

Greetings to all!

Welcome to MARIM's second edition of RiskNews for 2012.

We are coming to the end of another year! We thank you for your continuous support and contribution towards MARIM.

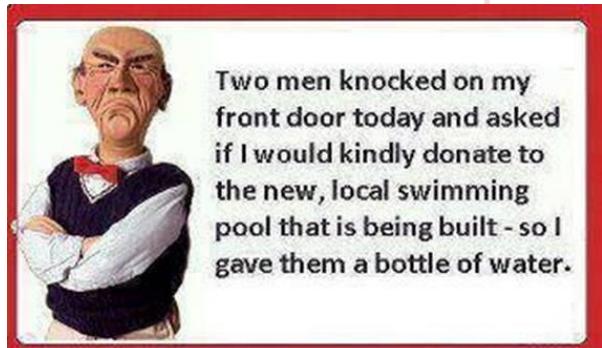
Allow us to take his opportunity to wish everyone a very Happy New Year 2013! We look forward to more exciting events and activities for members in the new year.

Happy Reading.

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*Some light humor*



## Site Visit to Syarikat Prasarana Negara Berhad

The article was written by Pearly Williams and Noor Dyana Jamaludin  
From Risk & Policy Advisory Services, Malaysia Airlines

Universiti Utara Malaysia MARIM's Student Chapter organized a Technical Site Visit on 29 March 2012 to Syarikat Prasarana Negara Berhad (Prasarana).

Prasarana is a wholly-owned Government company established by the Ministry of Finance, set up to facilitate, undertake and expedite public infrastructure projects approved by the Government. Prasarana and its group of companies are also asset-owners and operators of several public transport providers, namely the Ampang and Kelana Jaya lines, KL Monorail system, bus operations in Klang Valley and Penang, as well as the cable car services in Langkawi.

Both the LRT, Monorail and bus services are operated by Rangkaian Pengangkutan Integrasi Deras Sdn Bhd (RapidKL), a subsidiary of Prasarana. RapidKL provides an integrated public transport system in the Klang Valley incorporating rail and bus services. Incorporated in July 2004 and operational since November the same year, RapidKL operates the Ampang Line LRT (previously known as STAR-LRT) from Sentul Timur to Ampang and Sri Petaling, and the Kelana Jaya Line LRT (previously known as PUTRA-LRT) from Kelana Jaya to Gombak. RapidKL buses operate in 165 routes covering 980 housing estates in the Klang Valley daily.



RapidKL

With the theme of 'Implementation of Major Projects under Prasarana' relating to Risk Management, the half a day visit gave the audience an opportunity to learn and share on how risks are being handled by Prasarana.

Senior Manager, Special Projects and Risk Management, Mr Nah Teik Ong, presented on the Light Rail Transit (LRT) network development with an extended plan of the LRT railway lines. The proposed extension line will commence from Lembah Subang to Kelana Business Centre, passing through Subang, USJ, Alam Megah and ending at the hub in Putra Heights. The proposed line will consist of 13 new stations and approximately 17 km of guide way. Both lines are expected to be commissioned by March 2015.

He gave the audience an in-depth understanding of the key challenges dealt by a major transport provider like Prasarana. He covered not only internal but also the external risks such as, relocation of utilities, approval from various authorities, integration link with other railway transport operators and the public objection especially for those railway lines being constructed near residential areas.

In line with Prasarana's objective to make public transport the preferred mode of transport, they shared with the audience the constant upgrading and improving of their service and facilities to meet commuters' expectations. The improvements are in the following areas:

- To expand the current rail network
- To upgrade the stations
- To improve bus ticketing system
- Convenient car parks for LRT commuters
- To embark on fleet expansions to improve service frequency
- To build station integration for seamless travel

With these improvements, commuters will be able to travel to more places in the Greater KL area in comfort and ease.

During the visit, the participants were given a treat to experience the new driveless 4-car LRT train, which will be replacing the current trains in phases.



The new 4 car train provides soundless and extra comfort to the passengers when it glides through the journey. It uses a new system that ensures efficiency and punctuality of the arrival time at each destination. Besides that, the audience also had a short tour to the control room of the Kelana Jaya Line LRT system where the surveillance cameras are monitored at each station.

