

## Elizabeth J. Carmichael



Elizabeth J. Carmichael, CPCU, is the Risk Manager for Five Colleges Incorporated.

Formerly an account executive and vice president with Alexander and Alexander, Inc. in New York City, she entered the insurance and risk management field in 1980, when she began working as an ocean marine liabilities underwriter.

Since 1994, she has been directing the Risk Management programs for the consortium's private colleges: Amherst, Hampshire, Mount Holyoke and Smith College.

Her current responsibilities include the purchase and administration of the colleges' property, casualty, student health and other miscellaneous insurance policies; claims management for those policies; serving as an "internal consultant" for the colleges' workers compensation programs and claims; assisting the schools with their health and safety programs; and providing other risk management support to the institutions, including the establishment, growth and management of the group's captive insurance company.

- She is Project Manager for the URMIA TULIP Program
- Former URMIA (University Risk Management and Insurance Association) Board Member and Secretary
- Former Chair of the URMIA Research & Development Committee and the Constitution & Bylaws Committee
- She is the 2004 recipient of the URMIA Distinguished Risk Manager Award
- She has been a panelist/speaker for EACUBO, NACUBO, NAEB, and URMIA
- Was a member of the Planning Committee and a Facilitator for the Vermont Insurance Institute's Critical Issues Forum in 1997
- She is a contributing author to several publications

A graduate of Smith College, Elizabeth also holds an MLS degree from Columbia University.