

CAROL WILLIAMS

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QUALIFICATIONS

Keen **ENTERPRISE RISK MANAGEMENT CONSULTANT** with 20 years focused on risk management in the insurance industry. Mentors top executives and risk professionals and designs flexible—but optimal—strategies to make risk-informed decisions. Expertly conducts risk assessments for small- to mid-size clients, as well as Top 10 national insurance carriers. Identifies strategic and operational opportunities for improvement.

- Invited to be a guest speaker at national conferences and podcast interviews due to in-depth industry knowledge and expertise on applying optimal risk practices.
- Reversed downward turn for a client company to achieve financial stability by identifying wasted effort and introducing a prioritization focus to effectively address root problems.
- Received 2 state awards for developing a new data reporting system for Florida insurance carriers, as well as operating as single POC for 500 carriers to report data after Hurricane Charley.

SKILLS

Enterprise Risk Management (ERM) | Strategic Planning | Decision-making | Risk Assessments
Risk Prioritization | Strategic Execution | Strategic Goal Setting | Regulatory Compliance | ERM Strategy
ERM Program Governance | Stakeholder Management | Risk Reporting | System Transformation
Coaching & Mentoring | Processes & Frameworks | Data Analysis | Critical Thinking

EXPERIENCE

ERM INSIGHTS BY CAROL, LLC (dba Strategic Decision Solutions) 2016–Present

CEO / Principal Consultant

Offer ERM & strategy consulting to regional & national insurance carriers, as well as clients in financial services & medical technology. Develop long-term client relationships with top executives to define and maintain optimal risk strategies using effective prioritization and decision-making. Establish sound governance processes & frameworks.

- Drive clients from start-up environments to established, competitive companies by identifying areas to focus, establishing actionable strategies, and seeing them through to the finish line.
- Gain buy-in from top executives by performing risk assessments that expose vulnerabilities and non-performing business strategies to establish a risk-focused, workable strategy.
- Earn positive feedback from client board members by helping client teams to understand expectations and driving deliverables in a short turnaround to meet board's requests.

CITIZENS PROPERTY INSURANCE CORPORATION 2007–2016

Promoted from analyst to manager then to director, ultimately overseeing all of ERM. Gained understanding of the business, then transitioned to a collaborative role to accomplish business goals using risk management and strategy.

Director, ERM (2014–2016)

Served as Acting Director then officially promoted to Director over 2 areas of business: Business Continuity & Enterprise Risk Management. Facilitated efforts of a team of 4 and interfaced with executives on overall business strategy.

- Overhauled Business Continuity program to deliver actionable information by identifying weak areas of the company and implementing new prioritization-based processes and documentation.
- Gained trust of executive leadership by adapting leadership's requests to useful decision-making insights and programs, as well as establishing transparent, consistent communication.

(Cont.) **Director, ERM** | CITIZENS PROPERTY INSURANCE CORPORATION

- Developed risk mitigation strategies for critical risks by collaborating with and educating the business about ERM's role to facilitate their goals and continue the business's overall mission more successfully.
- Aligned ERM process & business for internal audits, strategic planning, and project management by using the corporate strategic plan as the guidepost for all efforts and making it relevant to the business.
- Presented key trends and advances to executive leadership by developing risk-related materials and steering committees for corporate initiatives.

Manager, ERM (2011–2014)

Operated in a boots-on-the-ground role to analyze data, design and implement strategies, create educational programs and training, and assist the business units on implementing risk-focused processes and decision-making.

- Tapped to apply for newly-created role within ERM at its beginnings due to proven record of applying industry experience and analytical skills into risk-minded insights and decisions.
- Facilitated multi-year system transformation, disaster recovery & catastrophe response programs, and control of private information by conducting risk assessments, prioritizing, and understanding systems.
- Implemented positive risk approaches by understanding and accounting for reputational risks in decision-making while also navigating an initially risk-averse business approach.

Analyst / Coordinator, Management Information (2007–2011)

Performed analytical research and prepared statistical reports. Created presentations for management to use before legislative committees, reinsurance brokers, and other external parties. Learned ins and outs of company functions.

- Chosen to spearhead a new initiative to implement risk strategies prior to the creation of ERM division by showing consistent reliability and adaptability, as well as creating useful analytical reports.

FLORIDA OFFICE OF INSURANCE REGULATION

2002–2007

Started as a new entrant into the insurance industry, then tapped to apply for a promotion after first year. Served as data analyst during record hurricane season and became SME for system design, system transformation, data reporting, filing requirements, and analysis. Promoted a second time to gain further expertise in regulating the insurance industry.

Financial Specialist (2004–2007)

Supported FL Insurance Commissioner & Deputy Insurance Commissioner. Served in NAIC working group for disaster reporting. Compiled financials & demographics for property & casualty, life & health insurers for OIR annual report.

Financial Examiner / Analyst (2003–2004)

Operated as single POC for 500 carriers by spearheading data reporting system & standard for all carriers, which the Florida governor used to make decisions through record hurricane season. Performed financial analysis for companies.

Insurance Examiner II (2002–2003)

Processed applications and conducted financial analyses for licensure, acquisitions, mergers, and issuance of permits.

AWARDS/ACCOMPLISHMENTS

Davis Productivity Award—Disaster Reporting ■ Davis Productivity Award—System Development

EDUCATION

M.S. Risk Management / Insurance, 2009 | FLORIDA STATE UNIVERSITY

B.S. Business Administration / Accounting, 2001 | UNIVERSITY OF WEST FLORIDA

Additional Certifications:

Certified Risk Manager, 2014 | The National Alliance for Insurance Education and Research