MARIMSOUTHERN SUMMIT2025

RESILIENCE IN ACTION: SHAPING A SUSTAINABLE FUTURE AMID CLIMATE RISK









AFINITI MEDINI; AFINITI X INFINITY AUDITORIUM, ISKANDAR PUTERI,JOHOR

SPONSRED BY:







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OPENING SPEECH

FAIZATUL FARHAH GHAZALI MARIM CHAIRWOMAN UEM EDGENTA





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EXPECT RISK AND RESILIENCE TRENDS IN 2025

DR DAVID TEO KWANG JOO REGIONAL MEDICAL DIRECTOR ASIA INTERNATIONAL SOS





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RISK OUTLOOK 2025

MARIM Southern Summit 8 January 2025

Colonel (retired) Dr David Teo Regional Medical Director International SOS



Disasters, Medevac, Crisis Management

- Retired Chief Army Medical Officer, rank of Colonel Singapore Armed Forces
- UN Peacekeeping Missions
 - Medical Ops / Planning / Mission Officer
 UNITED NATIONS HQ Department of Peacekeeping Operations
 - UN Peacekeeping Mission, (Guatamala)
 - UN Peacekeeping Mission, (East Timor)
- UN Disaster Response (UN Disaster Assessment Coordination Team)
 - UNDAC Mission to Asia Tsunami
 - UNDAC Mission to Bengkulu Earthquake
 - UNDAC Mission to Flood Bangladesh

Military Experience

- Retired Chief Army Medical Officer, rank of Colonel
- Commander School of Military Medicine
- Taiwan 921 Earthquake (Team Leader Medical Contingent)
- Support other Missions (OOTW)
- International SOS Response (Terrorist Attacks)
 - Pakistan, India, Bangladesh, Indonesia, Thailand, Sri Lanka
- International SOS Response (Transport Incidents)
 - Mass Casualties Incident Bus Crash (Vietnam)
 - Mass Casualties Incident (Sabah Earthquake)
 - Mass Casualties Incident (New Zealand)
 - SIA Air Turbulence
 - Offshore Oil and Gas Incidents



Occupational Health Senior Consultant

- Refinery and Rigs and Factories Audit
- Trainer
 - HAZMAT Medical Response
 - CMT & IMT Medical Trainer
 - MCI Medical Trainer
 - MCI Offshore Environment
- COVID Information Operation Lead Asia
 International SOS

THEME 2025





Intl.SOS + Ipsos Survey Fieldwork: 20 August 2024 - 1 October 2024

PERCEIVED RISKS

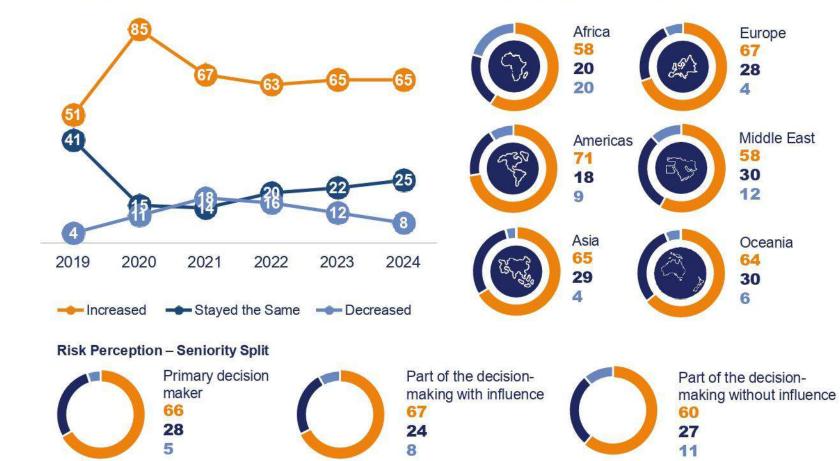
Understanding retrospective risks and the anticipated impact of future risks





Past Years' Perceived Risks

Risk Perception Over Time



Risk Perception – Regional Split

INTERNATIONAL

[There is] increasing and non-stop change and an increasing demand to do more with less, [and] more obvious climate change impacts through natural disasters, cyber vulnerabilities and introduction of Al."

C-Suite, Australia

P(-

RISK OUTLOOK 2025

Intl.SOS + Ipsos Survey Fieldwork: 20 August 2024 - 1 October 2024

Perceived Risks (Security)

How likely do you think it is that the following issues will have a significant impact on your business and/or your people in the next 12 months?

		Not very or Not at all Likely	Very or Fairly Likely
1	Cyber Attacks & Crime	25	78
2	Geopolitical Tensions	29	69
3	Transport Risks & Disruption	34	65
4	Political & Social Unrest & Protests	35	64
5	Natural Disasters	36	62
6	Civil & Social Unrest	40	59
7	Generative AI	40	56
8	Infrastructure Failures & Outages	47	52
9	Conflict	48	50
10	Law & Order	48	50
11	Polarisation	49	43
12	Workplace Bullying, Harassment, Discrimination & Violence	64	35
13	Evacuations	66	32
14	Detention & Kidnapping	73	25





Top 3 Perceived Risks by Participants (by Continents)

Impacting Company Business & People next 12 months

AMERICA	Unlikely	Likely
Stress & Burnt out	18	81
Cost of Living Crisis	20	80
Political Anxiety	22	77

EUROPE	Unlikely	Likely
Cyber Crime	17	82
Stress & Burnt out	23	76
Geopolitical Tension	25	74

OCEANIA	Unlikely	Likely
Cyber Crime	9	91
Cost of Living Crisis	9	91
Stress & Burnt out	15	85

ASIA	Unlikely	Likely
Cyber Crime	22	76
Geopolitical Tension	29	70
Stress Burn out	30	69

MIDDLE EAST	Unlikely	Likely
Stress Burnt out	14	84
Geopolitical Tension	14	80
Mental Health	30	70

AFRICA	Unlikely	Likely
Cost of Living Crisis	11	89
Stress Burnt out	16	84
Political Anxiety	22	76



RISK OUTLOOK 2025

WORLDWIDE REACH. HUMAN TOUCH.

Mental Health & Burnout



Employees with High Risk of Developing Mental Health Issues			
Country	Percentage		
South Korea	44%		
Malaysia	42%		
Japan	41%		
Hong Kong	40%		
China	39%		
India	39%		
Vietnam	35%		
Taiwan	35%		
Singapore	34%		
Philippines	31%		
Thailand	29%		
Indonesia 17%			
Source: Aon Telus Health Asia Mental Health Index Report			

Source: Aon Telus Health Asia Mental Health Index Report

Malaysia National Health & Morbidity Survey 2023

Depression Symptoms Adults	4.6%
Mental Health issues Age 5 to 15 years	16.5%
Insufficient Sleep	37.7%
Current Alcohol Drinkers	10.4%
Binge Drinkers (% of Current Drinkers)	45.1%

67% of Malaysian employees are feeling burnout, Employment Hero reports





WORLDWIDE REACH. HUMAN TOUCH.

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If Stress & Burnt out is so important Companies keep talking about it Why are the stats still so poor?

> It is hard to manage
> Stress and Burn out is expected
> The companies do not have the knowledge or skill to manage
> Different Priority

Occupational Health Safety vs Wellness

INTERNATIONAL

	Health Program	Characteristic	Examples
1	Occupational Safety and Health	 Black and white Regulated by law Measurable Fit or Unfit for Work Managed by HSE More Access to Funds 	 OSHA Guidelines; IADC Guidelines Measurable parameters Biological monitoring e.g. Blood pressure, ECG, visual acuity e.g. Haemoglobin (Lead industry) e.g. RBC cholinesterase (Pesticide industry) e.g. Lung Function Test (Chromate ceramides) e.g. Audiogram (Noisy work environment)
2	Occupational Wellness	 Grey area Not regulated Challenges to measure Challenge to certify Fit or Unfit for Work Managed by HR Less Access to Funds 	 Mental health Physical health Social health Physical fitness & exercise Fatigue, sleep Weight Management and Nutrition

PERCEIVED PREPAREDNESS

Assessing perceived organisational preparedness and mitigation structures





Perceived Preparedness



To what extent, do you think your organization is prepared to respond to or mitigate the following Issues?