For the record, we would like to express our appreciation to MARIM and Prasarana for organizing and hosting the participants. The session was indeed very educational and informative.





PERKARA	BUTIRAN
a) Nama Program	Seminar Pengurusan Bangunan Berstrata
b) Kumpulan Sasaran/Peserta	Pemaju, Badan Pengurusan Bersama (JMB), Perbadanan Pengurusan (MC) dan pemilik petak/unit kawasan pemajuan bertenagat di Langkawi.
c) Ringkasan Perjalanan Program	<p>Program ini telah di rasmikan oleh Tuan Yang Dipertua Majlis Perbandaran Langkawi Bandaraya Pelancongan.</p> <p>Terdapat 3 sesi ceramah yang telah di isi di dalam program.</p> <p>Tajuk bagi sesi ceramah 1 ialah "SADA: Polisi dan Migrasi Meter Air" Ceramah telah disampaikan oleh En. Kamal bin Kamis yang merupakan Pengurus Jabatan Pengguna di Syarikat Air Darul Aman (SADA), Kedah.</p> <p>Sesi Ceramah 2 telah dilaksanakan oleh Dr. Shamsul Anuar bin Mohd Halip, MARIM Exco Member dan En. Jaslan bin Misran, Penasihat Perniagaan Syarikat Iltizam Perkasa Sdn Bhd dengan tajuk "Pengurusan Risiko bagi Bangunan Berstrata".</p> <p>Sesi Ceramah bagi seminar telah diakhiri dengan ceramah "Pengurusan &amp; Penyenggaraan Bangunan Berstrata oleh Penggerusi Perbadanan Pengurusan (MC) Delima Indah Seberang Perai, Pulau Pinang.</p> <p>Jamuan makan pagi dan tengahhari disediakan.</p>
d) Kelebihan / Manfaat program kepada peserta	Peserta dapat memahami dengan lebih jelas syarat dalam membuat permohonan menukar meter air pukal ke meter air individu. Selain itu, para peserta kini lebih memahami fungsi pengurusan risiko bagi pengurusan bangunan berstrata. Pihak pemaju, JMB, MC dan pemilik petak juga dapat mengambil idea bagi menguruskan dan menyenggara bangunan bertenagat dengan lebih baik.

# Conference 2012 :

## Effective Risk Management & Business Continuity Management (BCM) : Keys to Success



DRI KL2012  
Malaysia Conference

Date : 25 & 26 September 2012  
Venue : Putrajaya Marriott Hotel

This Conference is an exclusive, educational forum, which brings together local experts in the field of risk management, business continuity and insurance as well as representatives from the academic, to jointly discuss the strategies for measuring and managing risk in their organizations. With a crowd of 100, we hope the participants have benefited the information and data shared by the distinguished speakers and from the networking with the participants representing diverse industry across the region.

The Opening Ceremony & Keynote Address was by : Y.Bhg. Datuk Ir Dr Hj Ahmad Zaidee Ladin, FASc, Chairman, Board Of Directors (Bod), Universiti Teknikal Malaysia Melaka.

The event featured local and international speakers. We also had three parallel session on Insurance, Business Continuity / Disaster Recovery and Information Security Management Systems.

We also took the opportunity during the Gala Dinner to reward our students to recognize their excellence in their study of risk management and insurance at local learning institutions. The MARIM-Malaysian Re Student Award is an annual event sponsored by MNRB Holdings Berhad (formerly known as Malaysian National Reinsurance Berhad) who continues to support the development of risk management and insurance education in Malaysia.

Also featured during the Dinner was the Outstanding Malaysian CBCP Award.

All in all it was good food, good music from the Nightbirds and not forgetting our very entertaining and humorous MC .

