

Svetlana Cummings

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SUMMARY

Risk management executive with 14 years of progressive experience across **enterprise risk management, commercial insurance, public sector risk financing, contractual risk transfer**, and complex claims. Leads decentralized programs that protect public resources while supporting informed operational and capital decisions across transportation, utilities, facilities, technology, infrastructure, and community services. Builds enterprise risk frameworks that connect identification, assessment, mitigation, monitoring, reporting, and executive decision making. Directs multimillion dollar insurance and self insurance portfolios, negotiates with brokers and carriers, guides claims resolution, and partners with legal and procurement teams on indemnification and coverage standards. Advises executives, governing bodies, attorneys, finance leaders, and operating departments with sound judgment, discretion, and public service focus. Develops professional staff, modernizes risk operations, and builds trusted relationships that support organizational resilience and reliable services.

EXPERIENCE

Chief Risk Officer

January 2022 to Present

Front Range Public Services Authority

Denver, CO

Direct enterprise risk management, insurance, claims, and contractual risk transfer for a decentralized public services portfolio spanning transit assets, municipal facilities, technology platforms, capital construction, and community operations. Lead 11 professionals and advise executive leaders on material exposures, **risk financing**, legislative developments, and **organizational resilience**.

- Rebuilt enterprise risk framework across 18 operating units, creating shared language for executive exposure reporting.
- Governed \$38 million **insurance** portfolio, negotiating coverage strategy with brokers, carriers, **consultants**, and administrators.
- Standardized **indemnification** and **insurance requirements** with legal and procurement teams for contracts, leases, and permits.
- Chaired executive risk reviews, converting regulatory and market developments into mitigation priorities and decision options.
- Modernized claims operations through analytics, renewal workflows, documentation standards, and professional staff development.
- Coordinated capital project risk reviews, aligning construction coverage, contractual transfer, and executive investment decisions.

Director, Enterprise Risk and Insurance

May 2018 to December 2021

Rocky Mountain Transit Collaborative

Aurora, CO

Led enterprise risk strategy for transit operations, facilities, fleet programs, technology initiatives, and a multiyear capital portfolio. Managed seven professional staff while connecting insurance, claims, **contractual risk transfer**, and executive reporting with finance, legal, procurement, and operating leaders.

- Aligned transit risk owners around assessment and escalation practices across fleet, facilities, **technology**, and capital programs.
- Directed insurance placements and self insured exposures, evaluating limits, **retentions**, terms, and loss experience.
- Negotiated insured claims with carriers and counsel, protecting service continuity through coordinated settlement strategy.
- Built executive **risk dashboards** linking emerging exposures, mitigation ownership, claims trends, and investment decisions.
- Guided **infrastructure procurement** teams on coverage specifications, indemnification language, and contractor risk transfer.
- Managed seven professionals through case reviews and development plans, improving consistency of stakeholder advice.

Risk Management Manager

July 2015 to April 2018

Centennial County Government

Lakewood, CO

Managed enterprise risk and insurance services for county operations spanning public works, facilities, human services, information systems, and **public safety** support. Supervised five professionals and advised attorneys, procurement leaders, finance executives, and department directors on insurance, claims, regulatory developments, and audit readiness.

- Implemented county **risk assessment** cycle with exposure owners, mitigation plans, escalation thresholds, and executive review.
- Administered property, liability, cyber, and specialty programs with **brokers** and **third party administrators**.
- Coordinated self insured claims files, coverage documentation, renewal submissions, and management reporting for **audit readiness**.
- Reviewed contract, lease, permit, and capital project terms with attorneys and procurement professionals.
- Monitored regulatory and legal developments, preparing concise recommendations for finance executives and department directors.
- Supervised five risk professionals, standardizing claim files and strengthening continuity across county operations.

Senior Risk Consultant

June 2012 to June 2015

Summit Assurance Partners

Boulder, CO

Advised public entities and infrastructure clients on **commercial insurance**, loss exposures, risk financing, contractual allocation, and **complex claims**. Developed risk registers, facilitated assessment workshops, supported executive recommendations, and mentored junior consultants on sensitive client engagements.

- Advised public entities on **insurance**, loss exposures, **risk financing**, and contractual allocation across infrastructure programs.
- Built **risk registers** and assessment workshops, turning operational concerns into prioritized executive mitigation actions.

- Analyzed coverage gaps, limits, **deductibles**, and retention structures for renewal and financing recommendations.
- Reviewed construction and service agreements, documenting practical insurance and indemnification options for counsel.
- Organized claim facts, loss documentation, insurer communications, and settlement considerations for complex reviews.
- Mentored junior consultants and prepared executive presentations for sensitive, high profile client engagements.

PROJECTS

Public Sector Risk Framework 📅 2021

Created a cross department risk framework connecting exposure identification, mitigation ownership, monitoring, reporting, and executive decisions across public services.

Capital Program Insurance Strategy 📅 2020

Structured insurance and contractual risk transfer guidance for infrastructure and capital projects, supporting procurement, legal review, and reliable delivery.

Claims Operations Modernization 📅 2023

Improved claims analytics, file documentation, renewal preparation, and stakeholder reporting through a practical operating model for professional staff.

LEADERSHIP & AWARDS

- Associate in Risk Management credential earned in 2014, reflecting applied expertise in enterprise risk and insurance.
- Chartered Property Casualty Underwriter credential earned in 2017, supporting advanced commercial insurance judgment.
- Led public sector risk modernization recognized by executive stakeholders for clearer reporting and stronger cross department coordination.

EDUCATION

Bachelor's Degree in Finance

University of Colorado Denver GPA: 3.5

2012
Denver, CO

Coursework: Corporate finance, risk management, financial analysis, public finance

CERTIFICATIONS

- Associate in Risk Management 📅 2014
- Chartered Property Casualty Underwriter 📅 2017

TECHNICAL SKILLS

- **Risk Governance:** Enterprise risk management, risk assessment, risk mitigation
- **Insurance Programs:** Commercial insurance, self insurance, specialty insurance
- **Risk Financing:** Risk financing, retentions, deductibles
- **Contract Standards:** Contractual risk transfer, indemnification, insurance requirements
- **Claims Management:** Claims negotiation, claims settlement, third party administrators
- **Public Sector Operations:** Transportation, utilities, public safety
- **Capital Programs:** Capital projects, infrastructure, construction risk
- **Regulatory Analysis:** Regulatory compliance, legislative monitoring, legal monitoring
- **Executive Reporting:** Risk dashboards, performance measures, executive reporting
- **Professional Leadership:** Team supervision, staff development, organizational change

SKILLS

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|------------------------|-----------------------------|-------------------------|-------------------------|
| • Risk management | • Contractual risk transfer | • Capital project risk | • Broker management |
| • Commercial insurance | • Insurance requirements | • Regulatory compliance | • Team leadership |
| • Self insurance | • Indemnification | • Executive advisory | • Organizational change |
| • Risk financing | • Claims settlement | • Market analysis | |

PROFESSIONAL AFFILIATIONS

- Public Entity Risk Leadership Forum, Steering Committee Member, supporting peer exchange on public risk governance.
- Colorado Public Risk Roundtable, Executive Mentor, helping risk professionals build sound judgment and public service perspective.

LANGUAGES

- English (Native)
- Spanish (Intermediate)

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST