONAL
32
• Yoga; Travelling; Singing

32
Running; Cycling; Road trips
EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

SKILLS
Technical: Microsoft 365; R; Python; SQL; SAS; Tableau; Bloomberg; AXIS

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

INTERESTS/ACTIVITIES
Badminton Player, Reading

Ting Wang

Through working at various large financial corporations, Ting has acquired advanced financial data analytical skills and proven ability to streamline the process of complex information compilation by creating models and tools in Python. An avid badminton player and ardent reader, reflects his commitment to both physical fitness and intellectual growth.

EXPERIENCE
Deloitte, Toronto, ON
 Analyst, Audit & Insurance
 • Performed audits to obtain reasonable assurance on whether the financial statements are free of material misstatement, whether caused by error or fraud
 • Provided support to the audit team
 • Assisted senior consultants on model validation & output check for client’s IFRS17 implementation
 Moody’s Analytics, Toronto, ON
 Intern, Risk, Technology & Operation
 • Assisted testers as part of pre-release testing of new AXIS
 • Provided feedback on client requirements from a technical perspective & provide time estimates for the process
 • Analyzed the results of tests that have been performed reporting to the programming team
 Travelers Insurance, Toronto, ON
 Intern, Pricing
 • Independently updated auto insurance loss trend & premium trend by running SAS program, & reconciling AY loss triangles in Alpha
 • Developed Property Indices research on Statistical Canada and Moody’s economic reports
 • Analyzed property & auto rate level indications
 Pacific Life Re, London, UK (Remote)
 Intern, Europe Research & Development
 • Analyzed experience claim data & reconciled results
 • Supported actuarial research projects
 • Streamlined data visualization process

Jingyu (Suki) Xu

Jingyu has developed statistical analysis, risk modeling, leadership, and teamwork skills, cultivated through past work and project experience. As a pro-active learner, Suki can multi-task on various projects to a high standard and is passionate about data and quantitative analysis. She also possesses proven ability in customer service, time-management, teamwork, and problem-solving.

EXPERIENCE
Project: MFI Summer Project
 • Developed a pricing strategy & portfolio investment strategy for new whole life insurance product
 • Calculated expense-augmented premiums for smokers & non-smokers using normal approximation methods
 • Using Python, provided monthly predictions of the company’s benefit reserves for the first 5 years
 • Re-analyzed all values but in 20-year term & 20-year endowment, comparing the differences between predicted reserves & true reserves
 • Applied mean-variance optimization analysis & included an efficient frontier plot of the expected investment portfolio returns against risk

Sharetea, Kingston, ON
Assistant Manager
 • Effective employee performance management to provide quality customer service
 • Resolution of critical issues in a time-sensitive environment using analytical skills to achieve store objectives
 • Managed product inventory by gathering & submitting budget information, & scheduling expenses

Queen’s University
Academic Advisor - Volunteer
 • Joined Peer Academic Support Service (PASS) to support 400 students promoting academic success
 • Held 1:1 Zoom meetings, responded to emails & live Chat during the pandemic

EDUCATION
Master of Financial Insurance
University of Toronto
2023 - 2024

SKILLS
Technical: Python; R; SAS; LaTeX; Jape; KNIME; AXIS; Microsoft 365

PROFESSIONAL CERTIFICATES/AWARDS
Dean’s List: 2019-2022
Queen’s University Excellence Scholarship: 2018-2019

INTERESTS/ACTIVITIES
Cooking; Radio Broadcasting; Board Games
Han (Althea) Yang

Althea has an outstanding academic background with strong technical proficiencies in data modelling and risk analytics. She is highly motivated, enthusiastic, and possesses exceptional interpersonal skills cultivated from work and volunteer experience. Additionally, Althea has developed great time management with a proven ability to work under pressure to meet timelines.