	Perceived Preparedness Most Prepared Issues	Percentage Participants
1	Known Existing Infectious Diseases	79%
2	Cyber Attacks & Crime	76%
3	Workplace Issues	76%
4	Evacuations	69%
5	New Infectious Disease / Pandemic	69%
6	Infrastructure Failures & Outages	67%
7	Transport Risks & Disruptions	64%
8	Natural Disasters	59%

	Perceived Preparedness Least Prepared Issues	Percentage Participants
1	Impact of Cost-Of-Living Crisis	48%
2	Political Stress or Anxiety	48%
3	Detention & Kidnapping	48%
4	Conflict	46%
5	Air Pollution	46%
6	Climate Change Anxiety	45%
7	Quiet Quitting	44%
8	Artificial Intelligence	43%

RISK OUTLOOK 2025

PERCEIVED PREPAREDNESS RISK MATRIX

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Identifying gaps between the risks an organisation anticipates and its perceived readiness to address them



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Risk Perception Preparedness Matrix



Impact Likelihood vs Preparedness

	Less Likely	More Likely
Less Prepared	 Food & Water Scarcity Kidnapping Polarization Air pollution Chronic Non-communicable Diseases Climate Change Anxiety 	 Civil Unrest, Natural Disaster Political Unrest, Geopolitical tensions, Stress & Burnout Conflict, Artificial Intelligence, Political Stress or Anxiety Quiet Quitting Impact of Cost-of-Living Crisis
More Prepared	 Workplace Bullying Harassment, Workplace Discrimination & Violence Evacuations Inadequate Healthcare 	 Known Infectious Diseases New Infectious Diseases Cyber Attacks Infrastructure Failures Transport Risks



RISK OUTLOOK 2025

Intl.SOS + Ipsos Survey Fieldwork: 20 August 2024 - 1 October 2024

Climate Change Impact on Health & Livelihood

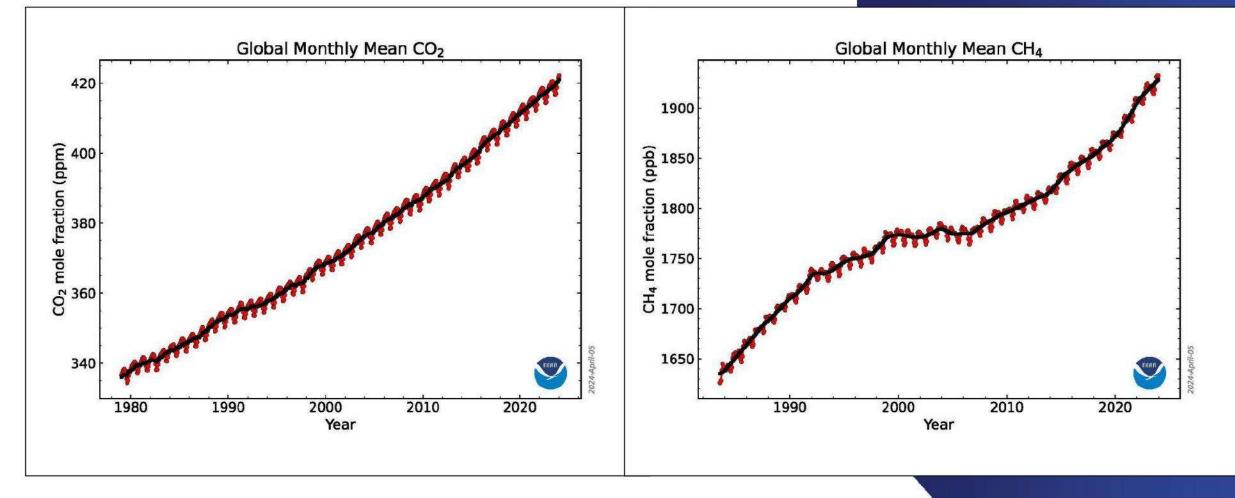
- Is Climate Change Real?
- Is this use by Politician or Environmentalist to Frighten us?



Global Greenhouse Gas Emissions

NOAA (National Oceanic And Atmospheric) publications



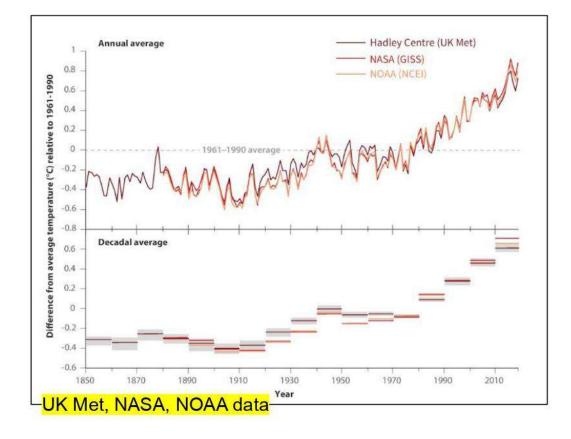


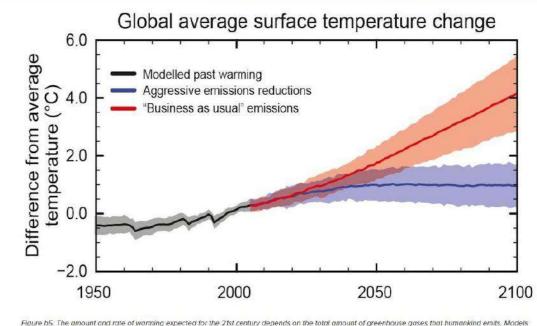
Greenhouse Gases: CO2, CH4, N2O, Water Vapour, Fluorinated Hydrocarbons

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INTERNATIONAL

Rising Global Surface Temperature

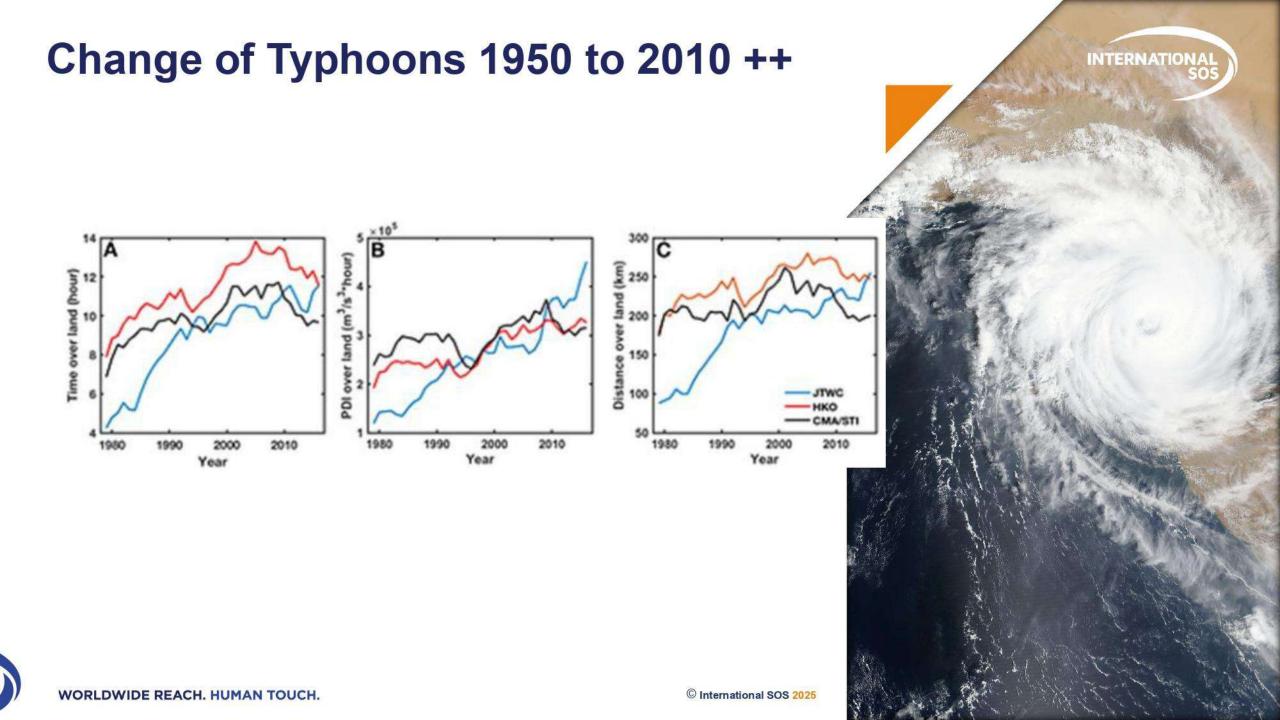




project the temperature increase for a business-as-usual emissions scenario (in red) and agaressive emission reductions, failing close to zero 50 years from now (in blue). Black is the modelled estimate of past warming. Each solid line represents the average of different model runs using the same emissions scenario, and the shaded areas provide a measure of the spread (one standard deviation) between the temperature changes projected by the different models. All data are relative to a reference period (set to zero) of 1986-2005. Source: Based on IPCC AR5

