



Mariel V. Ponce

Email: marieponce08@gmail.com
Mobile: 09178357210/09185446323

EDUCATION

Polytechnic University of the Philippines

College: 1997-2001

Bachelor in Broadcast and Radio Communications

WORK EXPERIENCE

Generali Life Assurance Philippines Inc.

External Job Title: Enterprise Risk Management Executive | Local Chief Risk Officer | Risk- Governance & Steering Manager

December 1, 2020 –Present

Role Purpose: *To build an effective **Enterprise Risk Management & Governance Framework** to identify, monitor, manage and report risk to local management and regional CRO in forward looking perspective and to provide an integrated view of all the key risks across all activities*

Duties and Responsibilities:

- Chairperson of the Governance Risk Management Committee, key member of the Management Committee, Investment Committee, Product Development Committee, Operations and Finance Committee, Crisis Management Committee and Response Team and Underwriting Risk Committee.
- Lead the 1st Risk Management Department for Generali Life Assurance Philippines Inc.
- Provide business support by producing clear quantitative analysis for decision making around new products, ALM/SAA, Strategic Planning, and other key decisions.
- Manage all local regulatory risk related topics including reporting, implementing new regulations, and advising management on the implications, including value add opportunities that may arise from changes in the regulatory environment.
- Adopt Group Risk Management framework/s with focus on the new Life Risk Guidelines to see an integrated view of the underwriting risks the business is facing and be able to advise management on mitigating actions.
- Identify, assess, and manage the level of digital risk across the companies, by implementing the frameworks of the Group Digital Risk Guideline.
- Perform regular Operational Risk Assessments and engage with first line to ensure operational risks are well managed.
- Lead the Board and Executive Level Risk Management Committee by producing clear presentation packs, steering the meetings, and ensuring follow up actions are performed.

QBE Group Shared Services (5yrs and 5 months)

Designation: Group/ Junior Risk Manager

April 16,2017 – November 30, 2020

Role Purpose: *Supports stakeholders in Divisional Teams, QBE Group Risk and/or Group Shared Services by assisting in the implementation and execution of QBE's Risk Management Strategy and OneERM Framework to achieve the desired end state and ensure that Service Level Agreements are met. Providing support to Risk Regional or Divisional Teams and QBE Group Risk on risk systems, performing risk data aggregation and analytics/insights and performing Second Line of Defense monitoring of risk activities.*

Duties and Responsibilities:

Risk Management

- Provides support in developing, implementing and maintaining policies, guidelines and processes to identify measure, monitor, mitigate and report operational risk in QBE Groups shared Services.
- Defines requirements for effective implementation and maintenance of operational risk processes and system tools.
- Develops and maintains issues and incidents (including loss) databases in line with operational risk framework.
- Design and develop relevant analytical tools and processes to support the monitoring and reporting of operational risk issues and events.
- Develops a good working relationship with other Regional ERM team and Enterprise departments to ensure that the framework is effectively bought in and implemented across relevant business areas and functions.
- Facilitate workshops on risk awareness, swarming and brown bag session to QBE Business areas to promote overall risk culture and to strengthen the first line of defense.
- Implements and maintain analytical systems and reporting requirements of operational risk to enhance the timeliness, completeness and accuracy of information to end users via report automation, query access to data and or web-based reporting system.
- Provides support to Risk Committee and governance meetings.

Strategy and Planning

- Coordinates with assigned QBE Group Risk and GSSC to meet strategic business objectives within predefined targets.
- Regularly monitors the status of activities of the assigned GSSC or QBE Group Risk to support the implementation of Risk Management Framework.
- Recommends short-medium term objectives including process improvements to QBE Group Risk and GSSC.

Policy, Process and Procedures

- Governance on Enterprise Risk Management guidelines, policies and procedures
- Assist with the development and maintenance of risk management documentation and systems/tools
- Demonstrate compliance with relevant laws, regulations, licenses, industry codes and company policies
- Clear documentation of decisions and risk processes
- Able to handle and keep sensitive information confidential, e.g. Issues and Actions, Internal Loss events, Fraud incidents, Action line disclosures, etc.
- Provides support and inputs in the review and updating of QBE Group Shared Services guidelines and practices on operational risk management.
- Assist in policy and methodology development related to Operational Risk Management Framework including provision of a risk appetite statement.

