2020 EDITION
ACTUARIAL SCIENCE CLUB

ALUMNI NEWSLETTER





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ABOUT EDITORS

Sara L.



Sara is a sophomore from Aurora, Illinois. She enjoys being involved on campus and hopes to make a difference with the actuarial science program. Her favorite part about actuarial science at Illinois is forming friendships with fellow club members.

Major: Actuarial Science and

Communications **Year:** Sophomore



→ Shreya K.



Shreya is a freshman from Edison, New Jersey with an interest in exploring the different facets of actuarial science and how they can be implemented in fields beyond insurance. Apart from professional interests, she is passionate about literature and music.

Major: Actuarial Science and Economics

Year: Freshman

→ Kara W.



Kara is a senior from the San Francisco Bay Area and has participated in ASC's executive board for two years, now. She loves curating Spotify playlists, soccer, and board games. Kara is a proud Illini and thankful for the wonderful four years at U of I!

Major: Actuarial Science and Statistics

Year: Senior

EDITORS' NOTE

What a decade it has been for actuaries: changes to the exam curriculum, emergence of data science, and an ever-changing insurance market that brings a new challenge everyday.

Like any actuary, UIUC's actuarial program and Actuarial Science Club alway welcome these new challenges with open arms. In the past decade, the university and the club have went through a series of changes to combat these new challenges and continue to expand and strengthen our network between our alumni and students.

We are so excited to share with you a newsletter that outlines some of our proud achievement throughout the decade. We also hope this is a walk down memory lane for you to see how the actuarial program has evolved over the years.

Go Illini!

UIUC ACTUARIAL SCIENCE

DECADE AT A GLANCE



Actuarial Science Program becomes a **Center of Actuarial Excellence** from the Society of Actuaries (SOA)

Undergraduate: **292**Graduate: **15**

2016

Actuarial Science Program awarded the Casualty Actuarial Society (CAS) University Award.

2016

2010

Professor Runhuan Feng appointed as the **Actuarial Science Program director**

2017

The Department of Mathematics
PhD program introduced a new
concentration in **Actuarial Science and Risk Analytics**

2018

Master's degree program officially was renamed the Master of Science in Actuarial Science to replace the MS Applied Mathematics

2018

Actuarial Science Program created its own curriculum area of Actuarial Science and Risk Management (ASRM) within the university academic catalog

2018

Actuarial Science Program launched the **Illinois Risk Lab**

2018

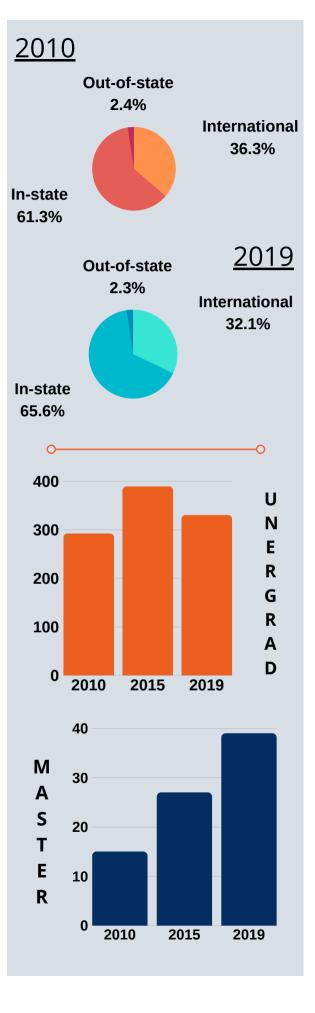
Actuarial Science Club launches **Alumni Mentorship Program**

2019

Actuarial Science Club hosts to first ever InsureTech and Actuarial Modernization Symposium

2019

Undergraduate: **330** Graduate: **39**



2020

UIUC ACTUARIAL SCIENCE

CURRICULUM DEVELOPMENT

The actuarial exams from both societies are constantly changing, and here is how the Actuarial Science program is adapting to the new exam curriculum: a series of new course to help students better prepare for the exams and brand new course code just for actuarial science classes!

