



Contact Info

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Personal Particulars

Age : 44 years old
Date of Birth : 31 Mar 1971
Nationality : Malaysia
Gender : Male
Marital Status : Married

Educational Background

Professional Degree

Field of Study : Law
Major : Law of Insurance
Institute/University : London South Bank University, United Kingdom
Grade : 2nd Class Lower with Honors.
Graduation Date : June 1995

Education

1984-1988 SPM 1st Grade - Victoria Institution, KL.

1989-1991 3 A levels - Stamford College, KL.

1992-1995 LLB (Hons) Honours Law Degree, London Southbank University, U.K.

MARA Scholar. Granted scholarship in 1993.

Training History

Have attended dozens of local and International Training over a period 19 years which include Management, Insurance, Leadership, Operations, Negotiations, and System etc.

Employment History

Employment History		
Year Appointed	Company	Role
1996	MNI Insurance Bhd	Executive
2000	MNI Insurance Bhd	Assistant Manager

Employment History		
Year Appointed	Company	Role
2006 - present	Etiga Insurance and Takaful Bhd, Maybank	Assistant Vice President/Senior Legal Counsel Head, Remedial Department (Legal Division)

Current Job Description

To assure the Management of Mayban Ageas Group of Companies on legal issues particularly Remedial Management in relation legal dispute that arises for both Insurance and Takaful businesses including its international subsidiary companies by providing legal advice, services and support in order to maintain the corporate and business model of the company and in line with company's objectives as envisioned by the Management

Details on Current Job Function

Accountability	Supporting Actions
Monitor legal actions against the company in relation to ordinary course of business of the company.	<ul style="list-style-type: none"> To monitor intimation of legal proceedings against the company to ensure legal representation of the company at the relevant court is initiated expeditiously. To ensure that appropriate guide, policies or strategies are implemented for effective service of legal process. To identify and analyze the legal issues in relation to corporate and commercial disputes. To review the overall commercial impact of the legal dispute on the company generally and the affected business portfolio specifically.

	<ul style="list-style-type: none"> To formulate strategic and viable terms to be offered during negotiations based on the commercial assessment impact made.
<p>Research & Advisory for :</p> <p>(a) Mayban Ageas Holdings Berhad,</p> <p>(b) Etiqa Insurance Berhad;</p> <p>(c) Etiqa Takaful Berhad;</p> <p>(d) Other assigned subsidiaries</p>	<ul style="list-style-type: none"> To conduct research on legal and quasi legal matters as well as to provide advice to management in areas of the company's and Group of company's business and administration as and when requested. To provide legal opinion or input to management on conduct of affairs of the company involving legal risks and ways to manage risks relating to corporate and regulatory matters of the company.. To formulate strategic solutions to legal issues in contracts and commercial matters. To formulate contemporary corporate governance and best practices which include amongst others the management of shareholders, directorship and other stakeholders in order to enhance and maintain good governance and best practices. To advise the management, business and support divisions/units of the company on legal implications and recommending alternatives to ensure legal compliance in respect of the company's business, operations, administration and other activities. To support and/or assist to ensure the appropriate guidance, policies and procedures are developed to allow the business or other related functions to effectively manage legal and contractual risk. To coordinate and prepare the Legal Division's written opinion to the management on any matter of legal concern.
<p>Monitor the recovery efforts of the company in relation to matters concerning the ordinary course of business of the company</p>	<ul style="list-style-type: none"> To monitor intimation of legal proceedings against the debtors' of the company to ensure expeditious recovery effort. To ensure that appropriate guide, policies or strategies are implemented for effective service of legal process. To review the overall commercial impact of the legal recovery efforts on the company generally and the affected business portfolio specifically. To formulate strategic and viable terms to be offered during negotiations based on the

	commercial assessment impact made.
Managing corporate and commercial disputes.	<ul style="list-style-type: none"> To review and assess the overall commercial impact of the threatened legal recovery efforts on the company generally and the affected business portfolio specifically due to the corporate/commercial disputes To formulate strategic and viable terms to be offered during negotiations based on the commercial assessment impact made.
Managing recovery efforts in relation to Asset Management of the company.	<ul style="list-style-type: none"> To advise the management and the relevant business units on the legal recovery efforts pertaining to the assets of the company. To liaise or serve as a point of reference with external regulators and advisors, such as lawyers, auditors and company secretary. To participate in contract negotiations in respect of the proposed initiatives. To monitor/coordinate with/manage and supervise external lawyers for assigned legal services.

Highlights

Analytical and Research	Was In charge of providing the necessary reporting to the Senior Management. Over the years have provided accurate and reliable data and research for the consumption of Senior Management for their further action in terms of Premium, Claims and Loss Ratios. The Research are used to provide feedback to Underwriting and Marketing in terms of accepting business or risk which have direct effect on loss ratio.
Interpersonal Skills	Have excellent rapport with colleagues, internal and external customers. Achieved Service Excellent Award in 2003 from the CEO.
I.T	<p>Have held 3 important I.T position for the Operations Division.</p> <ol style="list-style-type: none"> Appointed Super User for the Motor Team for the new CGS system. Appointed Web Master for Merimen System on behalf of Etiqa. Appointed Rep for the EBI System for General Insurance Operations.

Responsibility and Commitment	<p>Externally, in 2011 was given important task for the benefit of the company.</p> <p>1. Appointed Takaful rep for Motor Insurance Bureau (MIB).</p> <p>2. Appointed Deputy Chairman PARS Committee for PIAM.</p> <p>Were able to provide feedback to the organizations above in order to benefit the Insurance Industry as a whole.</p>
Legal	<p>In 2015, The Legal Department was nominated "Insurance In-House Team of the Year" by the Prestigious ALB Malaysia Law Awards. My report on the success of my team in the RM20million suit against Etiqa was the major part of our contest entrance.</p>

Career Aspirations

Would like to be given a chance to explore further in other prospects of Legal and Management and to be given higher responsibilities and challenges. I aspire to achieve greater heights and to be given a chance to prove my worth.

Expected Salary

RM 15,000.00. (neg)

Reference

Name : Emrad Juandi Bin Fadzil
 Occupation : Senior Partner, Lawyer
 Contact No : 012-2076030