
Ali Dadpay, Ph.D.

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Offers Twenty years of writing, teaching, research, and consulting experience in data analytics, interdisciplinary training, and aviation industry with a focus on data-driven research and documentation.

Education

Ph.D. in Economics, *University of Wisconsin-Milwaukee*, Milwaukee, WI

M.A. Economics, *Virginia Polytechnic Institute and State University*, Blacksburg, VA

M.Sc. Socio-Economic Systems Engineering, *IRPD*, Tehran, Iran

B. Sc. Electrical Engineering, Control Systems Engineering, *Sharif University of Tech.*, Tehran, Iran

Academic Experience

06 /2023 – Present **School of Public Health, UNTHSC, Fort Worth, TX**
Interim Chair & Associate Professor of Economics & Finance
Duties: teaching courses on Economics and Finance in the Master of Health Administration (MHA) program as assigned by the department chair, collaborating with regional and national stakeholders in their research and community endeavors.

08/2019 – 05/2023 **Gupta College of Business, University of Dallas, Irving, TX**
Associate Professor of Finance
Courses taught undergraduate and graduate courses on the **Foundations of Financial Management, Managerial Finance, Intermediate Managerial Finance, International Financial Markets, Decision Making**, and project-based **Predictive Modeling** in R & Python.

- Constantly updated the course contents and introduced mid-semester teaching evaluation in online courses during the pandemic of 2020 – 2021 to receive feedback from students and address their concerns.
- Took the initiative to update the Predictive Modeling course contents with Python as it became the most in-demand software in the job market.
- My students praised my availability for answering questions and expert knowledge of applications and business world examples.

Research - In collaboration with Moody’s Analytics received and investigated a nationwide data sample on reverse mortgage markets, and our findings have been presented in MFA and SWFMA annual meetings.

Service - I have served on the Gupta College of Business Strategic Task Force, where I have reviewed marketing and messaging in other business colleges to formulate a marketing strategy. In addition, as a member of the Research and Development Committee, I have reviewed proposals to include academic journals not on the ABDC list in the college list of approved journals, collecting data and information to support the committee’s decision.

- Participated in interviewing and evaluating candidates for admission to the Doctor in Business Administration (DBA) program in Spring 2020 and 2021.
- Served as a member of the Center for Teaching and Learning (CTL), organizing luncheons for faculty to share ideas and for presentations on the best teaching practices.

- Community Engagement*
- Participated and graduated from Leadership North Texas (LNT) program in Spring 2021. In September 2021, I organized the first Leadership North Texas Day on campus, inviting LNT alumni to campus where they met the University of Dallas leadership and learned about our mission.
 - During the pandemic, I participated in organizing and presenting a virtual workshop on Financial Resiliency to local business leaders and members of the *Prospanica* – Dallas Chapter.
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05/2016 –
07/2019

The Bill Munday School of Business, St. Edward's University, Austin, TX

Chair of Economics and Finance Department (07/2018 – 06/2019)

Associate Dean of Academic Programs (06/2016 – 12/2017)

- Worked on research and taught courses as assigned by the School of Business and University.
- Formulated and oversaw the overall strategy implementation at the department and program level, considering economic trends and developments.
- Evaluated Economics and Finance faculty performance, scheduled the classes, and oversaw our BBA degree programs in Economics and Finance and our B.A. degree in Economics.

Achievements

- Led the efforts to evaluate and revise BBA Core courses, designing two new business intelligence courses and quantitative analysis for business majors.
- Increased the graduate enrollment in MSB in Spring '17 by **107%** compared to Spring '16.
- Organized and chaired the Curriculum Committee for MSB, focusing on improving curriculum and implementing curricular changes for a dynamic business community.
- Created the first comprehensive data bank for full-time and adjunct faculty members
- Led search efforts successfully to hire five new faculty members in management, accounting, economics, and finance, and recruited three new members in the management department.

Teaching

Courses Taught:

- **Money and Banking, Labor Economics, Environmental Economics, Principles of Macroeconomics, Principles of Microeconomics, The Emerging Economies, Econometrics, Economics of Entrepreneurship & Innovation (MBA), Data Analytics (MSc).**
- I received great feedback from students for incorporating real business cases in my teaching and being creative with my teaching lectures.

Designed courses on Environmental Economics and Economics of Entrepreneurship (MBA).