Math → ASRM

A Actuarial

S Science

R Risk

M Management

Courses	Shared by two societies
ASRM 210 Theory of Interest	Exam FM/2
ASRM 401 Probability	Exam P/1
ASRM 410 Investment Financial Market	Exam IFM/3F
Courses	Society of Actuaries
ASRM 461 Loss Model	EXAM STAM
ASRM 471 Life Contingency I ASRM 472 Life Contingency II	EXAM LTAM
ASRM 450 Methods of Applied Statistics ASRM 451 Basics of Statistical Learning	Exam SRM
ASRM 499 Predictive Analytics	Exam PA
Courses	Casualty Actuarial Society
ASRM 402 Statistics ASRM 409 Stocastic Process ASRM 450 Methods of Applied Statistics	MAS - I
ASRM 451: Basics of Statistical Learning ASRM 461: Loss Models	MAS - II
ASRM 469: Casulaty Actuarial Mathematics	Exam 5 Ratemaking

COMPANY PRESENTATIONS 2019

AUGUST | SEPTEMBER | OCTOBER

Representatives from 19 companies gave an insight on their firm's corporate structure, while giving an informative presentation on different actuarial subjects. ASC members were able to interact with actuaries, learn about various companies, and gain a better understanding of the responsibilities of an actuary.



AUGUST

- Milliman

SEPTEMBER

- Pinnacle Actuarial Resources, Inc.
- Deloitte
- Allstate
- Blue Cross Blue Shield
- Mercer
- Willis Towers Watson
- Reinsurance Group of America
- Aon
- CNA Financial
- October Three Consulting
- Oliver Wyman

OCTOBER

- CNO Financial Group
 - Old Republic
- Aetna
- Centene Corporation

If your company is interested in giving a company presentation, please feel free to reach to us at companypresentations@asc-illinois.com with any questions.

MEET THE FIRMS 2019

SEPTEMBER

CONSULTING

- Aon
- Deloitte
- Evolent Health
- Mercer
- Milliman
- October Three Consulting
- Oliver Wyman
- Pinnacle Actuarial Resources
- Willis Towers Watson

INSURANCE

- Aetna
- Allstate
- American Family Insurance
- Blue Cross Blue Shield
- CNA Financial
- COUNTRY Financial
- Humana
- MetLife
- RLI Insurance Company
- Root Insurance Company
- State Farm Insurance
- Trustmark Insurance
- Zurich Insurance Company

REINSURANCE

- AXIS Capital
- Reinsurance Group of America

Meet The Firms remains the club's biggest event of fall semester. For fall 2019, our Meet The Firms chair Andrew Dlugos invited 24 companies to campus for the annual recruiting fair. The event attracted over hundred of students ranging from Freshmen to Graduates. They had the opportunity to hand their resume over to company recruiters and briefly learn about the company itself, along with opportunities provided for students. If your company is interested in attending ASC's future MTF, feel free to reach to us at mtf@asc-illinois.com with any questions.



FALL EVENTS

PROFESSIONAL DEVELOPMENT

WORKSHOP

- Resume Workshop
- Elevator Pitch Workshop
- Interview Workshop
- International Career Workshop
- Course Selection Workshop
- Coaching Actuaries Workshop

FIELD TRIPS

- State Farm Field Trip
- Chicago Field Trip Fall '19

PRESENTATIONS

- Conference of Consulting Actuaries Presentation
- Predictive Modeling and Data Science

DINNERS

- Dinner with Professors: Post Doctorate Programs
- Dinner with Professors: Graduate Programs

FALL EVENTS

SOCIAL NETWORKING

- Freshman BBQ
- Back-to-School Apartment Bash
- Bubble Tea
- Curtis Orchard Pumpkin Picking
- Apartment Crawl
- Fall Bar Crawl
- First Year/Transfer
 Student Dinner
- International Student
 Dinner
- Ice Skating
- Club Dinners