Customer Focus

- Provide risk management systems support to the assigned Divisional/Regional ERM Teams, QBE Group Risk and/or GSSC.
- Communicate clearly and professionally with Divisional/Regional ERM Partners and business units outside the risk function to achieve ERM objectives
- Support a robust Second Line of Defense capability by providing relevant and timely risk information to Divisional ERM Partners, Risk Managers and Leaders and to enable effective challenge of the First Line of Defense
- Timely response to ad-hoc risk related queries and requests from Group Risk and Regional ERM teams.
- Prepare high quality risk management analytics / dashboards for GROUP Risk and Regional Risk Teams as well as business units incorporating various risk metrics
- Liaise with internal customers to achieve the desired end state and ensure that Service Level Agreements are met.
- Primary contact point of assigned Divisional or Regional Teams, QBE Group Risk and GSSC for all risk systems. This includes performing divisional system administration activities, system maintenance, user support and systems change coordination
- Preparation of materials and meeting packs for risk workshops, meetings and presentations for assigned Divisional Team, QBE Group Risk and/or GSSC.
- Risk data collection - Collect risk information and metrics from the assigned Divisional or Regional ERM Team, QBE Group Risk and/or GSSC to support monitoring against risk appetite
- Assist with pre-emptive or early-warning detection of major or systemic risk problems including development and monitoring of Key Risk Indicators
- Initiate risk management meetings with assigned Divisional or Regional ERM Teams and GSSC Risk Managers to discuss process improvement recommendations and risk insights.
- Data quality – Perform data quality monitoring and work with relevant stakeholders to correct quality issues
- Compiling risk dashboards from varying data sources/metrics and performing ad hoc risk data analysis
- Performing market / industry research and analysis to support the emerging risks and scenario analysis processes
- Developing and maintaining risk and controls matrices
- Works with large or complex data sets to provide internal and external requested reports
- Accountable for regular reporting or process administration as business owner.
- Contributes to workflow or process change and redesign and to form a basic understanding of the specific product or process
- Creates weekly, monthly and quarterly risk reports and coordinates with relevant risk owners across the company as necessary.

People Management

- Demonstrate accountability, monitor, and communicate progress against plans and take ownership of the outputs of own work
- Assist with developing training and communication materials e.g. in GSSC intranet/QuBE
- Demonstrate high energy and a positive outlook and 'champion' QBE
- Commitment to self-development

Projects:

- Created and maintained Master Database of Issues and Events recorded in Risk system.
- Created GROUP risk dashboards of issues and incidents to help the board risk and capital committee to have an informed decision based on the data that presented.
- Involved in annual Risk Profiling.
- Engaged to Increase Risk culture by conducting different risk awareness to all key business areas.

- Involved in the GROUP Risk Program to have a new and improved Governance Risk and Compliance System (from the detailed requirement up to training roll out)
- Restructure business hierarchy of one Risk Division to improve self -reporting and monitoring.
- Member of the RISKSight working Group
- One of the Divisional Risk System Champions
- Member of the Insight Reporting Working Group
- Member of RISKSight 2.0 | Insight & Analytics Work-stream

QBE Group Shared Services

Designation : Management Information System Officer

Employment: June 1, 2015 – April 16,2017

Duties and Responsibilities:

- Create, maintain, and audit claims procedures to ensure they meet legal compliance regulations
- Research and report on topics likely to impact on profitability e.g. fraud and new diseases to assist in the profitable and efficient running of the Claims function
- Continually monitor claims data, identify underlying trends and continuous improvement opportunities to provide analytical support to the Claims department
- Ensure compliance with company policies, procedures and relevant legislations.
- Assist with business unit compliance with all relevant legislation, industry codes and company policies and procedures
- FSA\ GDPR compliance
- Regulatory standards met
- Cost implications identified
- Quality of analysis
- Meet reporting deadlines
- Accuracy and timeliness of outputs and analysis
- Adherence to all relevant company policies, procedures and processes
- Adherence to policies, legislations, industry codes and company policies and procedures
- Business process improvement
- Regularly communicate with stakeholders to ensure that service meets their requirements
- Maintain effective relationships with senior leadership team to promote achievement of cross-functional organizational goals
- Continual improvement of management information to ensure the service provided continues to satisfy customer expectations
- To run, manage and enhance suites of claims reports within agreed timescales
- Manage and maintain all scheduled reports
- Provides QBE EO with ad hoc claims data requests in a timely and accurate manner
- Develop and build new claim reports for QBE EO utilising the appropriate data source, reporting software and delivery mechanism
- Report regularly to Claims management on performance, highlighting positive/negative variances so that appropriate action is taken
- Analyze and interpret requests for information from various sources to define user requirements and provide effective reports