**EDUCATION**

- Master of Financial Insurance
  University of Toronto
  2023 - 2024
- Bachelor of Science (Honours) with Distinction in Actuarial Science
  Simon Fraser University
  2023

**SKILLS**

- Technical: R, Python, MATLAB, VBA, LaTeX, AXIS, Microsoft 365
- VEE: Mathematical Statistics, Economics, Accounting & Finance, Industrial Engineering
- PowerBI, VBA, Excel & VBA, AutoCAD, AMPL, SAS, SAS Viya, Python, R, MATLAB, SQL
- PowerBI, VBA, LaTeX, AXIS, Microsoft 365

**PROFESSIONAL CERTIFICATES/AWARDS**

- Society of Actuaries
  - P (Probability)
  - FM (Financial Mathematics)
  - VEE: Economics
- VEE: Accounting & Finance
- VEE: Mathematical Statistics
- President’s & Dean’s Honour Roll: 2021, 2022
- Open Scholarship: 2022

**INTERESTS/ACTIVITIES**

- Hiking; Boating; Travelling; Piano (G10)
- Basketball; Photography; Movies

**EXPERIENCE**

- **Simon Fraser University, B.C.**, May 2022 - Aug. 2022
  - Participated in the Undergraduate Student Research Awards (USRA) program & granted a VPR USRA Science Award
  - Studied the patterns in human mortality tables from different countries from data gathering, data cleaning, to modelling
  - Invented ways of predictive analysis in mortality rates by modifying life tables
  - Fine-tuned 30 different machine learning models & compared prediction results

- **Guolian Securities, Wuxi, Jiangsu, China**, May 2021 - Jul. 2021
  - Designed & reviewed contracts for multiple insurance products
  - Studied & proposed DRG & DIP health insurance reform
  - Gathered data & refined historical insurance pricing models & developed statistical product models using VBA & R
  - Collaborated with Strategic Planning & Legal

- **Simon Fraser University**, Aug. 2023
  - Calculated premiums for insureds based on company’s requirements of loss reserves
  - Used Python to simulate survival rates of insureds with different mortality rates
  - Estimated benefit reserves & profits at month-end using Excel & VBA
  - Suggested investments by plotting efficient frontier of four securities

Ziyang Ye

Ziyang is an engineering degree holder with excellent analytical skills and extensive quantitative research experience in the financial industry. Having adopted multiple leadership roles in various engineering projects and composed many robust analytic reports, he has developed strong leadership abilities and fostered a reputation as a key contributor through problem-solving and innovation skills.

**EDUCATION**

- Master of Financial Insurance
  University of Toronto
  2023 - 2024

**SKILLS**

- Technical: Python; R; MATLAB; Java; Javascript; SQL; AutoCAD; AMPL; SAS; SAS Viya; PowerBI; VBA; Microsoft 365
- Data Engineer, Strategic Business Analytics, ML & AI

**PROFESSIONAL CERTIFICATES/AWARDS**

- Society of Actuaries
  - P (Probability)
  - FM (Financial Mathematics)
  - VEE: Economics
  - VEE: Accounting & Finance
  - VEE: Mathematical Statistics
- President’s & Dean’s Honour Roll: 2021, 2022
- Open Scholarship: 2022

**INTERESTS/ACTIVITIES**

- Basketball; Photography; Movies

**EXPERIENCE**

- **BMO Financial Group, Toronto, ON**, Sep. 2022 - Apr. 2023
  - Led customer insight projects through the use of sentiment analysis using the NLTK & Whoosh packages in Python
  - Performed exploratory data analysis, data cleaning, & feature engineering of large-scale business datasets
  - Designed a knowledge graph to represent the relationship between 20 entities through the use of Graph DB

- **Skybound Capital, Hong Kong**, May 2022 - Aug. 2022
  - Conducted risk evaluation & ran simulation to examine expected growth on different portfolio allocations
  - Developed autoregressive models to analyze various types of financial data & forecast the liquidity overage
  - Designed an ETL data pipeline to organize databases for risk analytic purposes & automated 5 dashboards

  - Developed an automated visualization system in Python
  - Developed a SAS algorithm that provided time series adjustments, systematic cycling effects eliminations, & statistical process controls on the completion rate
  - Supported & validated model development process of Mortgage Retention Rate Prediction by leveraging machine learning algorithms & statistical methodologies
  - Designed an ETL data pipeline to organize databases for risk analytic purposes & automated 5 dashboards
Pengcheng (PC) Zhang

With a solid academic background, Pengcheng is a dynamic financial analyst with an unwavering passion for unearthing insights in data. Fueled by curiosity and commitment, he enjoys diving deep into complex challenges, delivering data-driven solutions and bringing value to the table. He is particularly interested in Data Analytics, Risk Management and Portfolio Optimization.