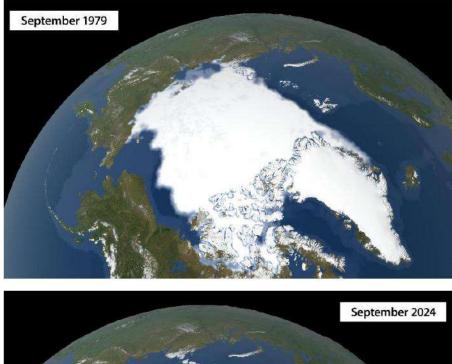
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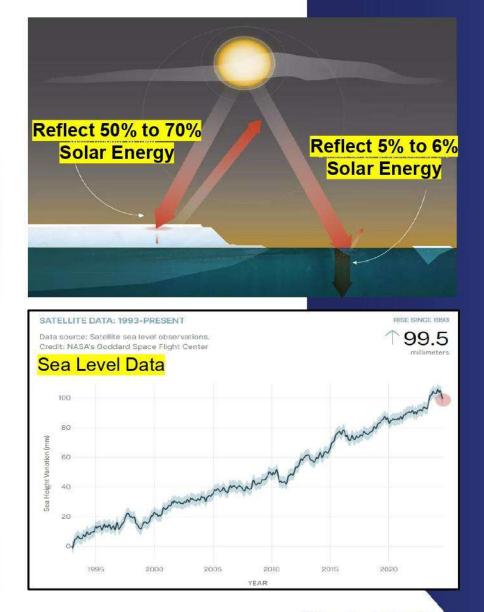


Dwindling Arctic Sea Ice









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Melting Glaciers and Permafrost: Impacts on Infectious Diseases

1997

 Alaska: Frozen Female Human still has genome of Influenza strain 1918 pandemic

• 2015

- Guliya Glacier (Tibetan Plateau)
- 1,700 new viral specimen

• 2016

- Siberia, ancient carcass release anthrax spores
- Killed 2,000 reindeers and dozens of men infected

- No vaccines or anti-virus available
- Potentially infect Live stocks and Humans





15,000 year old viruses discovered in Melting Tibetan Glaciers

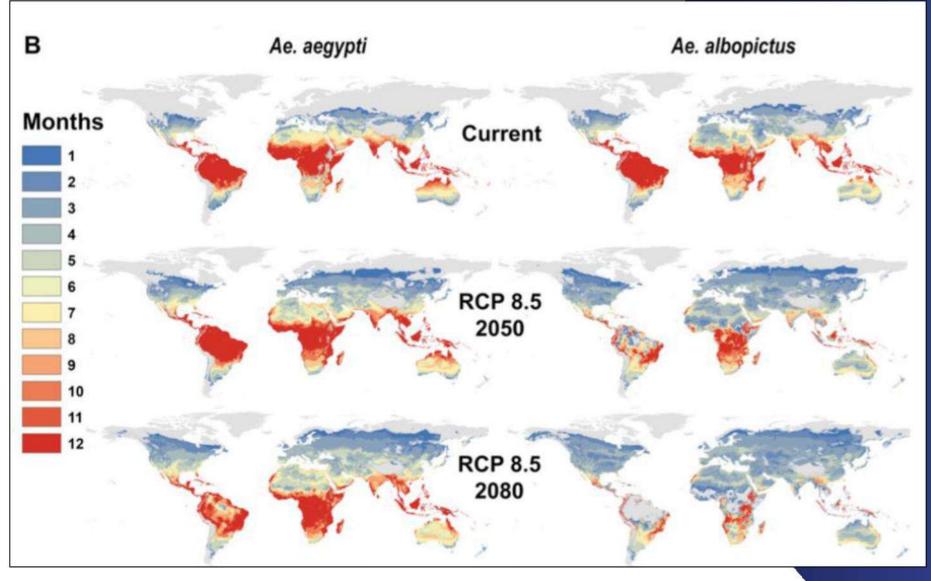


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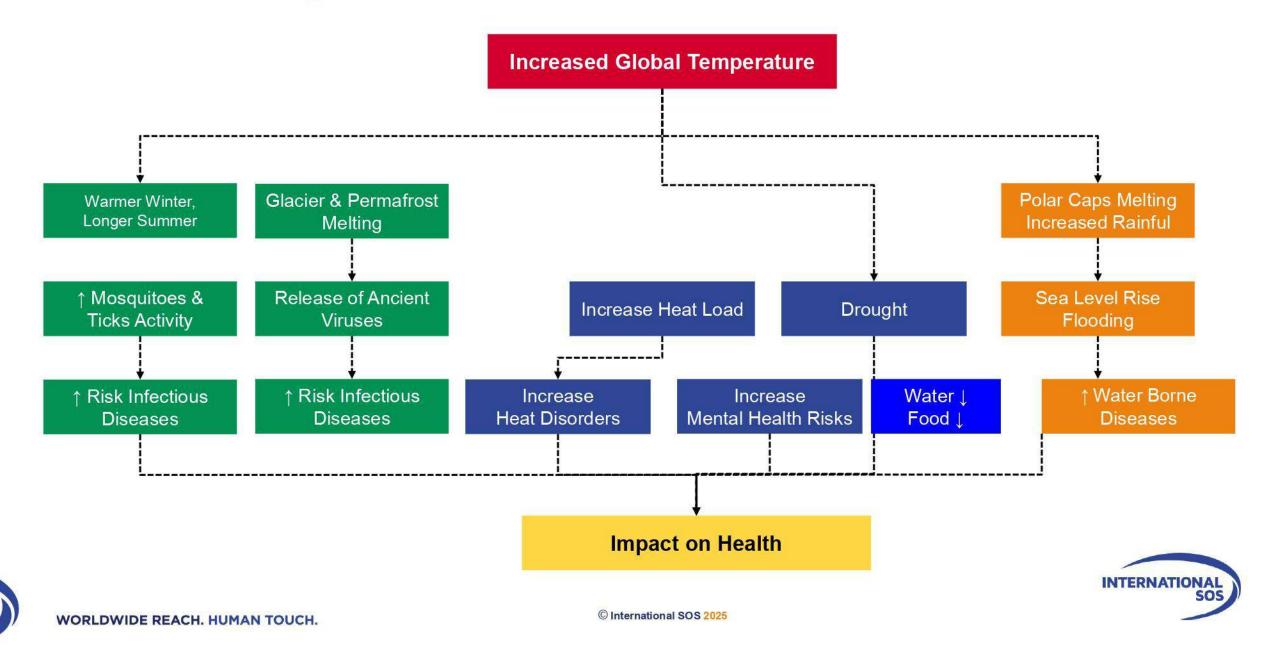
Global Warming: Impact on Aedes Mosquitoes

INTERNATIONAL



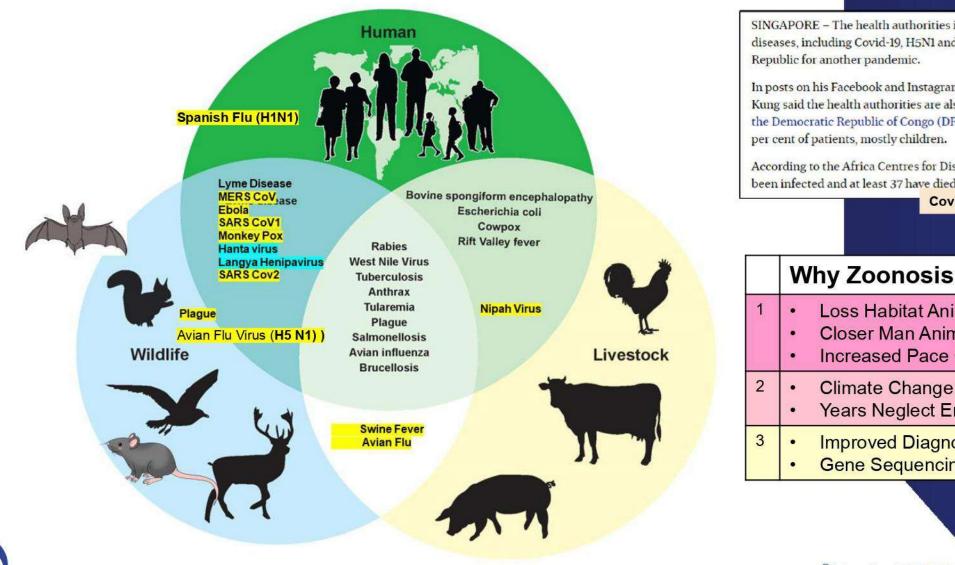


Global Warming: Increase in Illnesses



Pandemic Threat: Ever Present (Not If but When)

