



Everett Russell

Enterprise Risk Management Lead

☎ (804) 555-6729 ✉ everett.russell@example.com

🌐 linkedin.com/example/everetrussell 📍 Richmond, VA 23220

SUMMARY

Enterprise risk leader with nine years of insurance experience across **enterprise risk management**, financial and operational analysis, underwriting economics, emerging technology governance, and executive reporting. Leads assessments that connect business impact, control effectiveness, residual risk, regulatory factors, ownership, and practical action plans. Coordinates complex reviews across Compliance, Legal, Cybersecurity, Data Science, Model Governance, Data Governance, Enterprise Architecture, technology, actuarial, and business teams. Produces decision ready dashboards, executive briefings, Audit Committee updates, annual Board materials, risk acceptance conditions, policies, playbooks, and governance records. Applies working knowledge of pricing, reserving, statutory accounting, **risk and return**, generative AI, **machine learning**, agentic systems, third party exposure, and **model performance** to support proportionate decisions and responsible innovation.

EXPERIENCE

Enterprise Risk Management Lead

BlueStone Property & Casualty 📅 February 2024 to Present 📍 Richmond, VA

Leads enterprise risk and emerging technology governance for a multi state personal lines insurer, guiding cross functional assessments, executive reporting, governance design, and analyst development.

- Rebuilt **risk intake** and scoring using impact, controls, **residual risk**, reversibility, and ownership.
- Coordinated **generative AI** reviews across Legal, Compliance, Cybersecurity, Data, Architecture, and business teams.
- Prepared **Audit Committee** and **Board materials** linking exposures, safeguards, actions, conditions, and accountable owners.
- Separated experimentation from production use through **risk tiers**, review paths, and proportionate safeguards.
- Maintained policies, playbooks, templates, decision records, version history, and escalation standards for governance.
- Mentored analysts through complex assessments, improving evidence quality and follow through across concurrent initiatives.

Senior Enterprise Risk Analyst

Commonwealth Assurance Partners 📅 May 2021 to January 2024 📍 Norfolk, VA

Managed annual enterprise risk assessments and advisory projects across product, operational, financial, technology, and strategic exposures, supporting executive decisions through analysis and reporting.

- Built risk scenarios and **business cases** from loss trends, product measures, financial results, and control evidence.
- Monitored mitigation plans, escalating overdue actions, unclear ownership, evidence gaps, and changing **residual risk**.
- Developed dashboards connecting risk trends with pricing, **reserving**, **statutory accounting**, capital, and risk return.
- Evaluated third party, **cybersecurity**, data, and **machine learning** use cases for specialist review.
- Led concurrent projects under tight reporting calendars, gaining owner support through clear recommendations and follow up.
- Produced prioritized enterprise risk views that guided mitigation decisions and strengthened long term planning.

Risk and Underwriting Analyst

Atlantic Shield Insurance Services 📅 July 2019 to April 2021 📍 Virginia Beach, VA

Analyzed underwriting economics, product performance, controls, and vendor dependencies, translating insurance data and model outputs into recommendations for product and risk leaders.

STRENGTHS

- 🔍 **Proportionate Risk Judgment**
Applied impact, autonomy, data sensitivity, reversibility, and control strength when separating pilots from production decisions.
- ♥ **Executive Communication**
Turned complex exposure analysis into clear dashboards and Board materials. Leaders gained practical choices, not another dense report.
- 👥 **Cross Functional Influence**
Moved reviews across Legal, Cybersecurity, Data Science, and Architecture without formal authority. Owners came back with evidence.
- 📊 **Insurance Analysis**
Connected pricing, reserving, statutory accounting, and portfolio measures with risk themes. Actuarial partners valued the practical context.
- ☰ **Governance Discipline**
Kept owners, approvals, dates, versions, and superseded content visible. Follow up became easier for busy teams.