Research

- Conducted and measured the Economic Impact of Austin's Marathon in partnership with High Five Events. The findings appeared in [Austin Business Journal](#) and on Local T.V. stations.
- Supervised and contracted experts to develop new MBA program courses, including **Financial Statement Analysis** and the **Economics of Entrepreneurship & Innovation**.
- Formulated strategies to work with the potential market segments to increase enrollment in **graduate business programs**.

Committees

University:

University Academic Council, University Curriculum Committee, Master Schedule Committee, University New Program Committee, Global Initiatives Faculty Advisory Board, University Graduate Council (At-Large Representative for SEU Faculty)

School of Business:

Curriculum Committee, BBA Core Revision Committee, MSB Policy Committee, AACSB Steering Committee.

08/2009 –
05/ 2016

College of Business, Clayton State University, Morrow, GA

Assistant Dean of Outreach (July 2015 – May 2016)

Assistant Dean-MBA Director (Spring 2012 – July 2015)

Associate Professor of Economics (August 2013 – May 2016)

Assistant Professor of Economics (August 2009 – May 2013)

Duties:

Assistant/Associate Professor of Economics: Researching to enrich my teaching and to teach courses as assigned by the School of Business and University.

Assistant Dean of Outreach: acts as the Director of the Center for Research in Economic Sustainability and Trends (CREST) in partnership with local governments and business communities to conduct studies and surveys and as the Director of Global Initiatives to form partnerships with universities across the world.

MBA Director: Responsible for strategic planning, execution, development, recruitment, and retention in the MBA program and for designing marketing strategies in collaboration with other colleges and university administration and finalizing the schedule for the MBA program.

Achievements

- The MBA program continues to grow under my leadership despite the budget cuts and the overall negative trend of university enrollment. The number of applications to the MBA program has increased by **%250**; the enrollment has increased **by 50%** in three years, reaching **165** students.
- Since **2013** MBA program has earned **6 million USD** in revenue, the most significant revenue generated by a single program on our campus.
- I have recruited and enrolled international students from the United Kingdom, Ireland, Finland, South Africa, Nigeria, Kenya, Brazil, Turkey, Jordan, Iran, and Saudi Arabia. In addition, I negotiated with Saudi Arabia Cultural Mission (SACM) officials to recruit Saudi students to the MBA program. My efforts resulted in more than 50 international students enrolling in the program, increasing the revenues by 70%. As a result, today CSU MBA program is among the top 10 best programs for international students in Georgia.
- Started a targeted marketing effort to recruit professionals for the MBA program from businesses in the Atlanta area. Currently, several **Delta Airlines** employees are studying in this program.
- I have promoted public awareness of the program using local media outlets by writing opinion editorials and, advertising efficiently and effectively, giving interviews.

Programs Developed

1. Developed two new concentrations for the MBA program in Sports & Entertainment Management and Human Resources Leadership and General Business, in addition to the existing concentrations in Supply Chain Management, International Business, and Accounting.
2. I have developed a new **Minor in Applied Economics** with courses on Applied Economics, Managerial Economics, International Economics, Intermediate Economics, and Money and Banking.

Teaching

- **Taught Courses on Business Statistics (MBA and Undergraduate), Principles of Microeconomics, Principles of Macroeconomics, Managerial Economics (MBA), and Intermediate Microeconomics.**
- Supervised several independent studies and internship programs for MBA students.
- **In Teaching Evaluations, students** commented on my diligence and attention to students' learning process. In addition, they ranked me among the top faculty members regarding teaching indicators—**noted for working efficiently with a diverse group of students from different backgrounds.**

Developed Courses:

- *Intermediate Microeconomics* for marketing and business majors using the airline industry in studying consumers' behavior,
- Concepts of Business Statistics for the MBA program
- *Economics of Entertainment & Sports*
- *International Economics* at the **University of Caen, France.**

Committees

University Administrative Council, Clayton State Marketing Advisory Board, University Brand Champion, University Graduate Council, Chair of International Recruitment Committee, College of Business International Studies Committee, Chair of MBA Steering Committee, College of Business Strategic Planning Committee.