SPRING EVENTS

WORKSHOP

- Networking Workshop
- Case Competition Workshop
- Introduction to R for Actuarial Science
- Transitioning to Your Job/Internship Workshop





PRESENTATIONS

- Dave Kester "Coach K" presentation
- Virtual Q & A session with the Alumni

SOCIAL EVENTS

- Apartment crawl
- Bubble tea
- Happy Hours at KAMS



ALUMNI MENTORSHIP PROGRAM

Alumni Mentorship Program that started in 2017 aims to provide opportunities for UIUC students to have a better understanding of the actuarial science field and enhance their professionalism. ASC pair alumni with students according to their interests and future development. In the 2019-2020 school year, there are 45 alumni from the industries being part of this program, which included Steve Armstrong, CAS president for the year 2019-2020. Students from freshman to graduate are paired with alumni from various industries and practice. These mentors speak with their mentees on one-on-one phone or Skype call for 1 hour per month about industries and everyday work life. In addition, the mentors also provided additional assistance to prepare students for stepping into the industries, including elevetor pitch, resume review, and mock interviews.

"Being a part of the Alumni Mentorship Program was truly a rewarding experience, and I encourage all aspiring actuaries to join in! Having a mentor was great because it gave me an opportunity to have all of my questions answered, while building my own network. Whether it was seeking advice on classes I was currently taking, exam studying, or the industry in general, my mentor was always willing to help out."

- Ravi Gandhi, mentee

ALUMNI MENTORSHIP PROGRAM

"I participated in the Alumni Mentorship Program twice as a mentor and had a wonderful experience both times. It is a fantastic way to become involved with the club and assist students without feeling too steep of a power dynamic. Most importantly, you can have a huge impact in your mentees' future careers and life journeys. Through this program, you can guide students in developing their personal brand, share personal and professional successes and struggles, and learn more about what it means to be an Actuarial Science student in today's times."

- Jake Akstins, ACAS, mentor

"The Alumni Mentorship Program was such a great opportunity to connect with an actuary who was once in my shoes! My mentor answered so many of my questions- whether it be on the day-to-day responsibilities of an actuary, how to gain adequate experience and better prepare for a professional environment, or even course selection. As a freshman, learning more about his experiences in becoming an actuary makes the future seem a lot less daunting. I look forward to taking part in this program again!"

- Shreya Kodati, mentee

If you are interested in taking part in this program as a mentor, please sign up <u>here</u>!

ILLINOIS RISK LAB

WRITTEN BY KLARA BUYSSE



The Illinois Risk Lab (I-Risk Lab) celebrates his first academic year of existence (2018 – 2019). It was a fantastic year in which we achieved a lot: new corporate partners, interesting seminar talks, fascinating research project, etc.

With the I-Risk Lab we want to step out of the regular learning methods and give students the opportunity to excel. Students will learn how to be independent, dig into a topic, think "out-of-the-box" and be creative. Seminar talks will help to discover new topics and new perspectives.

Indeed, learning never stops.

THREE PILLARS

Research Projects:

The I-Risk Lab is intended to facilitate integration of discovery-based learning experience with state-of-the art academic and practical research in all areas of risk analysis and advanced analytics. Faculty and students collaborate to solve business oriented research problems. Students will work on their research, communication and presentation skills.

Seminars:

The I-Risk Lab hosts seminars throughout the year featuring leading experts in the fields of actuarial science, finance and risk management to educate students about industry trends. These seminars also give the opportunity to students to engage with the speaker.

Mini-symposium:

The I-Risk Lab will host a mini symposium in Chicago on May 16, 2019 to showcase its research findings as well as to provide a venue for exchanging research ideas with academics and practitioners in the actuarial and financial services community. Students that did a research project in the I-Risk Lab will participate in a poster session at the mini symposium to present their project.

