

Angela Lôbo Cecchinato

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Operations / Processes / Projects / Products

Professional with over 20 years of experience on the development of processes, projects and products on multinational companies, such as: Chubb Insurance, ACE Seguros, Citibank and ING Bank, where 2 years were spent abroad. Career to date has been of significant contributions to the companies' results, with focus on integration, quality, reduction of cycle times/efficiency improvement and costs. Strongly driven towards strategic thinking and with great ability on dealing with multi-disciplined and multicultural teams. Fluency on English, Spanish and French, good knowledge of Dutch, and native Portuguese.

Professional Experience

06/2015 to date **Chubb Insurance, Operations, LATAM** **Senior Vice President**

- Reports to LATAM COO;
- Responsible for the leadership of key projects of Chubb, such as the Integration of the ITAU Large Risk Business in Brazil (R\$ 1,5 billion premium business), and the Integration of Operations within the 5 countries where ACE acquired Chubb;
- Responsible for multidisciplinary team of approximately 500 resources, with annual processed premium of over USD 2 billion.
- Responsible for the implementation of Target Operating Model (TOM) leading to more efficiency and best business support;
- Responsible for the implementation of activities within Operations that leverage the renewal of policies throughout the Operations teams therefore freeing up time from business for hunting for new business
- Responsible for teams that lead key project management, such as broker oriented product platforms implemented in the different countries
- Development of strategic partnership with multiple departments with the goal of maximizing synergies and guarantee of strategic alignment
- Leadership of RPA (robotics) implementation in the region, therefore allowing business growth with no impact on resources, decrease of errors in the processes, and allowing synergies due to replacement of mechanical/high volume activities by bots;
- Responsible for the Operations teams in 9 countries (Argentina, Brazil, Chile, Colombia, Ecuador, Peru, Puerto Rico and Panama)

03/2011 to 05/2015 **ACE Seguros, Operations, São Paulo – Brasil** **Brazil Operations Director**

- Responsible for multidisciplinary team of approximately 80 resources;
- Responsible for supporting the geographic expansion process - opening of new branches;
- Responsible for the ACE Private operations;
- Responsible for the Auto-Fleet operations;
- Responsible for Affinities operations – in 2011, over 4 million customers, 1 thousand monthly files, 1,8 million registers;
- Responsible for the Property & Casualty (P&C) operations – over 270 thousand documents in 2011;
- Member of ACE Projects Committee – prioritization of projects to be implemented and strategy definition;
- Main responsibilities/activities are:
 - Definition of process improvement strategies for the different lines of business;
 - Indicators analysis for action plan definition;
 - Search and discussion/analysis for process innovation
 - People management;

- Interaction with Regional Latin America and Global teams/executives for strategy alignment, global projects and actions definition;
- Auto-Fleet project implementation, which included system implementation, operational process definition and development, and full life cycle process development (quotation, issuance, billing, endorsement, claims and reinsurance);
- ACE Private project implementation (auto and residential insurance for high networth individuals), which included:
 - Requirements definition and specification for system development (quotation, issuance, inspection, billing, endorsement, renewal, claims);
 - Interaction with multicultural teams for system requirements definitions (Canada, USA, Lithuania, Russia etc);
 - Billing module implementation via integration with billing gateway – deep knowledge of billing process and payment methods (credit card, payment slip, direct debit, mobile);

04/2008 to 02/2011 ACE Seguros, Affinities Operations, São Paulo – Brazil
Operations and Project Manager

- Responsible for the Affinities Operations department restructuring in 2008
- Responsible for a multidisciplinary team of 17 people, where main responsibilities are:
 - projects management and implementation with partnership with sponsors, based on the PMI concepts;
 - daily activities management, such as files exchange with sponsors for the insured base management and collection process (billing and reconciliation) of individuals;
 - certificates production and posting process;
 - master policies endorsement issuance process;
 - leads bases preparation for sending to call centers;
 - migration of insured base to insurance management system.
- Implementation of BPM tool for internal processes in order to improve controls and processes efficiency.
- Responsible for the alignment of several departments (Commercial, Claims, Finance, Legal, Compliance, Technology and Operations) for projects/processes implementation.
- Implementation of conciliation process for the marketing investments.
- Quality, sales growth and collection control, making use of creative solutions for performance improvement.
- Interaction with Latin America Regional for process/system improvement definitions.
- Member of team responsible for analyzing Call Centers that comply with the Insurance technical and processes requirements.
- Consulting for process development for other departments within the company, in order to standardize operational processes.

01/2006 to 10/2007 ING Bank, Corporate Credit Risk Management, Amsterdam – The Netherlands
Business Consultant - Credit Risk Infrastructure

- Specification of global solutions to be implemented in the Corporate Credit Approval tools;
- Strategic analysis of business needs and design of global credit approval tool for small & middle market;
- Responsible for the development and implementation of integrated solutions for the Credit Analysis department.
- Analysis and specification of credit analyzes global tool for Small and Medium enterprises, with functionality to customize the tool according to the different countries requirements.
- Definition and specification of global tool for the Corporate Companies credit analysis process.
- Training of Business consulting, Technology and Testing departments on the credit analysis tools.
- Interaction with Business department in order to understand needs and to develop solutions for specific credit analysis needs (Securitization and Real State Finance).

- Process definition and system tool specification for the credit analysis of Securitization and Real State Finance products, leading to information quality improvement and credit approval process timeline reduction.
- Creation and definition of Securitization process explanatory document, used as reference by the Credit Risk Infrastructure department.
- Interaction with Business departments for presentation, discussion and validation of proposed solutions.
- Development and implementation of new methodology for definition and specification of solutions.