Publications

- Dadpay A., Farhidi F., Bell R G., & Gelves J. A. (2022). Licensing Innovation in Mixed Multinational Markets with Stackelberg Leadership. *Journal of Competition, Industry & Trade*. DOI: <https://doi.org/10.1007/s10842-022-00389-5>
- Dadpay A., and Tabrizy S. S. (2021). Political Agreements and Exporting Activities: An Empirical Assessment of the Effects of the JCPOA Agreement on Iran's Exports. *Comparative Economic Studies*, 63(1), 147 – 180. DOI: <https://doi.org/10.1057/s41294-020-00136-x>
- Dadpay A. (2020) Fuel Smuggling in the Middle East: A Multinational Mixed Oligopoly Analysis. *Journal of Competition, Industry & Trade*, 20(4), 643 – 656. DOI: <https://doi.org/10.1007/s10842-020-00340-6>
- Dadpay, A., Yilmaz, H., & Xie, J. (2019). Entry Barriers to Motivate Multinational Joint Ventures: A Mixed Oligopoly Analysis. *Asian Development Bank Institute*. Working Paper Series. Working Paper No. 1046.
- Dadpay A. (2018) The Information-Based Search for An Air Traffic Delay Model in the Generalized Gamma Family. *Journal of Air Transport Management*, 67 (1), 153 – 156. DOI: <https://doi.org/10.1016/j.jairtraman.2017.12.006>
- Dadpay, A. (2016). Domestic Policies as Strategic Measures in Multinational Markets. *International Journal of Economics and Finance*, 9(1), 1 – 9. DOI:10.5539/ijef.v9n1p1
- Dadpay, A. (2014). Subsidization and Privatization: In a Multinational Mixed Oligopoly. *Eastern Economic Journal*, 40(1), 5 – 25. DOI: <https://doi.org/10.1057/ej.2012.23>
- Dadpay, A. (2010). Governments and Producers in Multinational Markets: A Mixed Oligopoly. *Applied Economics Quarterly*, 56(3), 211 – 229. DOI: <http://dx.doi.org/10.3790/aeq.56.3.211>
- Dadpay, A., Soofi, E. S., and Soyer, R. (2007). Information Measures for Generalized Gamma Family. *Journal of Econometrics*, 138(2), 568–585. DOI: <https://doi.org/10.1016/j.jeconom.2006.05.010>
- Dadpay, A. and Heywood, J. S. (2006), Mixed Oligopoly in a Single International Market. *Australian Economic Papers*, 45(4), 269–280. DOI: <https://doi.org/10.1111/j.1467-8454.2006.00292.x>
- Soofi, E. S., & Dadpay, A. (2002). [Nearest-Neighbor Variance Estimation (NNVE): Robust Covariance Estimation via Nearest-Neighbor Cleaning]: Comment. *Journal of the American Statistical Association*, 97(460), 1012 – 1014.

Revise & Resubmit

“Joint Ventures in the Presence of High Tariffs.” Revision and resubmission requested by *Asian Economic Papers* (with Hilal Yilmaz, Camilia Rotaru and Jane Xie)

“A. Earnings Inequality and Earning Levels in Iran: An Analysis of 1986-2004 Trends and Events”. Revise and Resubmit to *Applied Economics Quarterly*. (with H.A. Abbasi)

“Identifying Efficient Ports under Competition: An Application of Information Content Based Duration Analysis”. Revision and resubmission requested by *Maritime Economics & Logistics*.

Submissions

“Iranian Airlines: The Return of Sanctions and Economic Volatility” submitted to *Journal of Air Transport Management* (with Bijan Vasigh).

Conference Proceedings

Kheirandish, R., Dadpay, A. (2013). In Moustafa Abdelsamad (Ed.), *The Economic Impact of Fayette County Public School System on the County’s Regional Economy in F.Y. 2011*. Washington, DC: **SAM International Conference Proceedings**.

Deis, M. H., Dadpay, A. (2013). *Enrollment, Retention and Graduation Rate Challenges Facing HBCU’s and Minority Institutions* (pp. 183). Myrtle Beach, SC: **Southeast Decision Sciences Forty- Third Annual Meeting**.

Dadpay, A., Deis, M. H. *Strategic Implications of Enrollment Evolution in HBCU* (pp. 183). Myrtle Beach, SC: **SEINFORMS**.

Kheirandish, R., Mousavi, S., Dadpay, A. (2011). *A survey of a double-dip recession* (pp. 104- 111). Savannah, Georgia: **Southeast Decision Sciences Institute 2011 Conference**.

