

## Carol A. Williams, CRM

1535 Killearn Center Blvd, Suite D3, Tallahassee, FL 32308 | (850) 212-6693 | [Carol@ERMinightsbyCarol.com](mailto:Carol@ERMinightsbyCarol.com)  
[www.linkedin.com/in/carol-williams-ERM](http://www.linkedin.com/in/carol-williams-ERM)

---

### *Enterprise Risk Management Professional*

A highly skilled professional managing and directing enterprise risk management program and related processes. Proficient at identifying and facilitating risk evaluation related to organization's strategic plan, large system implementations, and topic-specific areas. Facilitate the determination of risk appetite and tolerance for the organization, using this information to make recommendations for risk reduction, acceptance, or avoidance. Identify areas of improvement in methodology and adjusted approach accordingly to fit the needs and culture of the organization. Experienced in overseeing Business Continuity Management Program, including Crisis Management, for \$7+ billion insurance company. Experience within the insurance industry spans 14 years between regulator and company.

---

### *Areas of Expertise*

- Program governance
  - Risk identification
  - Risk assessment
  - Tailored reporting
  - Contingency Planning
  - Property Insurance
  - ISO 31000
  - Data analysis
  - Audience-specific risk communications
  - Relationship building
  - Vendor risk management
  - Project risk management
- 

### *Certifications, Designations, Licenses*

- Certified Risk Manager, The National Alliance for Insurance Education & Research. 2014.
  - General Lines Insurance Agent (2-20), Florida. 2016
- 

## Education

- Masters of Science in Management, major in Risk Management/Insurance; Florida State University, Tallahassee, Florida. Graduated Summer 2009.
- Bachelor of Science in Business Administration, Professional Accountancy. Minor in Finance. University of West Florida, Pensacola, Florida. Graduated Spring 2001.

## Relevant Work Experience

### **ERM INSIGHTS BY CAROL – Tallahassee, FL**

**(2016-Current)**

FOUNDER AND ENTERPRISE RISK MANAGEMENT CONSULTANT | AUGUST 2016 TO PRESENT

- Provide guidance and advice to organizations regarding enterprise risk management practices in establishing, maintaining, and continuously improving risk management capabilities.
- Write articles and produce other reference materials for public consumption on the topic of enterprise risk management and related areas.

### **CITIZENS PROPERTY INSURANCE CORPORATION – Tallahassee, FL**

**(2007-2016)**

DIRECTOR – ENTERPRISE RISK MANAGEMENT | JUNE 2014 TO AUGUST 2016

- Lead business units in establishing, maintaining and continuously improving risk management capabilities. (Influence, Relationship building, Collaboration)
- Identify and prioritize risks throughout the organization, including measuring, developing, reporting and monitoring risk management issues. (Critical Thinking, Collaboration)

- Consult in the development of risk mitigation strategies for the organization's critical risks, facilitate enterprise-wide risk assessments and monitor priority risks across the organization. (Facilitator, Critical thinking, Collaboration)
- Facilitate the use of advanced risk management practices through educational programs, training, and personal mentoring with senior executives, business unit management and general staff. (Training, Relationship building)
- Participate in various working groups and committee(s) to provide insight from a risk management perspective. (Gaining buy-in)
- Develop and direct the detailed analysis of risk information on key risks and corporate initiatives. (Time management, Problem solving)
- Establish and enhance the method of communicating ERM objectives and direction, as well as risk management processes. (Communication skills)
- Maintain regular updates on trends and advances in enterprise risk management and enhance the ERM program as needed, in consultation with senior management. (Networking, Relationship building, Adaptability)
- Develop risk-related materials for the executive and board-level risk committees, steering committees for corporate initiatives, and other groups as requested. (Presentation skills)
- Ensure effective alignment between the enterprise risk management process and the business areas responsible for internal audit, strategic planning, and project management. (Collaboration, relationship building)
- Oversee and direct the corporate business continuity function, which includes:
  - Program governance and Crisis Management (Gaining support)
  - Integration of business continuity planning with technology and data recovery (Collaboration)
  - Prioritization of recovery order for business functions (Critical thinking)
  - Development of response and recovery strategies and plans (Critical thinking, Problem solving)