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Syarikat Prasarana Negara Berhad



## MARIM Student Chapter Winners



### MARIM ~ MALAYSIAN RE STUDENT AWARD



<b>Session 2011 / 2012 at Putrajaya Marriott</b>		
CATEGORY	NAME	INSTITUTION
<b>Best Student Award</b>	Muhammad Akmal Azhar	Politeknik Sultan Salahuddin Abdul Aziz Shah
	Denial Mohd Haris Tan	Universiti Utara Malaysia
	Hong Bee Ping	Universiti Sultan Zainal Abidin
<b>Best Academic Award</b>	Teo Wei Loong	Universiti Utara Malaysia
	Amira Faraha binti Amir Hamzah	Universiti Sultan Zainal Abidin
<b>Best Co-curriculum Award</b>	Denial Mohd Haris Tan	Universiti Utara Malaysia
	Norasyikin binti Idris	Universiti Sultan Zainal Abidin

<b>Session 2010 / 2011 at Putrajaya Marriott</b>		
CATEGORY	NAME	INSTITUTION
<b>Best Student Award</b>	Nur Athirah Mazlan	Politeknik Sultan Salahuddin Abdul Aziz Shah
	Yeoh Chow Yong	Universiti Utara Malaysia
	Fahamahhima binti Tamame	Universiti Sultan Zainal Abidin
<b>Best Academic Award</b>	Norafizah Ayub	Politeknik Sultan Salahuddin Abdul Aziz Shah
	Tan Khai Wen	Universiti Sultan Zainal Abidin
<b>Best Co-curriculum Award</b>	Nur Athirah Mazlan	Politeknik Sultan Salahuddin Abdul Aziz Shah
	Nurul Nahjatun binti Saidon	Universiti Sultan Zainal Abidin

<b>Session 2009 / 2010 at Putrajaya Marriott</b>		
CATEGORY	NAME	INSTITUTION
<b>Best Student Award</b>	Nyimas Norizan Abdul Hamid	Politeknik Sultan Salahuddin Abdul Aziz Shah
	Prevena Nambiar Sridahran	Universiti Utara Malaysia
	Norshazlin binti Ali	Universiti Sultan Zainal Abidin
<b>Best Academic Award</b>	Nyimas Norizan Abdul Hamid	Politeknik Sultan Salahuddin Abdul Aziz Shah
	Prevena Nambiar Sridahran	Universiti Utara Malaysia
<b>Best Co-curriculum Award</b>	Nyimas Norizan Abdul Hamid	Politeknik Sultan Salahuddin Abdul Aziz Shah
	Najihah binti Othman	Universiti Sultan Zainal Abidin

## Criteria's for MARIM Student Award

### **CRITERIA for BEST ACADEMIC AWARD:**

- The award is opened to all registered MARIM Student Chapter members.
- The selection criterias for this award are based on the academic achievement of applicants during the evaluation period.
- Students with CPA 3.50 and above (during the evaluation period) are qualified to apply for this award.
- All candidates must submit the completed application form with verified supporting documents.

### **CRITERIA for BEST CO-CURRICULUM AWARD:**

- The award is opened to all registered MARIM Student Chapter members.
- The selection criterias for this award are based on the non-academic involvement of applicants during the evaluation period.
- Students with CPA 2.75 and above and actively involved in non-academic activities (during the evaluation period) are qualified to apply for this award.
- All candidates must submit the completed application form with verified supporting documents.

### **CRITERIA for BEST STUDENT AWARD:**

- The award is opened to all registered MARIM Student Chapter members.
- The selection criterias for this award are based on the combination of academic achievement and non-academic involvement of applicants during the evaluation period.
- Students with CPA 3.00 and above and actively involved in non-academic activities (during the evaluation period) are qualified to apply for this award.
- All candidates must submit the completed application form with verified supporting documents.

## What the MARIM Student Chapter Winners have to say



### **Prevena Nambiar Sridahran (Session 2009 / 2010)**

MARIM collaborated with DRI Malaysia and organized the 2012 Conference themed "Effective Risk Management & BCM : Keys to Success" at the Putrajaya Marriott Hotel. The Gala Dinner and Excellence Award was held on 25th of September 2012. The MARIM-Malaysian Re Student Award was introduced to encourage students to excell academically and in their co-curriculum involvements. MARIM Student Chapter (MSC) has been established in three public institutions in Malaysia, namely, Universiti Utara Malaysia (UUM), Politeknik Sultan Salahuddin Abdul Aziz Shah (PSA) & Universiti Sultan Zainal Abidin (UniSZA). Only active members of the MSC in each institution were entitled to apply for this award. The awards were divided into three categories; Best Academic Award, Best Co-Curriculum Award & Best Student Award, and the awards were also divided into three different session of intake; 2009/2010, 2010/2011 and 2011/2012.