Dadpay, A. (2010). *A Review of Iranian Aviation Industry: A Victim of Sanctions or The Creation of Mismanagement?* In **Proceedings on Iran’s Economy**, University of Chicago.

Working Papers

“Reverse Mortgage Loans in the United States: A Consumer Based Risk Assessment” (with Jenny Gu and John Victor Colias)

“The Cost – Benefit of Housing for Homeless Population in Dallas County” (With Phillip Huang)

“The impact of COVID-19 vaccination on Dallas County econom”

“Middle Eastern Airlines and the Impact of Covid-19 Pandemic” (with Bijan Vasigh)

“Partial Privatization in Multinational Markets as a Trade Strategy” (with Faraz Farhidi)

Grants & Fellowships

- **U.S. Department of State** Title VII Fellowship. (2019)
- Travel Grant from the **Bank of Finland** to attend the Asian Economic Panel. (2019)
- Grant (15k) from the **City of Austin** through Austin Sister Cities International (ASCI) to conduct a study of the economic impact of ASCI on the regional economy. (2018)
- Development Grant from **St. Edward’s University** to develop a course on entrepreneurship, resulting in developing a course on the Economics of Entrepreneurship & Innovation (2017).
- PACE Grant from the **University System of Georgia** to develop community-oriented teaching material (2014).
- ELI Grant from the **University System of Georgia** for Developing Interactive Teaching Program and Course Design (2013).
- Received a grant from the **Fayette County Board of Education** to study the economic impact of public education in the region (2012).
- Received a grant from **Bank of America** to study economic indicators affecting small businesses (2010).

Proposals

- Participated in preparing a proposal for the USAID to support developing a framework to study labor rights in developing countries.
- Proposal to study the economic impact of international businesses on Austin's regional economy by collecting data on events and volume of business (2018) **Awarded**
- Drafted and submitted a proposal to study and to update Travis County Data on Historically Underutilized Businesses (HUB) and to measure the economic impact of the HUB program in the procurement process (2017).
- Proposal to conduct a Market Survey Study on Demand for Public Transportation in Clayton County (2014).
- Drafted and submitted a proposal to establish a **Center for Entrepreneurship at Clayton State University** (2013).
- Drafted and submitted a proposal to study the Economic Impact of Henry County Economic Growth Council Project (2013).
- Drafted and submitted a proposal to study small businesses' sustainability in Haiti. Submitted to Ray C. Anderson Foundation (2013).
- Drafted and submitted a proposal to study small businesses' sustainability in Haiti. Submitted to Ray C. Anderson Foundation (2013).
- Proposal to measure the economic impact of Fayette County Public School Systems in the state of Georgia. Submitted to Fayette County Board of Education (2012). **Awarded**
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Conferences and Presentations

Presentations

Since 2018:

- Colias J., **Dadpay A.** & Gu J. An Empirical Study of Reverse Mortgage Market in the Aftermath of the Tax Cuts and Jobs Act". *Southwestern Finance Association 2021 Annual Meeting*. (March 2021).
- Dadpay A.**, Tabrizy, S., Political agreements, exports, and imports: An empirical assessment of the effects of JCPOA Agreement on trade flows in Iran. Middle East Economic Association (MEEA) 2020. San Diego, CA.
- Vasigh B., **Dadpay A.**, Iranian Airlines: The Return of Sanctions and Economic Volatility. Middle East Economic Association (MEEA) 2020. San Diego, CA.
- Dadpay A.**, et al. Entry Barriers to Motivate Multinational Joint Ventures: A Mixed Oligopoly Analysis. Asian Economic Panel (2019). Helsinki, Finland
- Dadpay A.**, Tabrizy, S., Political agreements, exports, and imports: An empirical assessment of the effects of JCPOA Agreement on trade flows. Global Strategy & Emerging Markets Annual Meeting (GSEM) (2019), University of Texas – Dallas, Dallas, TX.
- Dadpay A.**, Farhidi F. & Gelves J. A. Licensing Under Stackelberg Leadership in Multinational Markets. Texas Conference on International Business and Economics (Baylor University, Waco) 2018.
- Dadpay A.**, and Gelves J. A. Partial Privatization in Multinational Mixed Oligopoly. Academy of Economics & Finance (2018). Houston, TX.