- Communicate claims activity and answer queries to assist in the profitable and efficient running of Claims

Ingram Micro Phils.

Designation : Strategic Business Development and Analytics

Employment Period : March 5,2013 – May 31, 2015

Duties and Responsibilities:

Role Purpose : *Consistently exhibits all proficiencies associated with the Strategic Development & Analytics Analyst I position. Strong and firm grasp of business context of all Strategic Development & Analytics Analyst I task. Demonstrates advanced process knowledge and skills on creating pricing solutions. Performs trainer roles and responsibilities to new members of the segment team; and acts as role model and go to person for less experienced Strategic Development & Analytics Analyst associates. Support analyst/SME in the US to manage vendor lines to increase or optimize sales revenue or margin. Perform medium to complex analysis of data, market trends, variances and propose/develop solutions. Provide business process improvement for the team.*

II. ESSENTIAL FUNCTIONS:

- Process pricing request and generate reports and analysis for vendor line owners, sales associate and US counterpart analysts for optimization.
- Respond or initiate outbound calls with customers if needed.
- Prevent customer returns by ensuring accuracy of solutions provided.
- Provide customers with full solutions for business needs to achieve the target margin and revenue of vendor line with SME collaboration.
- Perform live presentations of reports and proposed solutions to vendor line owners with SME collaboration.
- Track and monitor sales of optimized pricing for vendor lines and provide resolution if needed, collaborating with SME.
- Attend all scheduled meetings and trainings for process calibration.
- Initiative to work on new task/project with SME/trainer guidance.
- Participate in vendor line/products and process updates.
- Work with Team Lead/SME to identify knowledge and communication gaps and obtain required information or necessary training.
- Responsible for the implementation, maintenance and quality control of all company products pricing.
- Exhibits proficient use of resources and systems data gathering and analysis in order to resolve Gross Margin and Adjusted Gross Margins related problems.
- Performs simple to moderate reports and interpret the data for others.
- Explain Variances and be able to identify market trends and make recommendations.
- Demonstrates strong time management skills to effectively accomplish different task assigned.
- Ability to probe for reconciliation of Billing error Report.
- Demonstrate strong Knowledge of Pricing calculations on different levels for product and customer pricing.
- Design survey based on the request.
- Do survey materials prior to survey executions.
- Audit different reports in a weekly basis
- Has background in Qualtrics (Program Survey)
- Do Strong ownership and accountability in mailbox and all task assigned. * Inputs data on SAP systems regarding the compensation and benefits billing.
- Keen to details and adhere on all updates and process changes. *
- Performs different projects for the Business Intelligence Centre.
- Runs different Analyst Reports in a daily basis using different system data base such us SQL, MS Access, MS - DOS Based system.
- Recognize team opportunities around products and resources and help create innovative action maximize it.
- Develop an understanding of market trends and purchasing behavior of customers.
- Provide an in-depth analysis of the future growth of the market if optimized, including projected changes in customer spending.

Training/Administrative Duties

Responsibilities:

- Develop and conduct product or customer specific or internal procedure trainings and resources for other associates.
- Act as a "Go-To" person on process and be able to use the information to identify training opportunities.
- Train, coach and constantly develop and improve training process/materials to produce successful new hires.
- Help investigate / validate customer returns or complaints and coach accordingly.

Segment Leadership

Responsibilities:

- Coach co-analysts on process, technical related issues.
- Identify co-analysts' training opportunities and help address them to increase consistency within the segment team.
- Coordinates with Team Lead/SME to discuss and address training opportunities; as well as develop Schemes to drive sales for our vendor partners and Ingram Micro.