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INTERNATIONA

SINGAPORE - The health authorities in Singapore are keeping watch on four diseases, including Covid-19, H5N1 and mpox, as part of efforts to prepare the

In posts on his Facebook and Instagram accounts on Dec 21, Health Minister Ong Ye Kung said the health authorities are also keeping a close watch on developments in the Democratic Republic of Congo (DRC), where a mysterious disease has killed 6

According to the Africa Centres for Disease Control and Prevention (CDC), 592 have been infected and at least 37 have died as a result of the disease.

Covid 19, H5N1, Mpox, Disease X

Why Zoonosis Risk?

- Loss Habitat Animals
- **Closer Man Animal Interaction**
- Increased Pace Global Travel

Climate Change

- Years Neglect Endemic Outbreaks
- Improved Diagnostic Capability
- Gene Sequencing

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Shortening of Incubation Period (SARS-Cov-2 Infections)

Xiangyanyu et al (BMC medicine 2023)

	Mean Incubation Period (days)	95% CI (days)			
Largest Pooled Mean	6.5	5.88 to 7.12			
Alpha Variant	4.92	4.53 to 5.30			
Delta Variant	4.63	4.11 to 5.15			
Omicron BA.2	4.06	3.18 to 4.93			
Omicron BA.5	3.81	2.01 to 5.61			
Omicron BA.1	3.49	3.13 to 4.86			
Shortoning Incubation Daried (SARS Cov 2)					

Shortening Incubation Period (SARS-Cov-2) Xiangyanyu et al (BMC medicine 2023)

> Number of publications reviewed: 790 Number of records reviewed: 25,929)



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Pandemic (> 1 million deaths): Intervals between Pandemic



Pandemic		Biological Agent	Fatalities (m)	Year	Interval between Pandemics	
1	Antonine Plague	Smallpox / Measles	5 to 10	165 to 180	370 years	
1	Plague of Justinian	Bubonic Plaque	15 to 100	541 to 549		200 years
2	Japan Smallpox	Small Pox	2	735 to 737	600 years	
3	Black Death	Bubonic Plaque	25 to 50	1346 to 1353		210 years
4	Mexico Smallpox	Smallpox	5 to 8	1519 to 1520		
5	Cocolizti Mexico	Haemorrhagic viral	5 to 15	1545 to 1548		
6	Cocolizti Mexico	Haemorrhagic viral	2 to 2.5	1556 to 1580	100 years	
7	Italy Plague	Bubonic Plague	1	1629 to 1631		
8	Naples Plague	Bubonic Plague	1.25	1656 to 1658		116 years
9	Persia Plague	Bubonic Plague	2	1772 to 1773	74 years	
10	Cholera Pandemic	Cholera	1	1846 to 1860		
11	3 rd Plague Pandemic	Bubonic Plague	12 to 15	1855 to 1960		
12	Flu Pandemic	Influenza	1.25	1889 to 1890	29 years	
13	Spanish Flu	Influenza A / H1N1	17 to 100	1918 to 1920		
14	Russia Typhus Epidemic	Typhus	2 to 3	1918 to 1922		39 years
15	Influenza Pandemic	Influenza A / H2N2	1 to 4	1957 to 1958	45 years	
16	Hong Kong Flu	Influenza A / H3N2	1 to 4	1968 to 1969		
17	SARS I	SARS Cov I	(774 deaths)	2002 to 2004		17 years
18	Covid 19 Pandemic	SARS Cov II	7 to 35 million	2019 to now		

Health Front

Infectious Diseases

- Epidemics continue as spillover events
- Antimicrobial resistance
- Another Pandemic will occur within next 15 20 years

Anxiety

- Continued rise in mental health issues
 - Climate Change
 - Extreme Weather Events
 - Geopolitical events / Domestic Politics
- Misinformation and Disinformation directly linked to development of Anxiety

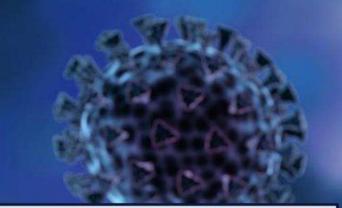


INTERNATIONA



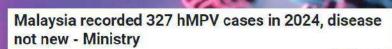
RISK OUTLOOK 2025 Intl.SOS + Ipsos Survey Fieldwork: 20 August 2024 - 1 October 2024

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Human Metapneumo Virus

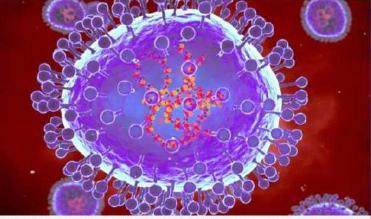
- Single Strand RNA virus
- Pneumoviridae Subfamily
- Normal Respiratory virus, trend upwards during winter
- It is just one of the virus (RSV, Adenovirus, rhinovirus, Influenza virus, SARS Cov 2 virus, bacteria that has increased trend during cold winter months
- Virus is known since 2001
- Fever, runny nose, sore throat, cough, muscle ache. Most Infections are mild
- Severe diseases mainly in younger children, elderly, weak immunity
- Respiratory Spread (Cough, droplets, touch contaminated services)



INTERNATIONAL

By Amalia Azmi - January 4, 2025 @ 1:18pm

fX



The Health Ministry detected 327 cases of human metapneumovirus (hMPV) infections last year, an increase from 225 cases recorded in 2023. FILE PIC

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Risk Outlook Regional Concerns