Before 2018:

- SEINFORMS 2014, 2012, 2011, 2010.
- Southern Economic Association Annual Meeting 2010.
- Conference on Iran's Economy 2008, 2010.
- Middle East Economic Association - ASSA 2009.

Midwest Economic Association Annual Meeting, 2003, 2004, 2005, 2006, 2007, 2008.

Midwest Econometrics Group Annual Meeting 2007

Invited Talks

“Strategizing for Uncertainty through Organizational Finances.” *Prospanica Webinar Series*. Irving, TX (July 2020)

“Financial Intelligence: Navigating Financial Crises.” *University of Dallas Leadership Lab*. Irving, TX (May 2020)

“The Global Risks and Opportunities of An Aging Population.” *Global Risk Series*. Dallas Committee on Foreign Relations. Dallas, TX (February 2020)

“Iran: Post Sanctions.” *World Affairs Council of Austin*. (October 2016)

“The Future of Money: How we Spend, Save, and Source it.” *World Affairs Council of Atlanta Young Leaders 8th Annual Young Leaders Conference*. Federal Reserve Bank of Atlanta, Atlanta, GA (February 2016)

“The Economic Impact of Education.” *Henry County Leadership Retreat*. Savannah, GA (September 2015).

“Iran Economic Challenges,” *Moderator*, HAND Economic Forum 2013, University of Pennsylvania, Philadelphia, PA, USA. (September 2013)

“Iran Subsidy Reform: Challenges and Opportunities,” *Panelist*, HAND Economic Forum 2012, Stanford University, USA. (September 2012)

“Iran 21: Visioning Workshop”, *Panelist for Economic Structure and Policy*, the Stevens Institute of Technology, Hoboken, NJ (May 2012).

Referee & Reviewer

Referee for Journal of Economics, Eastern Economic Journal, Australian Economic Papers, Journal of Economic Studies, Quarterly Journal of Economics and Finance, Research in Applied Economics, Economic Modelling, Journal of Research in Industrial Organization, International Trade Journal, The Journal of International Trade & Economic Development and Journal of Developmental Entrepreneurship.

Reviewer for SWFA 2021, USASBE 2020, SWFMA 2020, AIB 2020, USASBE 2019, AIBSE 2019, AEF 2018, AIB 2017 (Dubai, UAE)

Related Academic Experience

Fall 2021

Hult International Business School, Cambridge, MA

Adjunct Professor – Data and Decision (Graduate Level)

Instructed a graduate level introductory course on *Business Analytics & Decision Science* using Excel to a group of 150 international professionals from across globe.

Fall 2019

Montana State University – Billings, Billings, MT

Online Instructor – Business Analytics

Instructed a course on *Business Analytics* at the undergraduate level to a group of 30 students via the D2L platform, using Cengage MindTap.

2019 & 2016

Baden-Wuerttemberg Cooperative State University (DHBW), Germany

Visiting Professor

Offered lectures on **Monitoring Data** and **Microeconomics** in English to groups of 25 - 30 German students at the Mosbach and Heidenheim campuses.

- 2015 **Research Foundation for SUNY, Albany, New York, USA**
Research Scientist
 Worked with the **Institute for Health and the Environment WHO** in collaboration with the **Center in Environmental Health**. to develop training material for NGOs and green activists in Persian & English. Conducted research on the environmental debate in the development process and the economic analysis for policy making to control air and water pollution.
- Fall 2014 **Faculty of Economics, School of Management, University of Caen, Caen, France**
Visiting Professor of Economics
 Offered a lecture on *International Economics* in English to a group of 25 senior French students at the University of Caen in France.
- Spring 2011 **Faculty of Economics, University of Pannonia, Veszprem, Hungary**
 Visiting Assistant Professor of Economics
 Instructed a seminar on *Industrial Organization* to a class of 20 graduate students.
 Presented my research on Iran's labor market to faculty and students as part of research seminars.
- 2011 – 2012 **Eurasia Foundation, Washington DC**
 Instructor
 For the first time developed, prepared, and offered an online course on e-commerce to a class of 25 entrepreneur women in Iran in Persian (Farsi). The course covered branding, online marketing strategies, and analytics. As a result, many of my students have launched their online businesses.
- 2001 – 2005 **Economics Department, University of Wisconsin-Milwaukee, WI**
 Instructor
 Instructed Principles of Microeconomics, Labor Economics (Undergraduate/ Graduate Level), Mathematics for Economists (Graduate), Industrial Organization (Undergraduate), Managerial Economics (Undergraduate/Graduate).

