



ANGELA FERNANDEZ

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A) PROFESSIONAL PROFILE

- Comprehensive knowledge and experience in a variety of areas including legal, compliance and insurance matters among others
- Self-disciplined and execute task professionally in a fast-paced manner
- Good time management and analytical skills.
- Ability to solve problems expeditiously
- Able to distinguish facts from irrelevant details
- Work well under pressure
- Decisive and being objective in a matter
- Excellent team builder with strong leadership.
- Accomplishing organisation goals by accepting ownership on task assigned.
- Exploring opportunities to add value to job accomplishments (keeping abreast to recent developments – case law, legislations, regulations, academic articles)
- Updating job knowledge by participating in educational opportunities (seminars, talks, workshop); reading professional publication

B) AREAS OF EXPERTISE

- Setting up Legal Department and assisting the Human Resources Department (when required)
- Drafting and vetting Agreements
- Vetting & approving cause papers/legal documents prepared by external lawyer for civil court action.
- Providing legal opinion.
- Advising on compliance related and risk related matters.
- Preparing general legal letters including letter of demand.
- Keeping close watch on the ongoing civil litigation cases until decision/Judgement is granted by the Court.
- Manage and handle Non Motor Claims according to line of business.
- Implement and initiate action plans that are aligned with Company business development strategy.

C) KEY ACHIEVEMENTS

- Ensuring terms of business in commercial Agreements meets industrial practice.
- Ensuring the commercial Agreements and Addendums are prepared in the best interest of the company and in compliance with relevant legislation.
- Engaging & having dialogue with Government Department/Government Agencies namely – Municipal Council, PKNS etc.
- Ensuring strict compliance with Personal Data Protection Act
- Assisting HR in updating employee handbook and company policies/processes (when requested).
- Initiate improvement plans and execution to improve turnaround time for claims settlement including payment.
- Assist in planning, execution and improvement in overall department performance besides lead own section.
- Review and identify both functions and process for improvement to maximise efficiency of available resources subject to compliance with approved governance framework.

D) WORK EXPERIENCE

i) Present Employment

Period of Employment	: September 2015 – Present
Company	: RHB Insurance Berhad , Kuala Lumpur
Designation	: Assistant Manager
Department	: Claims (Non Motor Division) - Liability
Nature of Work	: Major in Legal Issues including non-motor claim matters
Scope of Work	: As detailed below:

- To process all types of Liability focused claims and to reduce outstanding claim matters in the unit
- Attend to queries from external and internal customers i.e. to maintain high customer service standards.
- To solve customer's problems or complaints so as to increase customer loyalty.
- To provide constant feedback to underwriters/marketers on issues and concerns, to ensure operational smoothness and to streamline processes.
- Assist in providing legal support and liaise with panel law firms on legal matters/litigated matters.
- Support inter department relations.
- To evaluate and process claims accurately and timely in accordance with the policy terms and conditions and Bank Negara Malaysia (BNM) guidelines.
- Compile reports, claims monitoring and review purposes.
- Enhance claims system and procedures as and when necessary
- Attend trainings, seminars and workshops to promote continuous professional and self-development.
- To maintain a smooth and efficient workflow within a team environment, ensuring and monitoring claims are followed up in an apt manner by fellow teammates.

ii) Past Employment(s)

Period of Employment : June 2015– September 2015
Company : Multi-Purpose Insurance Bhd, Kuala Lumpur
Designation : Senior Executive
Department : Claims (Non Motor Division) – Liability
Nature of Work : Major in Legal Issues including non-motor claim matters
Scope of Work : As detailed below:

- Processing all types of liability claims including medical malpractice and reducing outstanding claims in the unit.
- Attending to queries from external and internal customers – maintaining customer service standards.
- Attending & solving complaints – increasing customer loyalty.
- Providing constant feedback to underwriters/marketers on issues & concerns – ensuring smooth operations.
- Evaluating and processing claims accurately and timely in accordance with the policy terms and conditions and Bank Negara Malaysia (“BNM”) guidelines.
- Enhancing claims system and procedures as and when necessary.
- Maintaining a smooth and efficient workflow within team environment, ensuring and monitoring claims are followed up in an apt manner by fellow teammates.

Period of Employment : December 2013 – June 2015
Company : Tokio Marine Insurance (Malaysia) Bhd
Designation : Senior Executive
Department : Claims (Non Motor Division) – Liability
Nature of Work : Major in Legal Issues including non-motor claim matters
Scope of Work : As detailed below:

- Planning, supervising and performing assessment on settlements.
- Investigating and negotiating settlements.
- Recommending and processing claims for settlement.
- Performing technical evaluation on approval authority limit, company’s policy and regulatory requirement.
- Assisting & proving legal support and liaising with panel law firms on legal matters/civil litigation cases.
- Ensuring processing turnaround time for policy application/transaction processing is adhered to.
- Reviewing documents for Completeness and Claims Assessment.
- Establishing, updating and maintaining workflow process, procedures and manuals.
- Managing effective business relationship with intermediaries, agents, lawyers, customers and service providers.
- Fast track settlement of small claims.
- Receiving documents and providing guidance and advise to walk-in customers & customers who call-in.
- Monitoring and reviewing files including aging cases effectively and within the time frame

