

Harald Frost has a Ph.D. in statistics. At university he led the development of a statistics program package for advanced regression and model testing. As project manager in a German state bank he set up the bank's first system for regulatory risk reporting. He spent ten years with IBM Germany as a senior management consultant, leading projects in risk controlling, financial engineering and system migrations. As an independent consultant he has specialized in designing software solutions for data analyses, application prototyping and system testing.