Media Contributions

- My writings have appeared in print in outlets such as *Dallas Morning News, New York Times, Austin Business Journal, Al-Monitor, Oxford Analytica, Financial Tribune Daily, BBC Persian, and Atlanta Hospital News Network*, among others, commenting on development issues, policymaking, global economy, aviation industry, and market events
- I have appeared on live programs on *Georgia Public Broadcasting, Public Radio International (PRI), BBC Persian T.V., and Iran International T.V.* to comment on currency markets, economic trends, and development challenges.

Related Consulting Experience

- 04/2022 – 12/2022 **Bank of America**
Senior Research Analyst & Coordinator in the Office of Aviation Information (OAI)
- Supervising the data analysis team and managing the production process for Air Transport Price Index (ATPI) reports in the SAS environment. In addition, I wrote the executive summary and analysis for distribution among the members of the airline industry.

- 10/2008 –
07/2009 **MacroSys Research and Technology, Washington, DC**
Senior Research Analyst & Coordinator in the Office of Aviation Information (OAI)
- Supervising the data analysis team and managing the production process for Air Transport Price Index (ATPI) reports in the SAS environment. In addition, I wrote the executive summary and analysis for distribution among the members of the airline industry.
 - Providing a regular report on research evolution and business trends to brief MacroSys and OAI leadership on the latest events to predict the immediate future. This required building models and developing analytical reports using micro-level data from airlines nationwide.
- 05/2007 –
09/2008 **Marketing Analytics, Evanston, IL**
Analytics Consultant
- Optimized and formulated pricing strategy in markets across Eastern Europe, Latin America, and East Asia using simultaneous demand modeling presented the findings to client company executive leadership. They made recommendations based on consumers' behavior in these markets. As a result, the client redefined its approach to a multi-billion-dollar global market.
- 02/2006 –
04/2007 **Rapp Collins Worldwide, Dallas, TX**
Senior Consultant, Analytics
- Proposed and implemented a proportional hazard modeling approach using SAS programming to identify the determinant factors in the residential energy market in Texas. The suggested approach predicted consumers' churn rate with significantly improved accuracy.
- 07/2005 –
01/2006 **CitiFinancial International, Dallas, TX**
Modeler, Risk Analytics, Modeling, and Technology Division
- Modeled costumers' behavioral patterns in consumer finance markets in Japan to identify risk factors and to study their effects, defined and estimated credit score. Improved the risk score by %15 in the market.
- 06/2004 –
12/2004 **Social Economic Development Department, World Bank, Washington, D.C.**
Short Term Consultant
- Drafted a report on the history of labor law in Iran explaining its market impact and evolution.

Activities and Community Service

- International *Board member at iBridges (www.ibridges.org) an organization an open, inclusive and collaborative initiative that aims to empower a worldwide high-tech entrepreneurial community.*
- Associate Scholar at the Institute for International Health and Education (<https://iiheus.org/>), an organization dedicated to training activists and local leaders across the world in issues related to health and environment.*
- Dallas
- Graduate of **North Texas Leadership 12th cohort** (2021)
 - Member of **Frisco Chamber of Commerce**
 - Presented on the economics of aging to *Dallas Council of Foreign Relationship*.
- Austin
- Graduate of Leadership Austin *Essential Class* of 2018 and *Experience Class* of 2016.
 - Board Member of **Greater Austin Asian Chamber of Commerce**, Member of Air Service Task Force, **Greater Austin Chamber of Commerce**.

- Atlanta
- Graduated from the Regional **Leadership Institution** program in 2014 and participated in **Atlanta Regional Commission** different panels.
 - Graduated from **Clayton Leadership** program organized by the Clayton County Chamber of Commerce.
 - Worked with the Young Professional Program, organized monthly panel discussions on topics of interest such as international trade, banking and transportation.
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Membership Financial Management Association (FMA), American Economic Association (AEA), American Finance Association (AFA), Academy of International Business (AIB), Southern Economic Association (SEA), Industrial Organization Society (IOS), INFORMS, Global Association of Risk Professionals (GARP)