ILLINOIS RISK LAB

FALL 2019 PROJECTS



THE HERD BEHAVIOR INDEX AND PREDICTING MARKET FEAR.

The past has learned that stock prices tend to move together. Moreover, at moments of high market fear, this co-movement is stronger and stock prices move predominantly downwards. In such a market situation, diversification benefits dry up and stock picking does not help to protect an investment portfolio. In this project we implement the Herd Behavior Index, also called HIX, which was invented in Dhaene et al. (2012). The HIX is an option-implied measure taking values between 0 and 1, which can be calculated daily. If at a certain day, the HIX is close to 1, this is a sign that stock prices are likely to move together in the near future. The aim of this project is to determine values of the HIX for the S&P 100 between 1996 and 2017. A next step is to study the time series of the HIX and investigate the behavior of the HIX in times of market stress (i.e. during the dot-com bubble, 9/11 attacks, European debt crisis, Lehman brother, Brexit, etc.). Moreover, we compare the HIX with the VIX (the volatility index). The HIX and the VIX are very similar, but whereas the VIX measures volatility, the HIX measures co-movement.

OPTIMAL INVESTMENT WITH FORWARD PREFERENCES AND UNCERTAIN PARAMETERS UNDER BINOMIAL MARKET MODEL.

Given a financial market environment, an agent aims to solve her optimal investment strategy. This project is a continuation of "forward and backward preferences" proposed in IGL and IRL last year. In the previous project, under the binomial market model, comparing to the classical backward approach, we showed substantial improvement in both computation time and cumulative earning when the forward approach, introduced by Musiela and Zariphopoulou (2008), is numerically implemented to the historical data of S&P500. Although the agent could update the real-time market information at the end of each period due to the forward nature, she inevitably encounters model uncertainty in each period. Inspired by Chong and Liang (2019) in continuous-time setting, this project studies the optimal investment problem with forward preferences and uncertain parameters under the binomial market model.

ILLINOIS RISK LAB

FALL 2019 PROJECTS CONTINUED



EUROPEAN-TYPE BASKET OPTION PRICING: INDEPENDENCE AND COMONOTONICITY APPROXIMATIONS WITH MODERN MACHINE LEARNING APPROACHES.

This project solves the European-type basket option pricing problem. Finding analytical solutions or stable numerical schemes for the corresponding high-dimensional PDE is still an open problem. Hanbali and Linders (2019) propose an approximation of the problem using the element of comonotonicity. Their theoretical results have been further strengthened by Ling (2019) using a modern machine learning approach with tremendous improvement in terms of computation time without deteriorating numerical solutions much. In view of these, this project aims to relax the full comonotonicity approximation in Hanbali and Linders (2019), to reduce the pricing error arising from dependence approximation, while to implement modern machine learning approaches, to rectify the expenses in computation time due to a more realistic approximated dependence structure.

CYBER RISK PROFILE CONSTRUCTION VIA INDIVIDUAL CYBER LOSSES AGGREGATION.

Cyber risk refers to the potential losses that a firm might suffer due to a failure of its information system. The exponential increase in the use and the complexity of information systems has made cyber risk one of the most important and vulnerable operational risks for a company. In order to determine the total cyber risk exposure of a company, one first has to determine potential losses due to different sources of cyber risk, such as DDoS, ransomware, etc; one then has to aggregate individual cyber losses of the company. In this project, we investigate how to determine the individual cyber loss distributions using historical data. We then investigate different methodologies to aggregate the individual loss distributions to construct the aggregated cyber loss distribution of a company. Lastly, we investigate different models to quantify the aggregated cyber loss using risk measures.

ILLINOIS RISK LAB TESTIMONIALS



KARA WONG (CLASS OF 2020)

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"IRisk Lab provides a unique learning experience for students, where they are able to exercise their creativity and analytical ability to solve challenging industry-related problems. My experience with IRisk Lab has stimulated my intellectual curiosity and opened doors to other non-traditional opportunities."



