Chad Stilwell

Technology Executive | CTO | AI & Data Science

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Professional Summary

Innovative and results-driven product & technology executive with a proven track record of driving growth and scaling startups. Blends strategic leadership with hands-on technical expertise—equally comfortable setting vision and jumping into the code to solve complex problems alongside the team. Skilled in IT strategy, product development, AI, and high-performing team building. Known for delivering cutting-edge solutions, leading impactful initiatives, and fostering a culture of ownership, innovation, and executional excellence.

Key Skills

Strategic Leadership – Drives vision and innovation that aligns IT strategy with business objectives.
Team & Culture Development – Nurtures a dynamic problem-solving atmosphere with remarkably low turnover rates.
AI & Data Science Expertise – Develop AI-driven products, leveraging machine learning and generative AI models.
Decision-Making & Execution – Balances rapid execution with long-term vision.
Operational Efficiency – Spearheads transformations that improve scalability and profitability.
Security & Compliance – Maintained several years of unblemished SOC 2 Type 2 reports.

Professional Experience

Agora Data, Inc. (August 2019 - February 2025)

Chief Technology Officer *(July 2021 - February 2025)*

- Led product development, IT strategy, and go to market strategy, pioneering patent-pending AI technology.
- Scaled the company from 15 employees to over 100, generating $50M in revenue and achieving positive EBITDA.
- Spearheaded an Agile technology-driven transformation, managing a team of more than 50 employees.
- Led product development, IT strategy, and go to market strategy, pioneering patent-pending AI technology.
- Led IT security initiatives, achieving multiple years with a clean SOC 2 Type 2 report.
- Cultivated a strong team culture that resulted in exceptional retention rates, maintaining an involuntary turnover rate of just 1.5% and a total turnover rate of 6.5%.

Senior Vice President - Data Science *(August 2019 - July 2021)*

- Established and led data science initiatives that shaped product innovation.
- Developed scalable, data-driven solutions contributing to business growth.
- Designed and implemented a primary ML model to predict auto loan performance over time, increasing model accuracy from 82% to 98.5% (MAE).

Alcon (September 2008 - August 2019)

Director, U.S. Commercial Operations *(2017 – 2019)*

- Led the technology strategy for U.S. commercial operations, optimizing business performance.
- Managed cross-functional teams to improve operational efficiency.
- Fostered a data-driven decision-making culture by transforming the in-house data strategy, data science program, reporting, and analytics capabilities.
- Developed a capital equipment quoting application that enabled the field force and contracts team to reduce quote generation time from over two weeks to an average of 48 hours (iOS and web platforms).

Associate Director, U.S. Surgical Sales Operations *(2016 – 2017)*
Project Manager, U.S. Surgical Sales Operations *(2014 – 2016)*
Sales Analyst, U.S. Sales Operations (2011 – 2014)
Information Specialist, I.T. Front Office (2008 – 2011)

Technical Experience Highlights

AI-Driven SaaS & Cloud Architecture
- Built a multi-tenant SaaS platform on PostgreSQL with Row-Level Security (RLS) and a unified schema, enforcing tenant isolation at the database layer. Optimized performance with tenant-aware indexing and automated onboarding through dynamic RLS policy generation.
- Integrated Auth0 for authentication and tenant management, using JWTs, Organizations, and role-based access control (RBAC) to securely resolve tenant context and enforce GraphQL API access policies.
- Built a multi-tenant SaaS platform on PostgreSQL with Row-Level Security (RLS) and a unified schema, enforcing tenant isolation at the database layer. Optimized performance with tenant-aware indexing and automated onboarding through dynamic RLS policy generation.
- Integrated Auth0 for authentication and tenant management, using JWTs, Organizations, and role-based access control (RBAC) to securely resolve tenant context and enforce GraphQL API access policies.

Applied Machine Learning & Predictive Modeling
- Architected and developed an AI-powered auto loan desking tool that dynamically guided dealers to optimize loan structures using predictive models—minimizing monthly payments, term lengths, and loan-to-value ratios while maximizing dealer profitability.
- Built an ML-infused Monte Carlo engine in Python and .NET to forecast loan performance at the individual level by payment period, achieving >98% MAE across multiple years of securitized loan data.
- Engineered AI agents to generate narrative explanations and interactive chart-based walkthroughs, enabling end users to interpret program logic and data behavior with minimal training.
- Engineered GenAI platform that integrates LLMs and vision models to generate children's books from user-submitted likenesses and story prompts. Designed and built custom pipelines for natural language generation, image synthesis, end-to-end story assembly.

Front-End Engineering & UX
- Built responsive, Atomic Design-based component systems using Next.js, TailwindCSS, and ShadCN, aligned to modern headless UI patterns for performance and accessibility.
- Integrated AI SDKs to support real-time interactions and data storytelling experiences across web applications.

Education

Texas Christian University *(2008)*

Bachelor of Business Administration (BBA) – Business Information Systems

Awards & Recognition

Emerging Company CIO/CTO of the Year *(2024, Tech Titans)*
40 Under 40 *(2024, Auto Remarketing)*
Two-time **CEO Quarterly Excellence Award** *(Alcon)*
Top 10 Startups *(2024, LinkedIn News, Dallas, TX)*

[Cover Letter on my website](#)