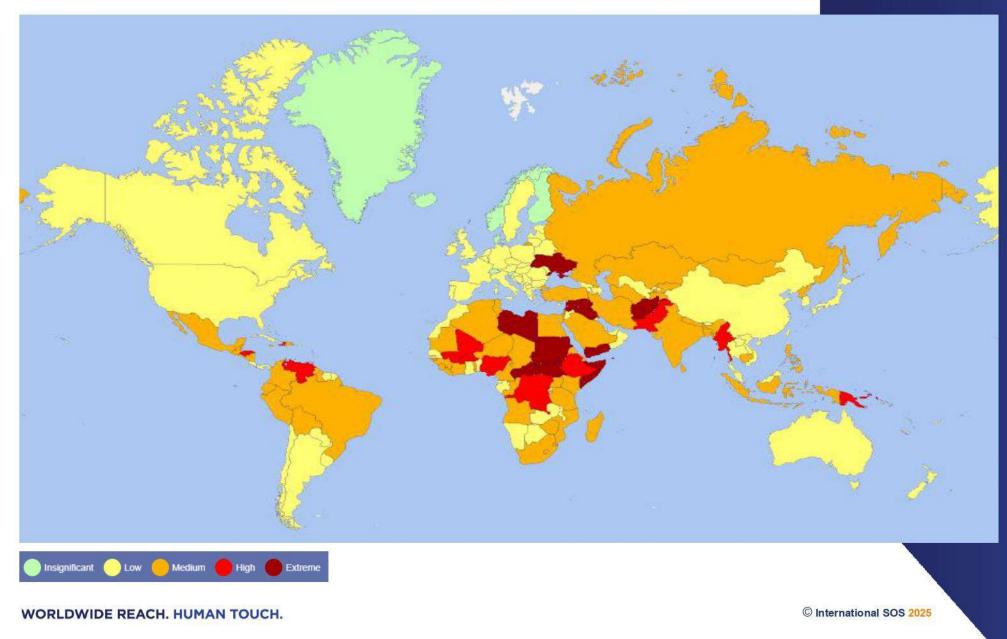


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RISK OUTLOOK 2025

International SOS: Security Risk Map



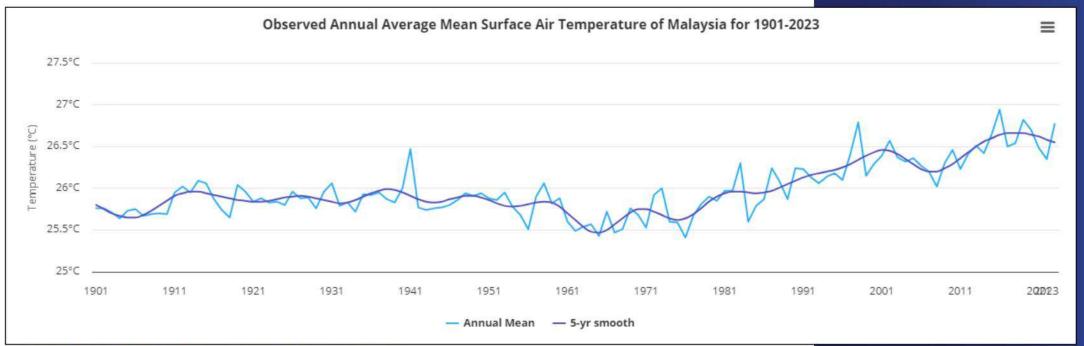


Security Escalations





Climate Change: Malaysia



Malaysia - Climatology | Climate Change Knowledge Portal

"Nik Nazmi said [2024] has been Malaysia's hottest since 1998" as temperatures soar to 40°C'

Public told to exercise caution as temperatures soar to 40°C | FMT

"Global temperatures have risen by 1.1 degrees Celsius since the preindustrial age, according IPCC"

You're not just imagining it: Malaysia really is hotter by day (and night)



INTERNATIONA

Malaysia: Flooding (Impact Population)



Year	Affected Areas	Months	Number of displaced victims (Number of lives lost)	Loss assessment (MYR)	Source
2014	Mostly East coast and northern Peninsular	December - January	250,000 (21 deaths)	RM 2.85billion	2014–2015 Malaysia floods - Wikipedia
2015	West Malaysia	January	13,878 (1 death)	RM 4.63 billion	2015 East Malaysian floods - Wikipedia
2016	Sarawak, Johor, Malacca and Negeri Sembilan	February - March	13,407 (3 deaths)	RM 2.47billion	2016 Malaysian floods - Wikipedia
2017	Kelantan, Terengganu, Pahang, Johor, Penang, Kedah	January & November	>33,000 (7 deaths)	RM 100 million	1.GAP ANALYSIS REPORT flood disaster17JULY2017
2018	Pahang, Johor, Terengganu	January	12,000 (2 deaths)	RM 1 billion	Malaysia – Floods Worsen Leaving 2 Dead and 12,000 Evacuated – FloodList
2019	Johor, Kelantan, Terengganu	November - December	49,161	RM 26.5 million	Malaysia: Floods and Landslides - Nov 2019 ReliefWeb
2020	Pahang, Johor, Terengganu, Kelantan, Perak, Selangor, Sabah	November - January	23,776 (9 deaths)	Unknown	Department of Irrigation and Drainage - Annual Flood Report 2020 <u>OCHA</u>
2021	Selangor, Pahang, Kuala Lumpur, Negeri Sembilan, Malacca, Kelantan, Terengganu, Sabah	December	71,000 (54 deaths)	RM 6.1 billion	Department of Irrigation and Drainage - Annual Flood Report 2021 <u>Bernama</u> <u>Dept of Statistics Malaysia</u>
2022	Peninsular Malaysia, mainly Terengganu and Kelantan	December	72,000 (5 deaths)	RM 622.4 million	Malaysia records \$187.8m in losses to floods in 2022; Terengganu, Kelantan worst hit The Straits Times
2023	Johor, Pahang, Malacca, Negeri Sembilan	February - March	30,000 (1 death)	RM 800 million	Losses Of RM0.8 Billion Caused By Floods Recorded In Malaysia In 2023: DOSM - BusinessToday
2024	Peninsular Malaysia, mainly Terengganu and Kelantan	November	94,778 (3 deaths)	RM 5 billion	<u>3 dead, thousands displaced as Malaysia warns</u> of worst floods in a decade, Malaysia News – <u>AsiaOne</u> <u>Mercy Malaysia</u>



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Malaysia: Scam

Year	Total Amount of Reported Scams	Total Losses
2018	4,956	RM224.7 million
2019	13,703	RM539 million
2020	17,227	RM511.2 million
2021	20,701	RM560.8 million
2023	34,497	RM1.218 billion

Malaysians lost over RM410m to online, phone scams since 2018, deputy minister says | Malay Mail

Online scam cases increasing in Malaysia

Total of 34,497 online scam cases reported, losses estimated at RM1.2b last year, Dewan Negara told | Malay Mail

"Scam complaints in Malaysia up 300% since 2019" 70% of scam victims did not report their cases to the authorities, says survey

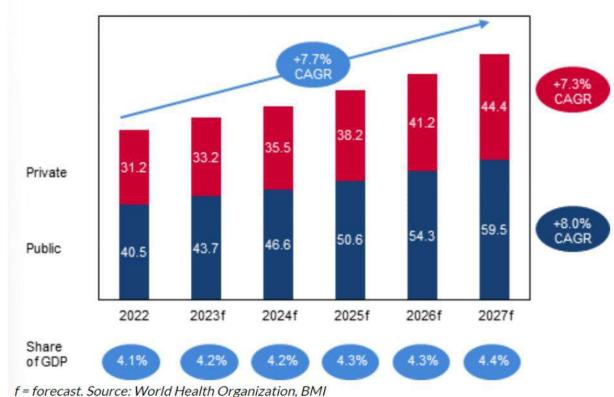


INTERNATIONAL



Malaysia: Rising Healthcare Cost

Malaysia - Health Expenditure By Payor Types, MYRbn (2022-2027)



Healthcare costs in Malaysia have surged by **15%** in 2024, driven by advancements in medical technology and the increasing prevalence of noncommunicable diseases, leading to greater demand for healthcare services.

INTERNATIONA

Need to move from Fee For Service Model To Value-Based Model

Malaysia's healthcare spending to see 7.7% rise in five years: Fitch | Healthcare Asia Magazine

G. Healthcare model: Healthcare cost rising across world



- Tom and Liz are holding wedding reception at 11 am at Hotel Mercure (Shah Alam) on 8 Jan 2025
- Henry who is the colleague send out the invitations to rest of colleagues that Wedding start at 12 pm at Hotel Mercure (Putra Jaya)
- Is this Misinformation or Disinformation?

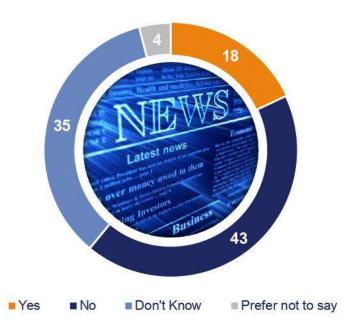


MISINFORMATION & DISINFORMATION

Has your organisation been affected by incorrect information (misinformation)?



Has your organisation been affected by deliberate false information (disinformation)?



INTERNATIONAL



C-Suite, Switzerland



From scams where people impersonate as the CEO and ask staff to do things..e.g. buying Apple credits. [lt] takes away resources to investigate. Health, Safety & Environment, Malaysia

ARTIFICIAL INTELLIGENCE

Do you use AI tools to monitor or respond to risk?



Approximately how many tools do you use? (Base 165)



Do you have human support to analyse the output?



Can you share the name of those tools?

INTERNATIONAL

Chat GPT	In-house tools	Microsoft 365	Seerist
Ambient. Al	International SOS	LenAl	ZeroFOX
Perplexity	Meta Ai	Mpower	BCD Travel
Copilot	Google assistant	Risk Insights	Zscaler
Dataminr	Gemini	Factal	

RISK OUTLOOK 2025

WORLDWIDE REACH. HUMAN TOUCH.

