



MARISOL MUNOZ, M.B.A.

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CORPORATE IT FINANCE & OPERATIONS / RELATIONSHIP MANAGEMENT

COMMITMENT | LEADERSHIP | INTEGRITY

A proven visionary and strategic leader that translates business strategies into maximum profits commensurate with the best interests of shareholders, customers, employees, and the public. An expert in enhancing profitability, developing strategic operational initiatives, and expanding each segment of a high-quality client management portfolio. Very knowledgeable of Demand Management and Investment Governance (DMIG) and proven track record of implementing the necessary controls to ensure financial framework and IT infrastructure compliance. Dedicated to maintaining a reputation built on quality, service, and uncompromising ethics.

AREAS OF EXPERTISE

- Strategic/Tactical Planning
- Thought Leadership
- Program Management
- Capital Budgeting
- Business Development
- Client Management
- Financial Reporting
- DMIG Process
- Change Management
- IT Infrastructure
- Leadership Training & Development
- Project Management

HIGHLIGHTS OF RELEVANT EXPERIENCE

As Director of IT Initiative Planning Group - USAA

- **Established an operational Center of Excellence from start-up to evolution** into a fully integrated IT capital planning/portfolio management architecture which **revitalized core financial functions, implemented technology to optimize performance, and created a team-based/customer-based corporate culture.**
- **Successfully reconfigured the Group's operating model** to accommodate demand fluctuations across the enterprise which improved responsiveness and consistently met customers' expectations.
- **Initiated and oversaw consistent evaluation of USAA's balance sheet assets** by spurring design and rollout of a quarterly impairment asset review process which enhanced operational planning and improved earnings forecasting.

As Assistant Director - Property & Casualty Lead: IT Initiative Planning Group

- **Drove development/improvement of the IT governance decision-making model** and associated processes which created alignment of IT with the organizational goals and strategy, reduced IT risk, and raised the profile of IT.
- **Enhanced capital management by Integrating risk return into IT projects** by leveraging actuarial models to produce an ROE metric that enhanced decision making and established acceptable hurdle rates.
- **Delineated processes for post-implementation project** evaluation resulting in enhanced understanding of cost variances and other deviations from initial estimates to distill key themes and established feedback mechanisms in order to **fuel end-to-end process improvement.**

As Product Manager, Personal Lines

- **Creation and implementation of in-depth market analyses** for executive management team to aid in market re-entry/exit evaluations. **Delivered quantifiable revenue growth each year, including over-quota production of 183%** in 2003.

As Operations Manager - USAA

- **Contributed to design/rollout** of a new cash reporting system, capture of **\$350K+ in annual savings.**
- **Managed business/technical components for development** of interactive tools and **strategic analysis vital to expedited debut/growth** of the third-party asset management business.

EXECUTIVE EXPERIENCE

USAA, Washington, D.C.

1991-1995; 1999-March 2010

Director - Enterprise Lead: IT Initiative Planning Group

(2007-March 2010)

Spearheaded and initialized dramatic improvements in operational performance, efficiency and effectiveness, cost, resource allocation, and consistent application of decision-making tools, policies, and procedures. Managed a team of up to 10 financial analysts, and supported an overall IT budget of 1.2 billion.

- Contributions included **measurement of various strategic cost initiatives, supporting strategic initiatives** for building/maintaining insurance businesses, including a \$50 million platform upgrade for the Commercial Lines business.
- Led initiative to ascertain/study USAA's net return on outsourcing and devised an enterprise model to support, measure, and report evaluation/selection processes of sourcing alternatives for IT engagements and determine overall economic/operational experience **resulting in cost savings, negotiating power with our vendors, and created a standard evaluation methodology.**
- Confirmed enterprise SOX compliance and increased understanding of consistent accounting rules governing classification of costs for internally developed software assets with introduction of capitalization and impairment practices and standards. **Result: Improved financial controls and created educational handbooks to support business and IT stakeholders.**

Assistant Director - Property & Casualty Lead: IT Initiative Planning Group

(2004-2007)

Key strategic business advisor to CFOs, Controllers, and other key decision makers in identifying, recommending, developing, implementing, and supporting solutions. Fully accountable for intangible asset compliance on the capitalized portion of the IT investment portfolio.

- **Drove development and improvement of IT governance decision-making model** and associated processes, introducing formal structure where none existed previously resulting in **alignment of IT with organizational goals and strategy, reduced IT risk and raised the profile of IT.**
- Articulated strategic program-level financial views **enabling senior leadership to enhance understanding of true financial impact to large-scale, multi phase project initiatives.**
- Improved reporting capabilities with introduction of Portfolio360 protocols resulting in **highly effective demonstrations of key financial metrics while documenting projects' spend and return.**

Product Manager - Personal Lines

(2002-2004)

Managed P&L for a \$30 million personal lines portfolio for three northeastern states (ME, RI, NJ) and prepared in-depth market analyses for executive management team aiding in market re-entry/exit evaluations.

- **Leveraged strong business/financial acumen in devising market penetration** and new product launch initiatives, and providing business development analysis vital to strategic decision making as well as formulated new strategies and framework for financial analysis of smaller states.

Operations Manager -Investment Group

(1999-2002)

Strategic member of the Investment Operations management team, which provided oversight of fixed income portfolios valued at \$100+ billion.

- Managed business and **technical components for development of interactive tools and strategic** analysis vital to expedited debut and growth of third-party asset management business.

Early Career: Investment Accountant, USAA (1991-1995)

Assistant Controller/Operations Manager, Birinyi Associates (start-up hedge fund), (1995-1999)

EDUCATION AND CERTIFICATIONS

M.B.A., TOWSON UNIVERSITY, 2003

B.S. in Accounting, UNIVERSITY OF VIRGINIA, 1990

The USAAs Business Mastery Certificate Program, UNIVERSITY OF MARYLAND, 2002