IBM Philippines

Designation: Contract Auditor and ICAP Research SPECIALIST

June 13,2011- March 4,2013

Duties and Responsibilities:

- Performs a variety of sales support responsibilities such as interfacing with sales team, running pricing tools, contract creation and costing.
- Ensures all transactions are handled with no minimum impact to the customer and in compliance with all audit guidelines and established processes.
- Ensures all transactions are completed in compliance with audit guidelines.
- Provides bid management, proposal development, and Solution Design & Delivery (SDD) process transaction execution, to any Business-approved opportunity supported by the Sales Transaction Hub (STH).
- Does includes identification and deployment other services offered by the STH, including ICAP, Aligned Functions (AF), document production, bid facilities and technical infrastructure such as local printers. Dependent upon the size, complexity and duration of the engagement, a BSS may perform this role in one of two ways:
- Direct assistance and support to an assigned STH Bid manager (BM) in the performance of all recognized bid and/or proposal management activities.
- Performs simple SDD process and bid team coordination activities directly, on behalf of the Opportunity Owner or Business Partner where appropriate, in order to support the delivery of a winning proposal, in line with the Client's and IBM's requirements.
- Engage in complex, wide scope (including wide geographic scope), high risk deals, and spanning multi-brands;
- Develops the overall project plan for opportunities and have all the responsibilities of project management when a separate project manager is not assigned;
- Conduct proposal team kickoff meeting, regular status meetings and manages meeting action items;
- Leads/drives overall proposal plan and proposal project management for the opportunity;
- Leads team collaboration and integration of RFP response process and associated documents on highly time sensitive schedules for complex, multi-tower, even global engagements; this role also need to gather opportunity tracking information and metrics;
- Drives integration of win strategy and win themes through proposal deliverables as trusted peer of opportunity owner;

- Advise to opportunity owner and local STH on international deal deployment on contract arrangement, local revenue/cost recovery, etc.
- Facilitate/coordination for resolution of key existing issues under the support of case owner/sponsors;
- Provides operational leadership for proposal development & supports to meet client driven deadlines & internal approval requirements;
- Maintains control file of proposal related documents (versions, appendices, iterative responses);
- Provides deal team with collaborative tools, including meetings, templates, proposal shells, pointers to ICAP;
- Interfaces with other proposal support roles (i.e., proposal writers, ICAP specialists, production team) and other internal resources to help developing the response deliverables to client requirements;
- Reviews proposal documents for compliance with client requirements and specifications, i.e., mapping proposal response to questions raised by client;
- Keeps tight communication with Sector / Sector aligned brand leaders in owned territory;
- Drives end to end approval process in close collaboration with all aligned functions
- Provide the global approval supporting such as Credit Check, MSOW, GCO approval

Special Skills and strength:

- Ability to think strategically and work with all levels of business, including executive management and diverse cultures
- Strong analytical skills, ability to aggregate data, identify trends in data and suggest how it is relevant to decision-making
- Strong documentation skills, dashboard and metric reporting capabilities including generation of ad-hoc reports.
- Strong stakeholder management skills
- Aptitude for understanding, administering, and supporting systems
- Methodical and organized with strong attention to detail
- Excellent MS Office skills including Excel to macro level
- Knowledgeable in office procedure and computer literate such Microsoft Applications, and Java Applications.
- Risk Management Technical Skills
- Risk Reporting
- Incident and Issues Management
- Sap System
- MICROSOFT SQL
- Oracle SQL Developer
- MS ACCESS
- Advanced MS EXCEL

Seminars/ Training/ Certifications

1. Reputation Risk Management
2. CASP+Cert Prep: Risk Management
3. Cybersecurity for Executives
4. Risk Management in Insurance
5. Management of Operational Risk in Financial Institutions
6. Incident Management
7. Risk and Control Self-Assessment
8. Project Management 101
9. VizCon 2020 Data Story Telling Summit
10. 2017 Philippine Compliance Training
11. LEADERSHIP FOUNDATION
12. EFFECTIVE COMMUNICATIONS
13. Advance Excel March 2012
14. Effective Presentation Skills 101 March 2012
15. G7 Forex Trading October 2002