Intl.SOS + Ipsos Survey Fieldwork: 20 August 2024 - 1 October 2024

Summary

Has your company done the Risk Assessment

- What are the Risk Perception, similar to the Survey?
- What are the Risk Mitigation Preparation done?
- Access to Accurate, Up-to-Date, Relevant Information
- Plans to tackle Misinformation, Disinformation, Artificial Intelligence
- Are the plans cross check with companies in the
 - Same Industry
 - Similar Environment
- On Health Front; are doing?
 - Your company integrate Occupational Safety & Occupational Wellness
 - Emplace Wellness Program; Mental Health Program inclusive of EAP
 - Infectious Diseases Preparation Plan in place (constant review)
 - Access to Accurate, Up-to-Date information

Travel Population and Expatriates Resilience and Risk Mitigation



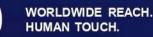


THANK YOU

For inquiries, please contact:

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MARIMSOUTHERN SUMMIT2025

RESILIENCE IN ACTION: SHAPING A SUSTAINABLE FUTURE AMID CLIMATE RISK

SPONSRED BY:





eŢiQa

ETIQA OFFSHORE INSURANCE (L) LTD

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RESILIENCE IN ACTION : EXPECT RISK AND RESILIENCE TRENDS IN 2025



HENRY EE MANAGING DIRECTOR BCP ASIA







Resilience in Action : Expect Risk and Resilience Trends in 2025

Henry Ee, FBCI,CBCP, ACTA



Business Continuity 🔸 Enterprise Risk 🔹 Disaster Recovery 🔹 Crisis Management



Henry Ee FBCI, CBCP, ACTA, ISO22301 Lead Auditor

More than 20 years of experience in Risk, Resilience, Business Continuity & Crisis Management.

CREDENTIALS

- Technical Expert (Business Continuity/ Resilience)
 ISO International Organization for Standardization
- Founding Chairman, BCI Asia Chapter (2015 2023)
- Vice President, RIMAS (2017-2023), Executive Exco (2016 now)
- ISO22301 and ISO3100 Task Group Member, Enterprise Singapore
- Certified Management Consultant, PMC
- · Chairman, IAEM (US) South-East Asia Chapter
- Certified ISO22301 Lead Auditor (ANSI)
- ISO 31000 Certified Lead Risk Manager, PECB
- Certified Trainer (ACTA) by WDA Singapore
- Approved Trainer by BCI, PECB, EXIN
- Member of UNISDR, Private-Public Partnership for Disaster Management

Expected Risk & Threat 2024 / 25

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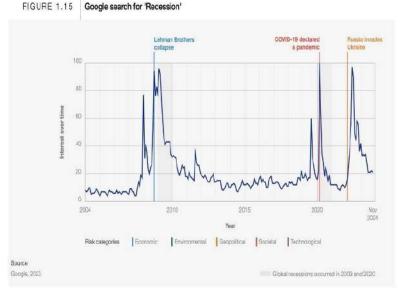
Top risks in 2024 / 25

- 1. Economic Turmoil
- 2. Climate Change
- 3. Cybersecurity Risks
- 4. Technological Risks
- 5. Geopolitical Tensions
- 6. Supply Chain Disruptions



Economic Turmoil

- Slowed growth period by most countries are expected to persist including below-trend growth in most emerging markets. These are largely linked to the weak labor market, and are likely to lead to an economic hard lending.
- 2. Coupled with an extended period of high real-interest-rate levels, the weakest borrowers are strained and default rates could reach pessimistic cases of 7% in the US and 5.5% in Europe, S&P Global project US has a "historically high 35% likelihood of a recession in the next 12 months" which would undeniably have spillover effects internationally.
- 3. Other major economies including China also face challenges including in the real estate sector, business confidence due to contagion risk, and subdued exports due to geopolitical tensions.



Climate Change

- 1. S&P Global expect worsening climate risks, which would impact financial, business and human implications including **physical risks** faced by public and private entities
- Increased frequency and intensity of heatwaves, floods, droughts, and storms anticipated to disrupt agricultural commodities this year, particularly in emerging markets. El Niño's return further amplifies the threat of extreme weather conditions.
- Global drive toward a "net-zero" economy heightens transition risks (such as policy, legal, technology, market, and reputation risks) across many sectors and will likely require significant investments. Concerns about energy supply and security are adding uncertainty to this transition.



Cybersecurity Risks

- 1. Ransomware continues to be a major threat especially for critical infrastructure (eg. healthcare systems). The rise of the "double extortion" schemes where attackers steal data before encrypting it. Organisations often pay ransom for faster recovery time and to save reputations, but doing so may fund more attacks.
- 2. Increase in state-sponsored cyber attacks for sabotage and disruption



Analysts predict ransomware will cost victims US\$265 billion annually by 2031 Singapore had highest rates of ransomware attack in the past 24 months amongst other countries



Expected Risk and Resilience Trends in the Market for 2024

Technological Risks

- 1. Potential for **rapid technological change threaten global** business & government infrastructure, threatening broader operational disruptions & potentially increase market volatility/greater economic adjustments.
- 2. New emerging markets for tech: S&P Global predict greater adoption & maturing of generative AI and expect an expansion of AI's capacity and increase to generate content and perform complex terms with autonomy. While this may result in cost-savings and scalability benefits for oragnisations, the technology will also bring about transformative and disruptive effects to augment the workplace's effectiveness and productivity.
- 3. Al-Generated Deepfakes and misinformation: New techniques and tools for social engineering are available, such as "deepfake" technology used to power misinformation

Deepfake video of DPM Lawrence Wong promoting investment scam circulating on social media



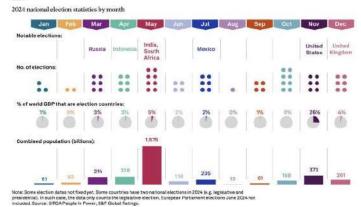
In the video, Deputy Prime Minister Lawence Wing's mouth is noticeably altered to synchronise with a fake voice-over promoting an investment scam, while scalarday mon-location.

Expected Risk and Resilience Trends in the Market for 2024

Geopolitical Tensions

- 1. Aside from the ongoing interstate conflicts in Ukraine and Israel-Hamas war, simmering geopolitical tensions in Middle East and South China Sea carry the risk of escalation. Escalated war would disrupt supply chains, including energy supply shocks.
- 2. Shifting power dynamics apparent in persistent US-China frictions alongside domestic issues in emerging markets would increase financial market volatility, further threatening business stability. Over 70 elections in more than 50 countries will take place in 2024, including the US presidential elections, further complicating geopolitical dynamics in the long run.
- 3. Increased use of **state-led cybersecurity attacks** in geopolitical conflicts can further destabilize relations and cripple critical infrastructure, with unpredictable consequences.
- Societies polarised by their political affiliations may serious threats to social cohesion. When coupled with the falsified information, rouge groups may trigger terrorist attacks.

Expected Risk and Resilience Trends in the Market for 2024



Supply Chain Disruptions

- With the rise in militarism due to geopolitical tensions, wider regional tensions in Middle East could directly block key trading routes. Long-standing friction between China and Taiwan is heating up in Southeast Asia, while Philippines faces escalating pressure in the South China Sea.
- 2. Extreme weather could potentially dampen output and mobility of goods, labor shortages have been exacerbated post-pandemic, coupled with economic downturn, supply chain disruptions to food and energy are expected to persist.
- Disrupted supply chain disruptions will lead to higher cost of goods and services. Consequently, higher cost of living and food insecurity could trigger social unrest due to social inequalities.



IDF/Reuters, 2023

How Can You Better Manage Your Risks?



11

Building Resilience

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Business Continuity Management System (BCMS)

Business Continuity is the capability of an organisation to continue the delivery of products and services within acceptable time frames at predefined capacity during a disruption.

