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Juan M. Licari is a director at Moody's Economy.com. Dr. Licari is a member of the Credit Analytics group and specializes in financial economics. Juan leads consulting projects with major industry players, builds econometric tools to model credit phenomena, and has implemented several stress-testing platforms to quantify portfolio risk exposure. He has a leading role in the development and implementation of credit solutions and is actively involved in communicating these to the market. Dr. Licari holds a PhD and an MA in economics from the University of Pennsylvania and graduated summa cum laude from the National University of Cordoba in Argentina.