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After working as an actuarial analyst for Towers Watson in Montreal (then called TPF&C), Prof. Garrido received a Masters from [Université Catholique de Louvain](#), in Belgium, and his PhD in 1987 from the Department of Statistics and Actuarial Sciences at the [University of Waterloo](#), Canada. He is an Associate of the [Society of Actuaries](#) (SOA) and was an Associate of the [Canadian Institute of Actuaries](#) (CIA), from 2012 to 2021. His research interests are in Risk Theory, Loss Models, Insurance Statistics, Credibility Theory, Risk Management and Credit Risk, Machine Learning in Insurance, Predictive Modelling and Robust Method1s.

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