



CARMEN F. EFFRON
PRESIDENT
C F EFFRON COMPANY

Ms. Efron is a 30-year industry executive with multi-faceted experiences in insurance, banking and reinsurance sectors in the US, Europe, India, South Africa, and Australia. Prior to starting her firm 20 years ago, Carmen held senior executive roles with leading banks and insurance companies including:

- BANKBOSTON (Bank of America) - CEO Employees Benefits & President of Insurance
- NATWEST BANK (Bank of America) – President of Insurance
- AIG- Director Financial Institutions Strategic Business Unit, Europe
- GROUPE DES ASSURANCE NATIONALE - VP Marketing and Corporate Communications
- GENERAL REASSURANCE- VP Sales and Marketing, Northeast

Currently, as President of C F Efron Company, Carmen is known for providing clients with best-in-class data collection techniques, advancing the development of financial service products and using proprietary software to analyze customer experience and promote sales and revenue growth. Her strategic approach has helped over one hundred leading institutions and insurtech businesses in the financial service industry empower themselves; turning everyday problems into effective solutions that result in major market transformations.

Ms. Efron is a founding Board Member of several industry Associations; Bank Insurance and Securities Association (BISA), American Bankers Insurance Council and the Financial Institutions Insurance Association.

Her non-profit board affiliations included the Atlantic Theater Company of NYC, University of Connecticut NEAG school of Education and the Connecticut Court Appointed Special Advocate (CASA) program among others.

Carmen has an MBA from the University of Connecticut as well as CLU and ChFC designations and was inducted into UCONN School of Business Hall of Fame in 2011.