It was not an easy task to be able to achieve the award. I was chosen for the Best Academic Award and Best Student Award. To be able to achieve this award, I have to say we did work hard to obtain good pointers for each semester and we also had to take part in many other activities organized not only by MSC, but also the University. I held the Secretary position for MSC in Universiti Utara Malaysia for the 2011/2012 session and I obtained the dean's list award for 3 consecutive semesters. I applied for both the awards given the opportunity to achieve this award and to be able to attend the conference, which was very beneficial.

I would definitely advice the next intake to work hard in their studies and to also be active in extra co-curriculum activities. It may be an uphill task to be able to balance both studies and involvement in projects in their institutions, but when you look down the lane on what you can achieve, you know for sure that it is all worth the sacrifice. This award has definitely given me the confidence, that I have been walking the right path all this while. I would like to take this opportunity to thank all my lecturers from Universiti Utara Malaysia, especially En Zairol Azhar Auzzir who has always been there from day one, guiding us from the Risk Management & Insurance field, not only in studies but also in the projects we handle under MSC. I would also like to thank my parents who have been supporting me all the way and to MARIM and Malaysian Re who had spons



### **Yeoh Chow Yong (Session 2010/2011)**

It was a hard time to get through all the difficult time in study before we reach to this stage at university level. Among the few key important feature to success in study and co-curriculum, determination to success is the most important. But firstly we must set a clear target before put on determination to success. Next, we must be lucky and smart enough to get some good friend for yourself. A good friend in the sense that, they are able to guide you during difficult time both in study time and doing activity.

Most of us are very surprised when we got to know that we won the award, since there are some students who have the very good ability in winning the award.

For the next intake, we hope that they can keep both focus on academic and co-curriculum. This is important as we can learn vital knowledge through academic in risk management and insurance industry and also soft skills that will make us excel between all undergraduate in Malaysia. Another important advice is all our risk management and insurance student must join marim student chapter which is a club by MARIM. Marim student chapter is a good platform to train our student to become a potential leader and team working skill.

This award does boost my confidence to a new level as getting this award prove that I am competitive enough to become one of the top student in our university. Furthermore, it lesser my financial burden, because as a student we do not have the enough time to work and earn money. Thank you to MARIM and Malaysian Re who had sponsored the Marim-Malaysian Re Student Award.



### **Denial Mohd Haris Tan (Session 2011 / 2012)**

First and foremost, I would like to say a thousand thanks to MARIM and Malaysian Re who had sponsored the Marim-Malaysian Re Student Award and my parents. During my school days, I was considered an average student and my SPM result was not really good. Despite of it, I still managed to enter a polytechnic. That was the starting point where I decided to change. I studied well and graduated as the best student. Then, I was given an offer to enter this prestigious University Utara Malaysia. From the moment I enter this university, I was determine to get a pointer above than 3.5 GPA. So, I studied consistently to maintain my result. I guess my consistency was paid off when I had been chosen to be the recipient for the award.

Unbelievable is the best word to describe my reaction when I have been chosen as Best Student Award's recipient for the session of 2011/2012

My advise to new intake, past failures were just a temporary setbacks and extraordinary effort will reap extraordinary result. Most important thing to remember is that success is almost never a matter of luck. In fact, luck is what happens when preparation meets opportunity. I wish the very best of luck to all the new intake students.

This award is like recognition for my efforts. I believe this award will be an encouragement for me to perform even better in future.

## MARIM Student Chapter Presentation Award

Visit our website to view more picture : [www.marim.org](http://www.marim.org)



For more pictures, visit [www.marim.org](http://www.marim.org)

## MARIM'S Bowling Tournament 2012

Date : Saturday, 13 th October 2012

Venue : ONE-U Bowl, 1 Utama Shopping Centre,  
Bandar Utama Damansara, Petaling Jaya.

