

Nicole Hargrove

ENTERPRISE RISK MANAGER

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Summary

Enterprise risk manager with 8 years in risk management at an electric cooperative and a property and casualty insurer. Runs the enterprise risk register of 65 top risks for a utility serving 400,000 customers, sets risk appetite with the executive team, and presents ERM results to the board audit and risk committee every quarter.

Skills

- Enterprise Risk Management • Risk Register • Risk Appetite • Monte Carlo Simulation • Excel • @Risk • Scenario Analysis
- Business Continuity • Board Reporting • Communication Skills

Experience

Enterprise Risk Manager

03/2021 - Present

Missouri Valley Energy Cooperative

Omaha, NE

Electric generation and distribution cooperative serving 400,000 customers in 3 states.

- Maintain the enterprise risk register of 65 top risks, with owners, ratings and mitigation plans updated each quarter.
- Lead annual risk workshops with 12 vice presidents, ranking risks such as wildfire, cyberattack and fuel supply.
- Build Monte Carlo simulation models in Excel and @Risk for fuel cost and outage risk, shaping a **\$45M** hedging program.
- Report quarterly ERM results to the board audit and risk committee, with risk appetite metrics for 8 categories.

Senior ERM Analyst

06/2017 - 02/2021

Cornhusker Mutual Insurance

Lincoln, NE

Property and casualty insurer with \$2B in assets and 500 employees.

- Drafted sections of the annual ORSA report filed with state insurance regulators for 4 consecutive years.
- Modeled catastrophe and investment scenario analysis that set capital buffers for a \$2B balance sheet.
- Coordinated emerging risk reviews with 9 business units, adding 14 new risks to the register.
- Tested business continuity plans for 6 critical functions, cutting recovery time for claims systems from 48 to 12 hours.

Education

Bachelor of Science

05/2017

University of Nebraska-Lincoln

Lincoln, NE

Actuarial Science

Certificates

Certified Risk Management Professional (RIMS-CRMP)

05/2022

RIMS