



CAROL RICHMOND

Carol Richmond is an experienced Chief Risk Officer (CRO) and Independent Non-Executive Director (NED) with a distinguished career spanning over two decades in risk, compliance, and governance. She has held senior leadership roles in global financial services and insurance firms, bringing extensive expertise in enterprise risk management, regulatory oversight, and strategic business operations.

Currently, Carol serves as the Chief Risk Officer (CRO) at FNZ UKMEA, overseeing Enterprise Risk, Compliance, Financial Crime, and Data Protection functions across regulated entities. She is also an Independent Non-Executive Director and Chair of the Board Risk and Compliance Committee at AXA XL UK, where she provides strategic guidance on risk management and corporate governance. Her previous leadership roles include Chief Risk, Compliance, and ESG Officer at Arthur J. Gallagher EMEA and Chief Risk Officer at Aon Limited, where she was responsible for risk, compliance, and financial crime management at one of the world's largest brokers. She has also served as Risk and Compliance Director and Customer & Operations Director at AXA Insurance, as well as Compliance Director at Prudential Insurance.

Carol is an ISC Group Ambassador, supporting the organisation's mission to advance the role of women in the re/insurance sector. Through her ambassadorial role, she champions leadership, governance, and professional development for women navigating careers in risk and compliance.