**PERSATUAN PENGURUSAN RISIKO DAN INSURANS MALAYSIA  
MALAYSIAN ASSOCIATION OF RISK AND INSURANCE MANAGEMENT (MARIM)**

### THE WINNERS BY CATEGORY

<b>CHAMPION</b>	IITIZAM PERKASA	DR SHAMSUL, ASHAARI, AZNOR, ZAINAB
1 <sup>ST</sup> Runner Up	MSIG	ROZA M.NOR, ZAINAL ABIDIN, MAT LAZIM, MOHD YUSRASLAN
2nd Runner Up	TNB POWER	AIZIR ABD AZIZ, MOHD HANAFIAH, MOHD HAS, KHAIRUN BT RAHIM

<b>Individual MEN CHAMPION</b>	STERLING A	AZRIN SUPANDI
1 <sup>ST</sup> Runner Up	TM 1	ROMIZAN BIN DARUS
2nd Runner Up	MSIG	MOHD YUSRASLAN

<b>Individual WOMEN CHAMPION</b>	TNB POWER	KHAIRUN BT RAHIM
1 <sup>ST</sup> Runner Up	IITIZAM PERKASA	ZAINAB
2nd Runner Up	MSIG	ROZA M.NOR
Highest Score	STERLING A	AZRIN SUPANDI



MARIM 2012

For the bowling pictures, visit [www.marim.org](http://www.marim.org)

# SEMINAR PENGURUSAN RISIKO DAN FORUM KERJAYA PENGURUSAN RISIKO DAN INSURANS

Oleh : Zairol Azhar Auzzir



Pusat Pengajian Ekonomi,  
Kewangan dan Perbankan  
SCHOOL OF ECONOMICS, FINANCE, AND BANKING

Universiti Utara Malaysia

Pada 23 dan 24 November yang lalu, kelab pelajar SEFB, iaitu MARIM Student Chapter (MSC) UUM telah menganjurkan seminar dan forum bertempat di Dewan Seminar A, Pusat Konvensyen Universiti Utara Malaysia. Program ini julung kali dianjurkan dengan penyertaan hampir 100 orang ahli MARIM Student Chapter dari beberapa institusi pengajian tinggi seperti Universiti Sultan Zainal Abidin, Kuala Terengganu dan Politeknik Sultan Salahudin Shah, Shah Alam. MARIM Student Chapter (MSC) adalah satu pertubuhan pelajar yang bernaung di bawah Malaysian Association of Risk and Insurance Management (MARIM), sebuah pertubuhan peringkat kebangsaan yang mewakili pengamal pengurusan risiko di Malaysia. Sehingga kini, tiga institusi pengajian tinggi telah menubuhkan MSC iaitu Universiti Utara Malaysia, Universiti Sultan Zainal Abidin dan Politeknik Sultan Salahudin Shah.

Majlis perasmian program ini telah disempurnakan oleh Pengerusi MARIM sendiri iaitu, En. Mohamad Mohd Zain dan turut dihadiri oleh Dr. Arpah Abu Bakar, Ketua Jabatan Perbankan dan Pengurusan Risiko dan En. Zairol Azhar Auzzir, Penyelaras Program Pengurusan Risiko dan Insurans merangkap Penasihat MARIM Student Chapter UUM. Hadir sama adalah beberapa orang pensyarah Jabatan Perbankan dan Pengurusan Risiko, Pusat Pengajian Ekonomi, Kewangan dan Perbankan, UUM COB.

Dalam segmen pertama pada 23 November 2012, En. Mohamad telah membentangkan kertas kerja bertajuk *Enterprise Risk Management*. Selain memegang jawatan Pengerusi MARIM, En. Mohamad adalah Naib Presiden, Group Business Assurance, Telekom Malaysia Berhad dan merupakan seorang yang berpengalaman luas dalam bidang pengurusan risiko di Malaysia.

Segmen kedua yang diadakan di sebelah petang adalah forum berkaitan kerjaya dalam bidang pengurusan risiko dan insurans. Forum ini telah dikendalikan oleh pensyarah Jabatan Perbankan dan Pengurusan Risiko, En Shahrul Nizam Ahmad. Ahli panel adalah En Mohamad Mohd Zain dan seorang alumni UUM, En. Chung Muh Sha yang juga telah turut berkongsi bersama para peserta pengalaman beliau sebagai seorang Perancang Kewangan yang berjaya.

Secara keseluruhan, program ini telah memberi pelbagai manfaat kepada ahli-ahli MSC dan juga para pensyarah. Ceramah dan perkongsian pengalaman dari pakar pengurusan risiko dan insurans serta forum kerjaya yang diadakan diharap dapat memberi pengetahuan baru dan manfaat kepada semua yang hadir.