Period of Employment : June 2013 – Dec 2013
College : MAA Group Berhad, Kuala Lumpur.
Designation : Assistant Manager
Department : Legal & Compliance
Nature of Work : Major in Legal & Compliance Issues
Scope of Work : As detailed below:

- Conducting compliance review for MAA Group of Companies and all subsidiaries.
- Monitoring remedial actions on compliance issues reported by BNM, external auditors, regional auditors and compliance to ensure that issues are rectified.
- Preparing compliance reports covering MAA Group of Companies' compliance with regulatory requirements and the Malaysian Code on Corporate Governance.
- Assisting and advising on policies drafted by MAA Group of Companies.
- Assisting and advising on corporate proposals for MAA Group of Companies.
- Assisting the Legal Unit on ad-hoc projects to prepare and/or to draft and vet Agreements and legal documents.
- Assisting in managing the Company's Anti-Money Laundering programme including conducting staff awareness training and monitoring of suspicious transactions.
- Assisting and monitoring branches or head office departments for compliance with internal policies and external regulations.
- Coordinating department's reports and projects.

Period of Employment : June 2011 – June 2013 (2 years contract period)
Organization : Menang Development (M) Sdn Bhd, Kuala Lumpur.
Designation : Legal Executive
Department : Legal
Nature of Work : Major in Legal & HR Issues
Scope of Work : As detailed below:

- Reviewing, Drafting and advising on matters related to Sale & Purchase Agreement, Tenancy Agreement and other commercial Agreements.
- Submitting application for strata title.
- Monitoring and overseeing civil litigation cases and updating the Management on the progress.
- Liaising with panel solicitors on matters related to civil cases.
- Attending Management meetings and preparing reports and minutes of the meeting.
- Maintaining and updating database of civil actions.
- Providing legal opinion on land related matters.
- Conducting research and preparing write-up with legal opinion on issues related to legal matters.
- Undertaking assignments as designated by Operations Director.
- Assisting HR Department in matters related to law and developing policies (SOP, Employee Handbook, Employment Policy and other staff related matters).
- Attending seminars/talks as part of continuing training and development/self- enrichment programme.

Period of Employment : April 2010 – May 2011
Company : Bar Council Malaysia, Kuala Lumpur
Designation : Legal Officer
Division : Practitioners Affairs Division ("PAD")
Nature of Work : Major in Legal Issues
Scope of Work : As detailed below:

- Officer-in-charge of various Committees in PAD mainly;-
 - i) Human Rights Committee
 - ii) Shipping & Admiralty Law Committee
 - iii) Solicitors' Remuneration Enforcement Committee
 - iv) Professional Standard & Development Committee
- Undertake assignment as assigned by the Committee and/or Deputy Chief Executive Officer and/or Chief Executive Officer.
- Implement and carry out policies of the Bar Council Malaysia.
- Preparing minutes of the Committee meeting in two languages English and Bahasa Malaysia.
- Attending to complaints received from the members of the Bar or the public against lawyers on the grounds of non-compliance of the Solicitors' Remuneration Order ("SRO").

- Participating in dialogues held within the Bar Council representing the Committee.
- Attending to enquiries from members of the Bar and public on matters related to SRO and conveyancing matters.
- Providing views/opinions pertaining to issues related to SRO.
- Drafting complaint letters on issues related to SRO and to lodge a complaint with the Advocates and Solicitors Disciplinary Board ("ASDB").
- Research on case-laws, legal materials and preparing write-ups with views based on research conducted in matters related to SRO and other legal issues.
- Hosting and organizing events such as Talks, Seminars and Forums.
- Liaising with the Bar Council's Office Bearers and Exco Members of the Bar Council.
- Attending outdoor meetings held at Putrajaya and law firms.

Period of Employment : **January 2008 – December 2008**
Law Firm : **Messrs. Shearn Delamore & Co**, Kuala Lumpur.
Designation : **Legal Executive**
Department : Intellectual Property
Nature of Work : Major in Legal Issues
Scope of Work : As detailed below:

- Managing and preparing documents related to Intellectual Property.
- Ensuring compliance to the Trade Mark Act and other related Acts of Parliament.
- Monitoring cases filed in court in relation to Intellectual Property.
- Preparing monthly reports for the department

E) ACADEMIC QUALIFICATIONS

Bachelor's Degree : **LL.B (Hons)** (University of London) (2nd Class)
Certificate : **"A" Levels** (University of Cambridge)
Certificate : **Sijil Pelajaran Malaysia** ("SPM")
Certificate : **Sijil Rendah Pelajaran Malaysia** ("PMR")

F) LANGUAGE

Written (Fluent) : English and Bahasa Malaysia
Spoken (Fluent) : English, Bahasa Malaysia, Malayalam & Tamil

G) SKILLS/TRAINING CERTIFICATE

Training : Audit Training (Certificate: ISO 9001: 2008 Internal Quality Audit Training. Year attained: 2009)
 Anti-Money Laundering Training
 Fraud prevention

H) REFERENCE - Will be furnished upon request

I) REASON FOR EXPLORING NEW JOB

Desire to move to a new level in my career that matches my skills. Confident and prepared to take up new challenges where I can contribute & grow together with attractive salary package.