**EXPERIENCE**

- **Fintelics (Remote)**
  - Data Analyst Intern
  - Jun. 2022 - Aug. 2022
  - Created graphs visualizing all transaction data on rocketvideo.io by interlinking all relevant datasets via PostgreSQL
  - Cleaned & processed raw data of users information, transactions, & finance income targeting user portrait
  - Used Python for data gathering, data cleaning, data analysis, & data visualization

- **Huawei Xi’an Research Institute, Xi’an, China**
  - Data Analytics Intern, Core Cloud Department
  - May 2021 - Aug. 2021
  - Assisted with the Sales Data Screen Project
  - Used SQL to import & clean raw data scraped from data warehouse supporting further calculations & analysis

- **TD Bank, Toronto**
  - Wealth Operations Officer
  - Aug. 2022 - Mar. 2023
  - Reconciled RESP accounts & processed internal account transfer requests in Excel via VBA Macros promptly & efficiently. Led a project to clear more than 1800 backlog requests in three months
  - Investigated RESP account transfer errors by gathering & analyzing information from multiple sources & platforms, including ISM, CGI CORE, & EIS View
  - Coordinated with other teams to validate internal account transfer requests submitted by TD Wealth Management clients by adhering to established Service Level Agreements

- **China Guangfa Bank (CCB), Wuhan**
  - Financial Analyst Intern
  - May 2021 - Aug. 2022
  - Assisted in the underwriting & issuance of the ¥800 million medium-term note for Hubei Yangtze Investment Group & the ¥500 million short-term commercial paper for Huangshi State-owned Assets Management CO., LTD by preparing the issuing documents & performing due diligence analysis while adhering to look-through principle.
  - Analyzed credit risk of 15 state-owned entities that intended to issue fixed-income securities

**SKILLS**

- Technical: Python; R; SQL; AXIS; Microsoft 365
- Dean's List Scholar: 2020; 2022

**INTERESTS/ACTIVITIES**

- Football; Movies

Jiaheng (Steven) Zhou

Steven demonstrates a strong foundation in financial mathematics and data science through the completion of the CFA Level I. He is a self-motivated learner with hands-on experience in wealth management and fixed income securities. He is enthusiastic about applying his statistical analysis skills to quantitative finance and risk management.

**EXPERIENCE**

- **TD Bank, Toronto**
  - Wealth Operations Officer
  - Aug. 2022 - Mar. 2023
  - Reconciled RESP accounts & processed internal account transfer requests in Excel via VBA Macros promptly & efficiently. Led a project to clear more than 1800 backlog requests in three months
  - Investigated RESP account transfer errors by gathering & analyzing information from multiple sources & platforms, including ISM, CGI CORE, & EIS View
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- **China Guangfa Bank (CCB), Wuhan**
  - Financial Analyst Intern
  - May 2021 - Aug. 2022
  - Assisted in the underwriting & issuance of the ¥800 million medium-term note for Hubei Yangtze Investment Group & the ¥500 million short-term commercial paper for Huangshi State-owned Assets Management CO., LTD by preparing the issuing documents & performing due diligence analysis while adhering to look-through principle.
  - Analyzed credit risk of 15 state-owned entities that intended to issue fixed-income securities

**SKILLS**

- Technical: Python; R; SQL; Excel VBA Macros; Power BI; AXIS; Microsoft 365
- CFA Level 1
- Bloomberg Certificate
- 2019 President’s Scholarship of Distinction

**PROFESSIONAL CERTIFICATES/AWARDS**

- China Guangfa Bank (CCB), Wuhan
- Financial Analyst Intern
  - May 2021- Jul. 2022

