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Timotej Jagric, received his first PhD from University of Maribor and his second PhD from University of Primorska. He is certified in quantitative risk management (CQRM), and is full professor of applied economics and econometrics and full professor of finance. He works at University of Maribor, at the Department for Finance and is Head of the Institute for Finance and Banking. He gives classes on undergraduate, graduate and PhD level at the Faculty of Economics and Business, Faculty for natural sciences and mathematics and other Universities in and outside Slovenia. He was visiting researcher at Humboldt University of Berlin in the Collaborative Research Center (SFB) 649 "Economic Risk". He has worked as chairman of the supervisory board of the largest re-insurance company in Slovenia, as member of the Strategic council of the government of the Republic of Slovenia, and as advisor for many government and other public institutions in CEE region. He is actively working as consultant in the field of risk management, especially for financial institutions, and is member of the steering committee of the Slovenian risk association - SI.RISK. He also cooperates with Austrian company Altran in the field of data science and artificial intelligence.