



Karyn Williams is the Regional Investment Manager for Zurich North America. She is responsible for implementing the strategic and tactical allocation of financial assets in the U.S. and Canada (ZAIC, ZLS, Farmers New World Life, and Zurich Canada), delivering nearly one-third of the group's net Investment income and managing a considerable portion of the group's market risk taking.

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Karyn is a member of the Zurich Global Investment Management Strategy Implementation team and Zurich North America's leadership team. Karyn contributes to the continuous improvement of our SAA and ALM strategies in the region, leads various growth and strategic projects, and directly supports North America's finance operations and business initiatives.

Karyn has more than 20 years of experience in financial markets and institutional asset management. Prior to Zurich, she founded Hightree Advisors, a firm that applies context-based investment decision technology to improve investors' understanding about risk decisions and realization of investment objectives.

Prior to Hightree, Karyn was the Chief Investment Officer of Farmers Group Inc., Head of Client Solutions at Two Sigma Advisers, and a partner and Managing Director at Wilshire Associates, Inc. Throughout her career, Karyn has demonstrated a track record of success in designing and implementing effective and innovative investment programs for a variety of organizations.

Karyn is an independent director, a National Association of Corporate Directors (NACD) Governance Fellow, has served as finance chair, treasurer and trustee for public and private foundations, and as an independent director of a NASDAQ traded company. She is an industry leader, author, and educator. Karyn graduated from Arizona State University, where she earned a bachelor's degree in economics and a doctorate in finance.