SKILLS

Risk Management

ERM Frameworks

Risk Assessment Risk Scoring

Residual Risk AI Governance

Responsible AI

Machine Learning Risk

Model Governance

Data Governance

Cybersecurity Risk Third Party Risk

Risk Intake Executive Reporting

Project Management

LANGUAGES

English Native

Spanish Intermediate

MY CAREER

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MONTHS

- Connected loss experience, **pricing** assumptions, operational measures, and portfolio changes to risk themes.
- Prepared financial analyses that translated model outputs and business measures into underwriting recommendations.
- Reviewed product change controls and vendor dependencies, documenting evidence, ownership, and **escalation** needs.
- Supported severe loss scenarios, building practical knowledge of reserving, pricing, and enterprise risk concepts.
- Reconciled source data before recurring management reports, supporting reliable trends and action tracking.
- Presented findings to **underwriting**, **actuarial**, finance, and operations stakeholders, strengthening cross functional decisions.

Financial Risk Analyst

Piedmont Mutual Services 📅 October 2017 to June 2019 📍 Roanoke, VA

Supported financial and operational risk monitoring through recurring analysis, control documentation, scenario work, and management reporting across insurance business functions.

- Built Excel analyses of premium, loss, expense, and operational data for **risk monitoring**.
- Documented control information from business interviews, maintaining action logs and escalating incomplete evidence.
- Prepared management report sections covering financial trends, operational events, and mitigation status.
- Supported sensitivity analyses connecting assumption changes with financial outcomes and risk return discussions.
- Developed **insurance** knowledge across pricing, reserving, **statutory accounting**, underwriting, and governance assignments.
- Reviewed performance measures and emerging issues, helping risk partners focus follow up efforts.

PROJECTS

Enterprise AI Governance Framework 📅 2025

Created practical governance materials for generative AI, machine learning, and agentic use cases. Connected intake, risk tiers, human oversight, evidence, approvals, and production safeguards.

Annual Enterprise Risk Review 📅 2023

Coordinated a structured annual review across product, operational, financial, technology, and strategic risks. Produced prioritized views for mitigation planning and executive discussion.

LEADERSHIP & AWARDS

- Associate in Risk Management recognition, 2021
- Enterprise Risk Mentoring Circle mentor, 2024 to Present
- Cross functional governance leadership recognition, 2025

EDUCATION

Bachelor of Science in Finance

Virginia Commonwealth University 🎓 GPA: 3.5 📅 2017 📍 Richmond, VA

Coursework: Financial analysis, risk management, insurance economics, statistics

CERTIFICATIONS

- Associate in Risk Management 📅 2021
- Associate in Risk Management, Insurance Risk 📅 2021

TECHNICAL SKILLS

- **Risk Management Methods:** Risk assessment, risk scoring, residual risk
- **AI Governance:** Generative AI, responsible AI, agentic systems
- **Insurance Analysis:** Pricing, reserving, statutory accounting

- **Financial Analysis:** Loss trends, capital analysis, risk return
- **Governance Documentation:** Policies, standards, playbooks
- **Reporting Tools:** Risk dashboards, executive briefings, Board materials
- **Control Management:** Control effectiveness, evidence review, mitigation plans
- **Review Management:** Risk intake, governance reviews, escalation
- **Technology Risk:** Cybersecurity risk, machine learning risk, architecture review
- **Data Risk:** Data governance, data sensitivity, third party exposure
- **Project Delivery:** Project management, action planning, follow up
- **Insurance Operations:** Underwriting, claims, product management
- **Risk Modeling:** Scenario analysis, sensitivity analysis, model performance
- **Stakeholder Coordination:** Compliance, Legal, Actuarial
- **Regulatory Reporting:** Audit Committee updates, statutory reporting, external requirements

PROFESSIONAL AFFILIATIONS

- Enterprise Risk Mentoring Circle, Mentor, 2024 to Present
- Insurance Risk Professionals Forum, Volunteer Program Contributor, 2022 to Present

ADDITIONAL INFORMATION

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

REFERENCES

AVAILABLE ON REQUEST