TITAN WIBOWO (CLASS OF 2019)

"As part of the IRisk Lab, I had the opportunity to participate in a consulting engagement to build a financial simulation tool for Northwestern Mutual. It allowed me to explore the role of an asset management actuary and gain insights into how an investment manager would think. This helped me broaden my horizons on the capabilities of an actuary and put context into what I am learning in school, which proved to be invaluable in my development. Furthermore, the experience of developing a tool from scratch and working in a team helped me hone my technical, communication, and problem-solving skills which I found very useful in my current job as an actuarial developer. I would highly recommend anyone in the program to take part in the IRisk Lab."

PAST | PRESENT | FUTURE OF SPRING SYMPOSIUM

With the objective of demystifying emerging trends within the industry and connecting it to the role of an actuary, the UIUC's Actuarial Science Club hosted its first-ever InsureTech and Actuarial Modernization Symposium last March. These presentations honed in on the changing landscape of insurance, leaving students feeling inspired and with a better sense of where the industry is heading. With the great success of last March, we hope to continue this momentum into the upcoming spring with new ideas and speakers for our Second Annual Spring Symposium, Beyond the Horizon.

Last year's Symposium was centered around the evolving insurance industry, namely movements towards insurtech and actuarial modernization. Speakers like Robert Collins, Erik Wenzel, and actuaries from Root were able to help break down the buzz word, while consultants from Deloitte narrated the progress of actuarial modernization. With six influential speakers across the industry, this symposium gathered a large crowd that was eager to engage in insightful conversations.



PAST|PRESENT|FUTURE OF SPRING SYMPOSIUM

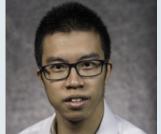
This year, we're covering topics regarding wearable technology, the impact of insurtechs on commercial insurance, AI and analytics, and financial risk management. In our upcoming symposium, we are also working on extending the invitation to a larger audience by advertising to other departments, universities, and industry professionals. Break and networking sessions serve to stimulate conversations surrounding innovations and trends within the industry. For more details, please visit our event page at ascuiuc.com/bth.

The objective of our symposiums is to take a deep dive into technical, non traditional, and trending topics related to risk and insurance. If you have any questions about our event or are interested in speaking at our symposium in future years, please contact vpinternal@asc-illinois.com.

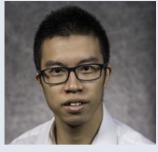


FACULTY PROFILES





ALFRED

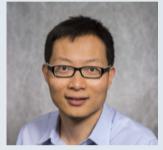


CHONG



BUYSSE

Assistant Professor



RUNHUAN

FENG

Director of Actuarial Science

Associate Professor

Assistant Professor



Acting Director of **Actuarial Science**

Academic Advisor

Professor



Instructor



RICHARD SOWERS



PAA KOW COLE



SCHMIDT



ALISON CHAMPION

Associate Director of Undergraduate **Studies**



INTERVIEW WITH PROFESSOR SOWERS

INTERVIEWED BY: SHREYA KODATI

Richard B. Sowers is a Professor of Industrial & Systems
Engineering & Mathematics,
Acting Director of Actuarial
Science, and Research Principal at the Office of Financial Research.
He has consulted in the hedge funds industry and federal and trading commission. His current research interests include financial engineering, data analytics, and decision/control systems. His research explores quantitative techniques and models that can impact the world.

What was your major and how did that lead you to actuarial science?

I did my undergraduate and master's degrees in electrical engineering. Then, I went on to pursue a PhD in Applied Math. Afterwards, I consulted in the hedge funds industry and federal and trading commission. It ties to actuarial science because random processes and stochastic processes are used to understand complex systems in the world.

How is financial engineering related to actuarial science?

Both actuarial science and financial engineering use random processes and are strongly tied to their corresponding industry sectors. Actuarial science is about quantifying risk and pricing risk. You want to model how bad the risk is, the frequency of risk, and the costs of insurance. It is about quantifying and processing risk while financial engineering is about managing risk. You buy contracts that allow you to cover catastrophic risk. After all it is the mathematics of money. Both hinge a lot upon data analysis these days and help us to understand patterns and predict the future based on what we've seen, though it doesn't always work.

