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Grigoris Karakoulas is a visionary business leader combining over 15 years of predictive modeling and risk management experience. Grigoris is the president and founder of InfoAgora Inc. that provides risk management consulting and risk analytics solutions to financial services organizations. He is also Adjunct Professor in the Department of Computer Science at the University of Toronto.

With more than fifteen years of R&D experience in predictive modeling, Grigoris has a proven track record of creating and implementing customer decisioning and portfolio management applications that positively impact financial performance and shareholder value. His company has developed solutions for retail, small business and corporate lending for Fortune-500 financial institutions that have resulted in multi-million dollar benefits with high return on investment (>1000%). Some of his accomplishments include: (i) a fraud detection solution with an NPV benefit of $5 million on an annual basis; (ii) an application credit scoring model and approval strategy for mortgages that have increased approval rate by 5% resulting in an NPV benefit of $40 million on an annual basis; (iii) software tools for loss forecasting, stress testing, economic and regulatory capital estimation for corporate and retail portfolios that have resulted in savings of $40 million on an annual basis.

Prior to founding InfoAgora, Grigoris was working at CIBC as Vice President, Customer Behaviour Analytics, responsible for customer decisioning and credit risk measurement solutions for adjudicating new customers and proactively managing existing ones across the bank. He has been a postdoctoral fellow in the Institute of Information Technology at the National Research Council.

Grigoris has been invited speaker, seminar and workshop organizer on topics related to risk management, predictive modeling in banking, data mining and E-commerce. He has published more than 40 papers in journals and conference proceedings in these areas. He holds a PhD in Computer Science (Artificial Intelligence).