**INTERESTS/ACTIVITIES**

- Football; Movies

**EDUCATION**

- **Master of Financial Insurance**
  - University of Toronto
  - 2023 - 2024

- **BMath (Honours) with Distinction**
  - Statistics
  - University of Waterloo
  - 2022

**PROFESSIONAL CERTIFICATES/AWARDS**

- **Bloomberg Certificate**
- 2019 President’s Scholarship of Distinction

**INTERESTS/ACTIVITIES**

- Football; Movies

**PROFESSIONAL CERTIFICATES/AWARDS**

- **SOA Student Research Case Study Challenge: 2022**
- **2022 ASA Datafest**

**INTERESTS/ACTIVITIES**

- Football; Movies

**STUDENT**

- **Master of Financial Insurance**
  - University of Toronto
  - 2023 - 2024

- **BMath (Honours) with Distinction**
  - Statistics
  - University of Waterloo
  - 2022

**INTERESTS/ACTIVITIES**

- Football; Movies

**STUDENT**

- **Master of Financial Insurance**
  - University of Toronto
  - 2023 - 2024

- **BMath (Honours) with Distinction**
  - Statistics
  - University of Waterloo
  - 2022

**INTERESTS/ACTIVITIES**

- Football; Movies
Meet Our Alumni

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 constantly challenged us in its unique way, both intellectually and socially, with a plethora of projects, presentations, seminars, networking events. 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

“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.”

Colin Chen, MFI '20

“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

“One thing about being in a small-sized program is that we can build this close bond with each other. We are not only classmates, but also friends who can support each other in the industry... Although it was only a one-year program, it became a journey to discover my capabilities, my area of interests, and my future career. The MFI program showed me how to be a leader and an influencer. It’s been an absolutely fantastic ride, and I will never forget the MFI family.”

Harper Lin, MFI '22

“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 experience was truly a challenging and rewarding experience. The mix of theoretical finance with numerous opportunities to practice implementation truly prepared me for the professional world.”

Boris Migan, MFI '23

“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

“When I first joined the MFI Program, I thought it would be a top master’s program on finance and insurance. Today, after graduating, I know it is way more than that. Beyond the world-class faculty and courses, we have exposure to great industry professionals, real world case studies, and all the necessary support to boost our careers. I could not be happier with my choice.”

Alan Fontoura, MFI '22

“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.”

Paola Tolentino, MFI '19

“I graduated from the MFI program with technical skills, business acumen, confidence and friendship, among all the spectacular experience I did not expect. Joining the MFI is a decision I will always be proud of!”

Yuling (Tim) Wang, MFI '21

“When I first joined the MFI Program, I thought it would be a top master’s program on finance and insurance. Today, after graduating, I know it is way more than that. Beyond the world-class faculty and courses, we have exposure to great industry professionals, real world case studies, and all the necessary support to boost our careers. I could not be happier with my choice.”

Alan Fontoura, MFI '22

“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.”

Colin Chen, MFI '20

“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.”

Paola Tolentino, MFI '19
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MFI Masters of Financial Insurance

Senhao (Jimmy) Chen

He has not only excelled academically in all core MFI courses but has also been a role model to his classmates through coaching and leadership promoting a positive learning environment. Congratulations Jimmy!

“My experience in the 2022 Master of Financial Insurance (MFI) program was truly exceptional. This program not only equipped me with a robust understanding of finance and insurance but also immersed me in advanced disciplines such as machine learning and time series analysis. Through challenging real-world case studies, I developed practical problem-solving skills that are vital in today’s financial landscape. What truly sets the MFI program apart is its unwavering commitment to fostering industry connections. We had the privilege of participating in seminars with seasoned professionals and benefited from guest lecturers who expertly bridged the gap between theoretical knowledge and real-world application.

I would like to express my profound gratitude to the dedicated professors and staff who have played a pivotal role in making this program outstanding. Receiving the prestigious MFI Academic Achievement Award, which is awarded to the top-performing student in coursework throughout the year, is a tremendous honor. It not only reflects the program’s academic rigor but also motivates me to strive for excellence in my future endeavors. In summary, my journey through the MFI program at the University of Toronto has been nothing short of transformative.”

