



**POZMANTIER, WILLIAMS & STONE**  
INSURANCE CONSULTANTS, LLC.



**Joe L. Williams, CPCU**  
**Partner**

Mr. Williams has over 55 years experience as an insurance agent/broker and insurance consultant. From 1970 until 2007 he was a principal shareholder in a large Houston firm, Wisenberg Insurance + Risk Management and was its Chairman and CEO when the firm was sold to a subsidiary of Wells Fargo Bank. He has a particular expertise in insurance coverage analysis. Mr. Williams is very familiar with all phases of the insurance industry, including consulting on bad faith, customs and practices, and standards of care. He is a media contact for radio, television and news publications as an authoritative source for various insurance and risk management topics. He was one of the youngest people ever to receive the CPCU professional designation at the age of 23.

**Education**

MBA, University of Houston 1973  
BS, Lamar University, Beaumont, Texas 1968  
Chartered Property and Casualty Underwriter (CPCU) 1969  
Member, Consulting, Litigation & Expert Witness Interest Group

**Teaching**

Mr. Williams has taught numerous seminars on Business Insurance at the University of Houston. He is a lecturer and seminar leader on various insurance topics.

**Professional Association Memberships (Past and Present)**

Independent Insurance Agents of Houston  
Independent Insurance Agents of Texas  
Independent Insurance Agents of America  
Society of Chartered Property and Casualty Underwriters  
Member of Consulting, Litigation & Expert Witness Interest Group  
Forensic Expert Witness Association  
American Association of Insurance Management Consultants  
Society of Risk Management Consultants

**Civic and Community Association Memberships**

Board Member, AIPAC

**Recognition and Activities**

Past President and Campaign Chair, Jewish Federation of Greater Houston  
Past President, Congregation Emanuel  
Recipient, Max H. Nathan Award, American Jewish Committee  
Young Leadership Award, Jewish Federation of Houston  
Bond of Faith Award, Israel Bonds  
Board Member and Executive Committee Member, Emery/Weiner School  
Recipient, Congregant of the Year Award 1994, Congregation Emanu El  
National Chairman, Home Insurance Advisory Council  
President, Houston Urban Bunch, United Way Agency  
National Director, Intersure  
Chairman, Parks & Recreation Board, City of West University, TX  
Area and Regional Chairman; National Executive Committee, Young Leadership Cabinet of United Jewish Appeal (UJA)  
Participant, Alumni Counsel Member, Wexner Heritage Foundation Leadership Program  
Board Member, Lamar University Foundation  
Chair of Audit Committee, Lamar University Foundation  
Leadership Houston, Class XX  
Board of Directors, Society of Risk Management Consultants

**Licenses (Past and Present)**

General Lines Agent Life, Accident, Health & HMO  
General Lines Agent Property and Casualty  
Risk Manager  
Surplus Lines Agent

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