INTERVIEW WITH PROFESSOR SOWERS (CONT.)

How would you say your industry experience has shaped your perspective of the field?

Whenever I've spent time thinking deeply about an industrial problem, I often invariably find that the problem is not what I thought it was. Often, one set of thoughts leads to another, and you gain a deep appreciation for different parts of a problem. It's a combination of theory and practice. Several other things to do with industry include a strong quantitative training that helps analyze the problem the right way to frame the problem, and to organize one's thinking. It also important to know what to throw away. When you have a complex problem, you might think there's a huge number of things going on. Often times that is not the case. The ability to figure out what is going on and [what details] are important is an art, but is something you develop with a strong quantitative training

What are some rising trends to be following?

Coding and machine learning! The world is awash in data and it is no longer sufficient to work in excel or a piece of paper. You have to be able to handle millions of lines of data and do more descriptive statistics, as well as find patterns. The real world is more high dimensional. While you can put a 10,000 degree problem into a computer, often there are 5 or so dimensions that are really important. And then you can deal with the other 9,995 problems another time. To be able to understand what those five dimensions are allows you to think about them and discuss with stakeholders about what is important.

What will come of the actuarial profession with the rise of AI?

More challenges to actuaries... Machine learning and artificial intelligence are really wonderful and going to solve lots of problems, but they depend upon huge amounts of data. If I have want to make granular decisions that differentiate between different factors, I would use prior data. If I have a million lines of data but I'm trying to categorize 900,000 of them and uniquely understand 900 types of people... there is a trade off of more data or fewer people. Natural tension with making decisions more and more specific to people is an issue in in actuarial science. There is all sorts of data on all sorts of customers, but we try to price policies on people. Here, data won't be sufficient based on granularities.

INTERVIEW WITH PROFESSOR SOWERS (CONT.)

What do you find most interesting about the subject?

I think that is on the cusp of revolution due to all of Machine Learning and Artificial Intelligence. A lot of the classical models of stochastic processes are tried and true, but they are low dimensional. When analyzing data, what matters is how we take the successes of these models and mesh that with the incredible computational power and tools that we have, along with the opportunities of the future. I think there is going to be an explosion of interesting things in actuarial science. Also actuarial science is getting closer to the methods of hedging risk and dealing with it, developing in conjunction with the finance industry.

How would you describe the job market for this field?

It has always been strong. I will encourage students to not only learn the core things being taught to take the exams and so forth, but to look around and see what is happening in other STEM related areas. There is an incredible wealth of new tools and information. For example, video cameras are everywhere. Can we use them to better understand risk to pedestrians at intersections? Sensors are everywhere. How do we take this information and quantify these risks. In Chicago there are a lot of air quality sensors. How can we learn about health risks from them?

What interactions do you wish to create between current students and alumni?

Alumni are a vital part of our effort and program. They are out in the world doing the things we prepare students for. They have gained many tools to succeed in their careers and know best on how the profession is progressing. We academics have much to learn from the alumni.

"We're excited to have our alumni base and we hope that you will stay in contact. You are a vital part in helping us train future alumni."

KAM's Closing



WRITTEN BY: SHREYA KODATI

The beloved campus bar named KAM's, known for its sticky floors and Alma Mater painting, closed down on October 20th 2019. Generations of Illini have made countless memories in this iconic brick building, having opened in 1975. However, this is not the end of KAM's entirely; the bar is moving to a new building on First and Green, where two more historic bars are going to resurface. Stan's Gridiron (the bar that occupied KAM's building up until 1975 was owned by the Chicago Bears' football star Stan Wallace) and Second Chance (a bar on 6th street that burned down in the late 70's) are going to be the two new bars in the new KAM's building. These two bars will be using the liquor licenses of the Clybourne and Firehaus bars that were closed last year. Like these two bars, KAM's is said to have closed down to make way for new luxury high-rise apartments.