(ISO22301:2019, Clause 3.3)



INTRODUCTION

13

EXPECT THE UNEXPECTED



Implement Business Continuity Using ISO 22301 & Good Practice Guidelines

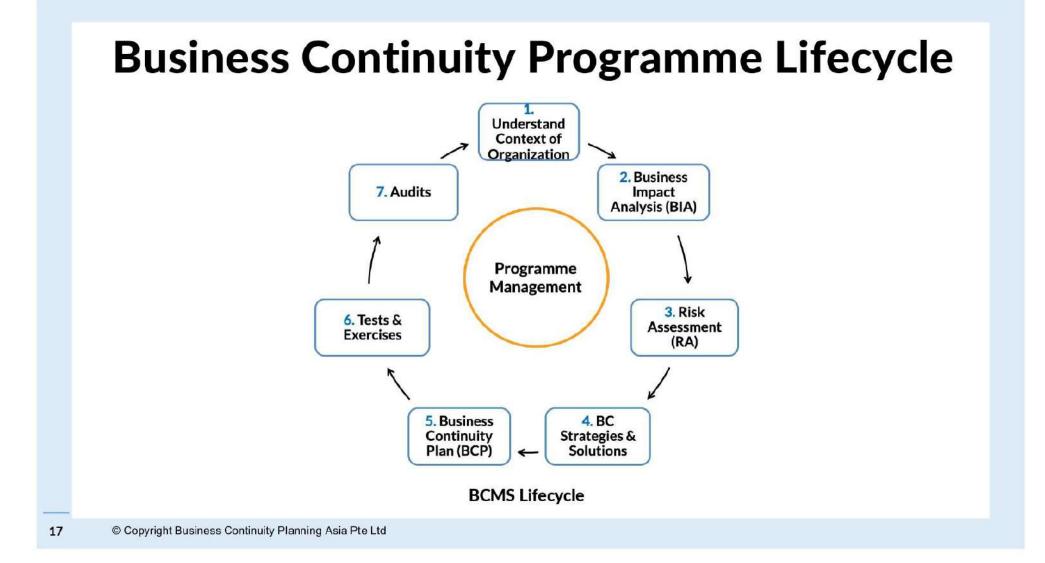


To Audit the BCMS: Revised ISO22301:2019



To Implement the BCMS: BCI Good Practice Guidelines

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What is Organizational Resilience?

Organization's ability to anticipate, respond and adapt to unexpected disruptions and learn from crises to strengthen business capability.

 "The ability of an organization to anticipate, prepare for, respond and adapt to incremental change and sudden disruptions in order to survive and prosper"

Source: ISO 22316:2017(E)







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RESILIENCE IN ACTION: SHAPING A SUSTAINABLE FUTURE AMID CLIMATE RISK

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ENERGY EFFICIENCY TO MANAGE CLIMATE RISK

KAVETA CHELLIAH HEAD OF SUSTAINABILITY ENGINEERING OPUS CONSULTANTS





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CLIMATE RISK MANAGEMENT: ASSESSING AND MITIGATING ENVIRONMENTAL RISKS

DIYANA MOHD AMIN HEAD OF SUSTAINABILITY & ESG ISKANDAR INVESTMENT BERHAD





MORE INFORMATION CALL US +603 7955 0284



CLIMATE RISK MANAGEMENT : ASSESSING & MITIGATING ENVIRONMENTAL RISKS

DIYANA MOHD AMIN HEAD OF SUSTAINABILITY & ESG

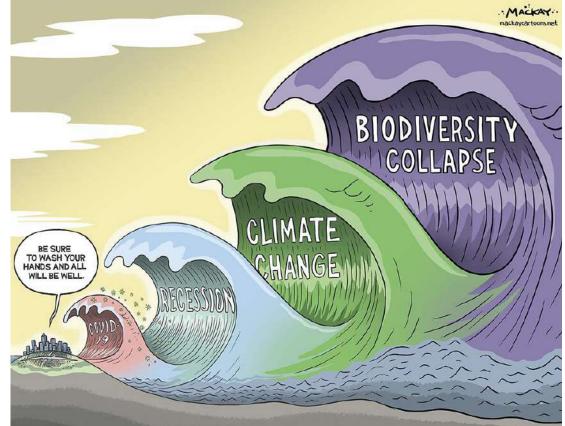


WAVES OF RISKS



CHRONOLOGY OF A CARTOON GONE VIRAL

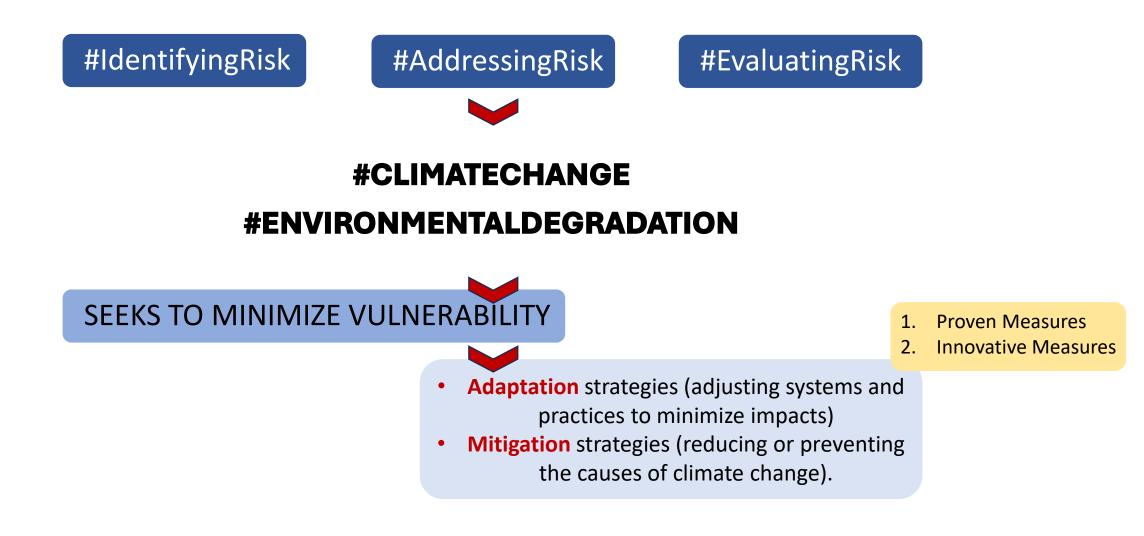
This particular editorial cartoon has gone through several modifications than the original one published above on March 11, 2020, the day the World Health Organization declared the COVID-19 outbreak a pandemic. The original double wave cartoon received attention around the world and was modified, rather crudely, with adaptations made to my Canada flag, and translations squeezed in to replace my English "be sure to wash your hands and all will be well." Some of the changes were done fairly



https://mackaycartoons.net/tag/biodiversity-collapse/



WHAT IS CLIMATE RISK MANAGEMENT





TYPES OF CLIMATE RISKS

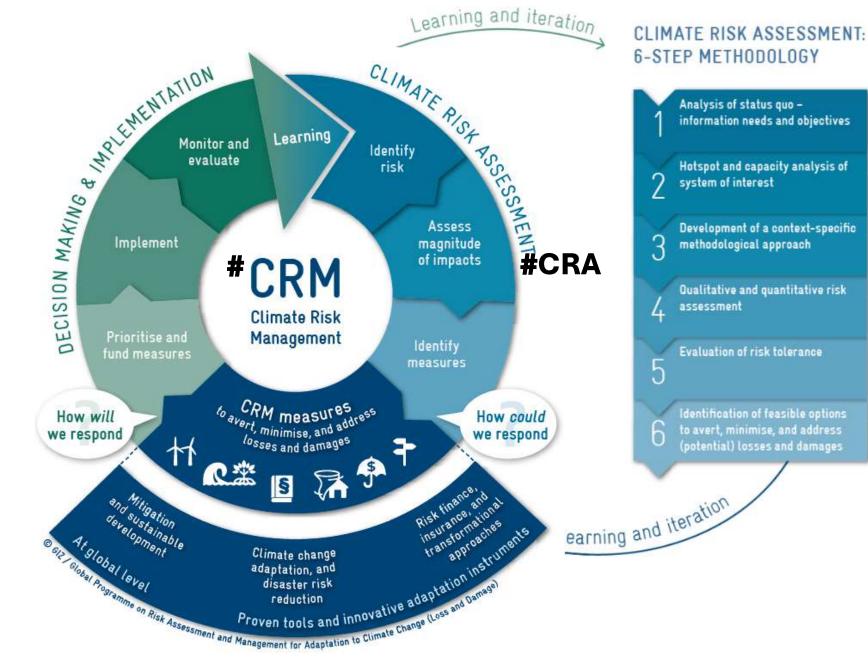
"Ultimately, climate risk needs to be seen as a financial risk because it can impact business models, long term cash flows and profitability. In turn, this can impact the way assets and companies are valued."