#### MANAGER – ENTERPRISE RISK MANAGEMENT | MARCH 2011 TO JUNE 2014

- Design and implement an enterprise risk management program tailored to the organization's needs and culture. (Creativity, Problem Solver, Collaboration, Communication, Time Management)
- Develop and oversee the maintenance of a risk management information system for analyzing and reporting of risk data to senior management and board. (Data management)
- Assist in the creation of educational programs and training for business unit management and general staff. (Training)
- Aid and consult with business units in establishing, maintaining and continuously improving risk management capabilities. (Collaboration, Relationship building)
- Assist in the identification, assessment, and monitoring of risks (Collaboration, Facilitation, Data Management)
- Manage the enterprise-wide risk assessments, prioritization of risks across the organization, and development of mitigation strategies for the organization's critical risks. (Problem Solver, Collaboration)
- Determine the most advantageous ways to communicate the organization's ERM objectives and direction. (Communication skills)
- Maintain regular updates on trends and advances in corporate risk management and make adjustments as needed. (Adaptability/flexibility)

#### MANAGEMENT INFORMATION ANALYST/COORDINATOR | SEPTEMBER 2007 TO MARCH 2011

- Serve as consultant to other business units regarding data analysis and management practices.
- Create management presentations for use before legislative committees, reinsurance brokers, and other external parties.
- Serve as a clearinghouse and contact point for internal and external information requests pertaining to data requests and practices.
- Conduct research, collect data and prepare statistical analyses and reports, including recommendations if necessary.

- Implement data quality assurance practices for analyses, while also consulting with other business units for quality assurance recommendations.
- (Summer 2010 – March 2011) Assist the new Enterprise Risk Management business unit in the:
  - Creation of governing documents.
  - Development of corporate-wide risk assessment program.
  - Execution of risk assessments on special projects, including risk identification, assessment and analysis, and reporting of results.

## **FLORIDA OFFICE OF INSURANCE REGULATION – Tallahassee, FL**

**(2002-2007)**

### FINANCIAL SPECIALIST | NOVEMBER 2004 TO SEPTEMBER 2007

- Serve as unit-wide representative to receive and process internal and external information requests.
- Research and compile the financial and demographic information for both property & casualty and life & insurers, as reported in the Office’s Annual Report.
- Perform variety of research, data analysis and management, including the reporting of results for use by management, staff, policymakers, and industry.
- Streamline gathering and dissemination of data in order to avoid duplication of reporting options.
- Identify of system requirements for the development of new data management systems and modifications to existing data management systems.
- Consult and train others in data access techniques.
- Conduct detailed analysis of depopulation proposals submitted by insurers, including catastrophe modeling, pro forma financial statements, plan of operations, reinsurance agreements and structure, and other various documents.
- Received *Davis Productivity Award (Team)* – design and development of the Financial Analysis and Monitoring/EDMS (“FAME”) system, which was launched in June 2006. This system is used by all insurance-related entities to report financial information to the OIR. The agency uses FAME to review financial and other documents, forward reviews to management, performance and compliance reporting, and document processing.
- Received *Davis Productivity Award (Team)* – creation and implementation of the Disaster Reporting System for the 2004 and 2005 hurricane seasons. Property and casualty insurers used this system to report claims and financial information, as well as mobile response unit contact information used by consumers, to the Florida Office of Insurance Regulation (OIR). Policymakers and OIR management used the submitted claims and financial information during subsequent legislative sessions.

### FINANCIAL EXAMINER/ANALYST II | DECEMBER 2003 TO NOVEMBER 2004

- Designed, created, updated, and maintained information systems and databases for analysis and reporting purposes, including compliance spreadsheets and other analysis tools for property and casualty insurance companies.
- Conducted detailed analyses of insurance companies to determine the financial condition, operating history, and verify compliance with Florida Statutes.
- Reviewed and analyzed insurance companies’ current or proposed reinsurance contracts.
- Acted as liaison and held conferences with company officials, attorneys, accountants, actuaries, various technology vendors, and Department of Financial Services officials.

### INSURANCE EXAMINER II | OCTOBER 2002 TO DECEMBER 2003

- Processed applications for licensure, acquisitions, mergers, and the issuance of permits (to form domestic insurers).
- Conducted detailed financial analysis to determine the financial condition of insurance companies.
- Reviewed plans of operation, Pro Forma financial statements, reinsurance agreements, various contracts, biographical information, and other documents to ensure compliance with Florida Statutes.

## **PEN AIR FEDERAL CREDIT UNION – Pensacola, FL**

**(1999-2002)**