Senhao (Jimmy) Chen, MFI Academic Achievement Award Recipient

BORIS MIGAN

Joining the MFI program was a game-changer in my professional journey. At the beginning, I was uncertain about my career trajectory. However, I held a fervent desire to enhance my expertise and absorb as much knowledge as possible. Over an intense year at MFI, I delved deeply into data science, finance, and insurance. These are crucial subject that have equipped me with the skills necessary to stand out in today’s competitive job market. The program’s exceptional faculty; overflowing with passion and expertise, further piqued my curiosity in these subjects.

To me, MFI was more than just an academic pursuit, it was a hub of inspiration, robust learning, and invaluable networking. I am profoundly grateful for the connections I’ve made, the insights I’ve garnered, and the transformative experiences I’ve had.”

BORIS MIGAN, MFI Business Acumen Award Recipient
Awarded to the MFI student who best embodies the values and qualities of the MFI Program, and whose fellow students see as the best representative of the MFI

JOHN NDOLO (joint recipient) came to the MFI Program after graduating from Jomo Kenyatta University of Agriculture & Technology (JKUAT) and from a Masters Program from the African Institute for Mathematical Sciences (AIMS). John is also a MasterCard Foundation Scholar, and is currently working at Roche in their Nigeria location. John is loyal and active representative of the MFI Program, and a valuable advocate and spokesperson for inclusivity. Congratulations John!

“As an Alumni of the MFI program at University of Toronto, I can confidently attest to the incredible depth and robustness of the MFI program, particularly in the fields of actuarial science, mathematical finance, and data science. This comprehensive curriculum not only equipped me with a strong theoretical foundation but also practical skills that have been invaluable in my transition to the industry.

My experience as a Market Data and Insights lead at Roche Africa was greatly enhanced by the diverse knowledge I gained through MFI. Furthermore, the program’s emphasis on teamwork and the support of my exceptional classmates made the challenging journey all the more rewarding. MFI truly stands out as a transformative experience that empowers students to thrive in a multitude of industries.”

JOHN NDOLO, MFI Ambassador Award Recipient

ZHI YE (MICHAEL) LUAN (joint recipient) was a University of Toronto graduate before joining the MFI Program. He has been an extremely engaging, popular and proactive member of the 2023 cohort. He is sensitive to the sentiment of his classmates with great team spirit, frequently advocating on their behalf. Congratulations Michael on your well deserved award!

“The MFI program was an immensely rewarding and challenging. The academic rigour in tandem with hands-on professional guidance with unparalleled tutelage from world-class professors and industry professionals provided an experience that prepared me for the future.

The program’s commitment to cultivating integrity, excellence, and innovative thinking among its students is why being recognized with the Ambassador Award is such an honor.”

ZHI YE (MICHAEL) LUAN, MFI Ambassador Award Recipient
“The MFI program attracts students with training in mathematics, statistics, actuarial science, computer science and operations research. This broad base of skills allows the students to quickly learn some subtle concepts in mathematical finance.

Our MFI hire, Mike Liang, works on the institutional structuring desk at CIBC Capital Markets, and is developing a system and method of visualizing pricing deviations over time. The hiring process was very quick and seamless.”

Tushar Arora, CIBC

“Jimmy’s shown a keen understanding of quantitative methods, and he’s been able to apply this knowledge effectively in our fast-paced environment. Clearly, the MFI program has given him the tools to excel from the get-go, and he’s been a great addition to our team.”

Jason Chen, Purpose Investments

“Our MFI Intern (Yixin) showed great skill in producing daily investment analytical reports & analyses with high accuracy and attention to details.

She also had a positive and collaborative attitude, always willing to support her team members and cope with urgent situations. Yixin is a promising professional in the field of investment management, and we are very happy to her joined our team.”

Timothy Li, HOOPP

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 section, the MFI Team would be delighted to hear from you!

Professor Andrei Badescu
Program Director
andrei.badescu@utoronto.ca

Shari Kurgatnikov
MFI Internship/Outreach Administrator
shari.kurgatnikov@utoronto.ca

Sarah J. Lee
MFI Graduate Program Coordinator/Graduate Administrator
sarahj.lee@utoronto.ca

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