In response, students were not very happy with this development. In fact, one student went as far as creating a "Storm KAM's" event on September 1st, parodying the Area 51 raid, and over 600 people had signed up! Some were more remorseful with almost 500 people attending and 1.3k interested in a Facebook event of a Funeral for KAM's. Customers have even offered to buy bits of the building as keepsakes. The bar's owner plans to preserve parts of the old bar for the new one including the bar's musty orange and blue sign, some bricks, a bar top, and many old photos dating back to the 1940's, as well as retaining its employees. To celebrate its last few days, the bar was packed for the UIUC Homecoming celebration leading up to the dreaded "Last Call on Daniel Street Celebration", created by the owner Scott Cochrane. KAM's closing symbolizes how it was more than "just a building"- its an insignia of the prolific school spirit U of I is known for. Students, alumni, and locals all came together to bid farewell to a historical element of this campus town and are now embracing this change with open arms.

Fighting Illini Football

WRITTEN BY: SHREYA KODATI

Known to be the largest upset of the season in college football, the Fighting Illini football team triumphed over the Wisconsin Badgers with a 24-23 victory on Saturday October 19th, 2019. It was the team's first win against a ranked team since 2011, and their first win against a Big Ten opponent since 2007, when Illinois beat No.1 Ohio State. The last time Illinois defeated the formerly 5th-ranked Wisconsin Badgers was on October 6th, 2007 in a 31-26 home game win. As per ESPN, Illinois won as a 30.5 point underdog.

The team was led by fourth-year head coach Lovie Smith. In the second quarter Donny Navarro scores the first 7 points for the team after catching the pass and making a 48-yard touchdown. In the third quarter, Reggie Corbin passes the Wisconsin defense and makes a 43-yard touchdown, giving the team 7 more points, but with Wisconsin still in the lead by 6 points. Illinois picks up the pace in the last quarter and catches up as Josh Imatorbhebhe makes a touchdown pass at 29 yards, earning the team another 7 points, but still short 2 of Wisconsin. In the final seconds of the last quarter, James McCourt paves the way for Illinois' unanticipated victory with a 39-yard field goal, making Illinois in the lead by a single point: 24-23.



Fighting Illini Basketball

WRITTEN BY: DREW TAYLOR

With a 12-21 for the 2019 season, Illini Basketball was looking better with wins over quality BIG 10 teams with Ayo Dosunu and Giorgi Bezhanishvili and other returning players. The Illini were already destined for a better season than last year. With a new addition to the team, 7 ft 290 lb Kofi Cockburn, it was looking like the 2020 season would be a good one for the Illini.

The Illini started off the season how they were expected to, but a few unexpected losses (Miami and Missouri) didn't prove that Illinois was an elite team yet. But with a win over #5 Michigan and 7 straight BIG 10 wins, the Illini were ranked in the Top 25 for the first time since 2014. Illini fans were having trouble finding tickets because every game for the rest of the season was sold out. With the types of wins and the energy within the stadium, games started feeling like it was 2005 when Illinois made it to the national championship game, finishing second.

With a 21-10 record, a chance at the BIG 10 title, and a bid to the March Madness Tournament, the Illini had a chance at returning to former glory. Unfortunately, the season was cut short due to the cancellation of both BIG 10 and March Madness tournaments.



ACKNOWLEDGEMENTS

Special thanks to.....

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Kara Wong
Titan Wibowo
Sara Lagvankar
Drew Taylor
Evelyn Lai
Created by: Shreya Kodati

Thanks for Reading!



2019-2020 ASC Executive Board

Top Row (left to right): Tina Guo, Michelle Liu, Sara Lagvankar, Kara Wong, Evelyn Lai, Yi Yuan Bottom row (left to right): Philip Song, Andrew Dlugos, Vishakh Patel, Drew Taylor, Spencer Zhang