01/2000 to 09/2004 Citigroup, Global Consumer Bank (GCB), São Paulo – Brazil
Senior Product Manager - Core Banking & Products (2003 to 2004)

- Responsible for the products and processes management for Small and Medium enterprises, with focus on credit and collection products.
- Management of the Citibusiness Project, where the products and systems platform was migrated from ELC (Middle-market) to Consumer, been responsible for products and systems gap analysis, and definition/specification of the necessary changes and improvements in order to serve the new customer base.
- Interaction with Finance and Technology for the definition of the necessary system improvements and adjustments in order to present the financial results of Citibusiness segment.
- Definition of the sales production targets and minimum “pricing” ranges in order to achieve the planned segment results. Also responsible by the definition of the products “basket” to be offered to customers according to its size and needs.
- Development of structured BPM solution for the credit documentation and credit approval process, with results on the credit analysis cycle-time reduction, credit proposals workflow controls and overall cycle time reduction, increasing the bank competitiveness against the market.
- Specification of solutions to be developed by Technology.
- Gap analysis, definition and implementation of improvements on the Check Discount product, and SLA setup with Vendor. As result, the product process became stable, which allowed the sales growth, growing up to 10 times the product’s monthly volume.
- Vendors contact person for market solution analysis in order to outsource specific products.
- Annual budget plan definition together with Finance department.
- Creation of explanatory material and training of sales team on the Credit and Collection products.
- Development of the “Credit Card receivables discount” product, been responsible by the interaction with Credit department for definition of credit limits of the product, with Legal department for contract clauses definition, with Operations and Technology for the sales and disbursement processes definition.
- Mentoring of 2 trainees.

Sales Process Manager - Sales Planning (2002 to 2003)

- Sales department representative for new products and processes definitions.
- Management of team of 3 people.
- Creation of material (manual, presentation, FAQ and communication email) and training of Sales force (theory and on-the-job training, with cases analysis) on the current account opening process, leading to a documentation quality improvement, re-work reduction and customer satisfaction increase due to the process agility and time reduction for opening the bank account.
- Team member for the Sales “dash-board” development, where this tool had all the necessary facts for sales analysis and management for all levels (portfolio, branch, segment, regional, total)
- Definition together with Finance of the 2002 production plan and marketing actions of the “2002 Sales Campaign”.
- Definition, development and implementation of credit card sales process via telephone on the branches, together with Credit, Sales and Legal departments. As result, there was significant time reduction for delivering the credit cards to customers and 100% of conversion of sales was achieved.

Cross-sell Manager - Sales Area (2001 to 2002)

- Consumer Bank representative for the cross-sell actions within the ELC and the Corporate Banks.
- Definition and implementation of sales campaign for opening bank accounts for the partners and owners of companies that were customers from the bank and vice-versa, acting as trainer for the sales force. The project had a result of 45% of conversion of the leads.
- Development and implementation of "CitiatWork" project (product sales week on specific companies).

CitiGold Relationship Manager – Sales Area (2000 to 2001)

- Citigold Manager in the Pinheiros branch;
- Responsible for testing the accounts acquisition model within companies; as result the "CitiatWork Week" was created, where for one week the bank provided specific products deals for the employees of the companies.
- Management of portfolio of 300 customers;
- Consultant for credit and investment products;

Trainee - Consumer Bank (2000)

- Development of several projects within the "rotation" departments, such as:
 - Development of insurance sales process via Telemarketing, aiming the efficiency improvement on the couriers process for getting the signed forms from the customers;
 - Creation of Credit training material for the sales force;
 - Participation on the "2001 Business Plan" definition of the Credit Card department;
 - Development of Excel tool for controlling the number of customers that visited the Paulista branch and which service they searched for. This tool was later implemented in all São Paulo branches.
- Definition, implementation and management of the "Centro de Produção" project, with results on current account opening process decreasing from 10 to 1 day.

07/1999 to 12/1999 Banco Itaú, São Paulo – Brazil *Trainee – Engineering & Quality ISO 9000*

- Implementation and auditing of ISO 9000

01/1998 a 06/1999 Unilever – Lafic, SIAS, Valinhos – Brazil *Internship*

- Implementation and coordination of SIAS (Safety, Health and Environment Audit System), which involved training of the departments to be audited and definition of the process for checking, reporting and correcting the issues.

Education

- Executive MBA (International Business) - Business School São Paulo (BSP), Brazil/Canada - 2002 to 2004
 - Final project: "CONCEPTION OF CREDIT CARD RECEIVABLES LOAN PRODUCT"
- Bachelors in Mechanics Engineering - UNICAMP, Campinas, Brazil - 1994 to 1999
 - Project sponsored by FAPESP: "Core-flow - Elevation of highly viscous oils"

Language

- English: Fluent
- French: Fluent
- Dutch: Advanced
- Spanish: Fluent

Other Activities

01/2005 to 12/2005 Volunteer – ACCESS – ONG for supporting expatriates in Europe, Amsterdam – The Netherlands

- Member of the Public Relationship team; worked on developing partnership with international schools.

- Member of annual calendar and monthly magazine development team.

**03/2005 to 12/2005 Volunteer – A Hora do Brazil – ONG for promoting the Brazilian culture, Amsterdam
– The Netherlands**

- Definition of the database tool for managing contacts, partners and artists.
- Events photographer.