

# CHARLES D. COWAN, PH.D.

Chief Executive Officer, Co-Managing Member



## Consulting Specialties

Statistical Sampling	Damages
Expert Testimony	Forecasting
Environmental/ Mass Tort	Financial Economics
Demographic	Mass Valuation
Analysis Regulatory	Product Liability
Compliance Claims	Intellectual Property Valuation

## Education

### **Ph.D. – Mathematical Statistics**

The George Washington University

### **Master of Arts – Economics**

The University of Michigan

### **Bachelor of Arts – English and**

**Economics** The University of Michigan

## Professional Experience

Charles D. Cowan, Ph.D. is a Co-Founder and Chief Executive Officer of Analytic Focus, LLC. Dr. Cowan, a nationally recognized expert in statistical applications and economic investigations, has over 50 years of experience in research and design applied to issues in finance and economics.

Dr. Cowan has taught undergraduate and graduate courses in survey methods, statistics, and computer methods for analysis. Dr. Cowan is the co-author of two books, one on evaluation of survey and census methods, and one on econometric measures related to the welfare of the U.S. economy. He has published extensively on statistical methods, sampling, rare and elusive population research, and optimization techniques.

Prior to co-founding Analytic Focus, Dr. Cowan was a Director with Price Waterhouse where he specialized in financial research, surveys, and audit sampling. From 1991 to 1996, Dr. Cowan was the Chief Statistician for the Resolution Trust Corporation and the Federal Deposit Insurance Corporation. He also served as the Chief Statistician for the US Department of Education and as the Chief of the Survey Design Branch for the US Census Bureau.

## Selected Publications

Cowan, Charles D. "Use of Statistical Analysis to Measure Damages." Comprehensive Guide to Economic Damages, Sixth Edition. Business Valuation Resources, LLC, Portland, ME, 2021.

Cowan, A. and Cowan, C. "The Dynamics of Credit Quality and Implications for the Pricing of Small Business Loans." The International Journal of Banking and Finance, Vol. 5, Number 2, 2008.

Cowan C. and Cowan, A. "A Survey Based Assessment of Financial Institution Use of Credit Scoring for Small Business Lending." SBA Report 283, November 2006.