- KPMG



https://kpmg.com/th/en/home/media/press-releases/2022/02/th-climate-risks-and-opportunity-chart-en.html

CRM FRAMEWORK & 6 STEPS CRA METHODOLOGY



ALLEY AND Analysis of System of Myterest	 Protection (Construction) and a set optimizing the protection (Construction) and a set optimizing the protection of the set of t	exective (region) is used on ordered in sub-or- reset, reset, accord and the set of set of the accord and the set of the set of the accord and the accord and the set of the set of the set of the accord and the set of the set of the set of the accord and the set of the set of the set of the set of the accord and the set of the s	 anter participar la sura mad hare participar ingente. Catego anter anter anter anter terroscient della catego nationale anter anter anter nationale anter anter anter nationale anter anter anter terroscienta catego especiales Xe. Standarden sementi hillinge della sura della participaria. anter anter any sura sura.
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Assessment of climate related risks

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The 6-step CRA methodology in practice: Highlights from application

SHOLKE BUESTICKS

ITTE P

INFORMATION NEEDS AND DBJECTIVES

Table 1 provides a complete overview on the six steps. Highlights from the recent applications in Tanzania and India

EXPECTED OUTCOMES

TODUS METHODS SOURCES

Stokeholder identification and compatibulies

ISKANDAR INVESTMENT

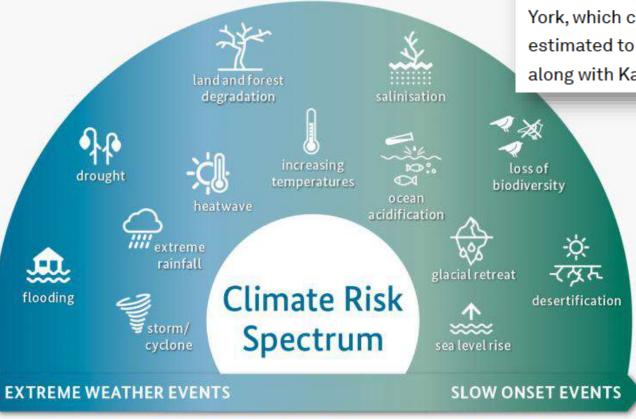
ISKANDAR INVESTMENT Catalyst of Change

SPECTRUM OF CLIMATE RISK



In the insurance business, we are used to painful wake-up calls. I personally witnessed the devastation caused by Hurricane Ida in my home city of New York, which caused more than 100 deaths across the country last year. It is estimated to join the top costliest hurricanes measured by insured losses along with Katrina in 2005 and Sandy in 2012.

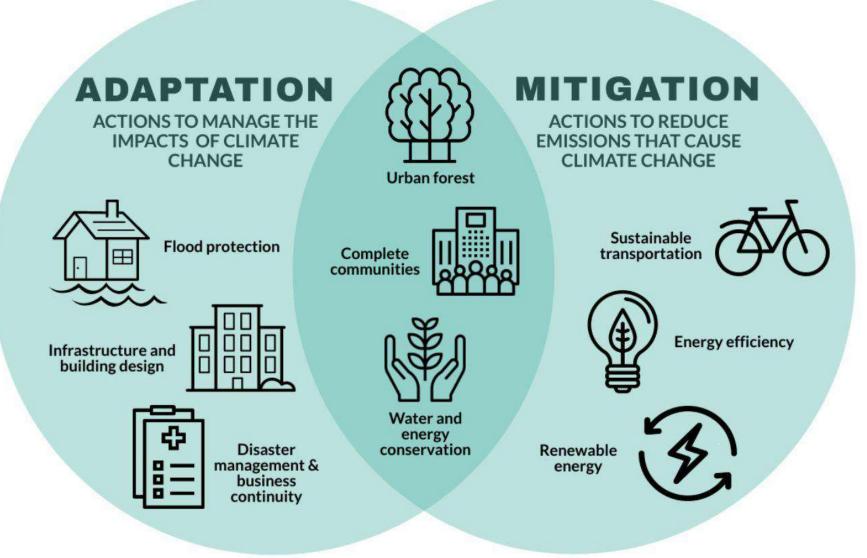
https://www.weforum.org/stories/2022/09/better-financial-metrics-climate-risk/



[©] GIZ / Global Programme on Risk Assessment and Management for Adaptation to Climate Change (Loss and Damage)

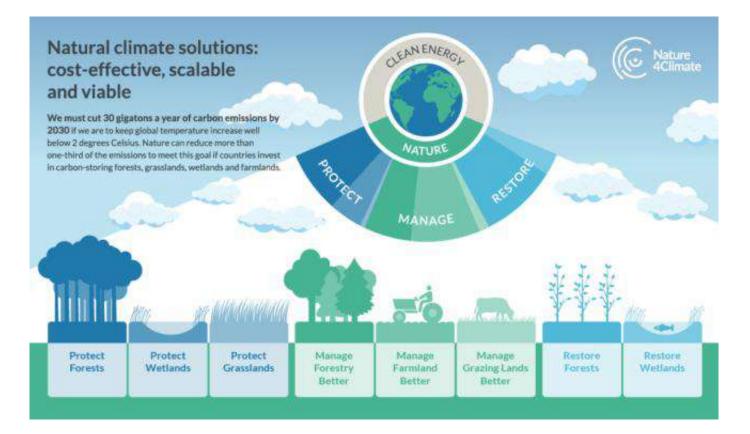


CLIMATE RISK ADAPTATION & MITIGATION





ENHANCING RESILIENCE TO CLIMATE CHANGE





https://www.climateadvisers.org/insightsfeed/what-are-natural-climate-solutions/

https://www.italiaclima.org/en/nature-based-solutions-to-achieve-climate-goals/

ENHANCING RESILIENCE TO CLIMATE CHANGE



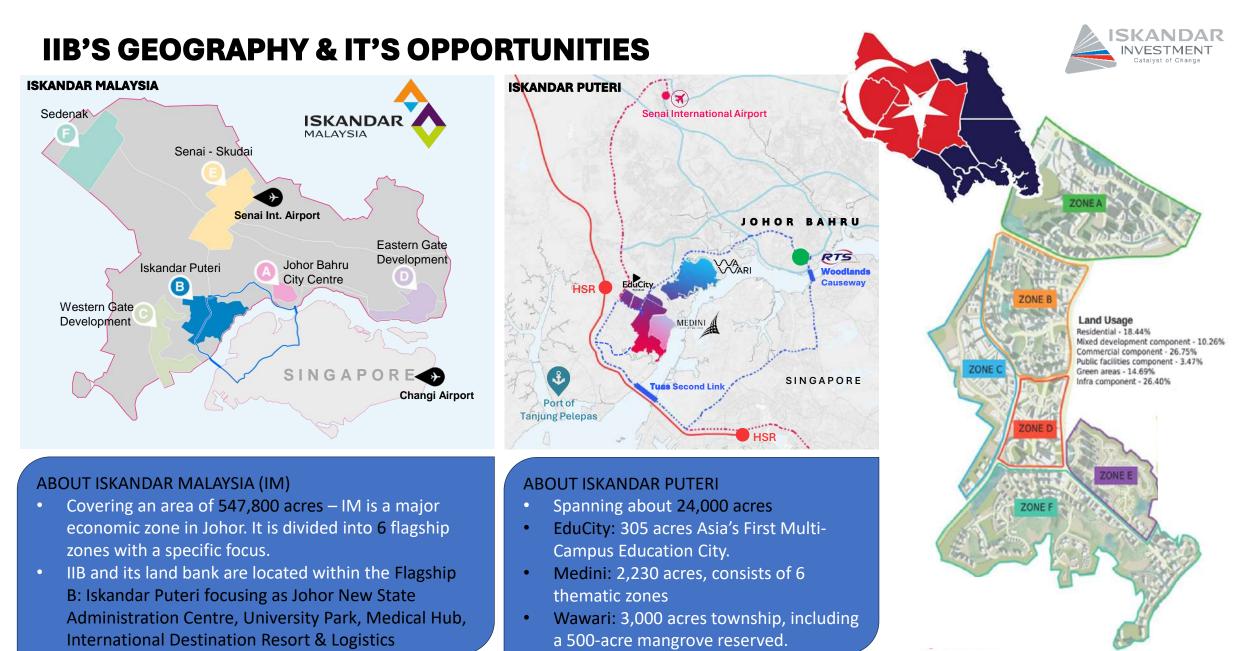


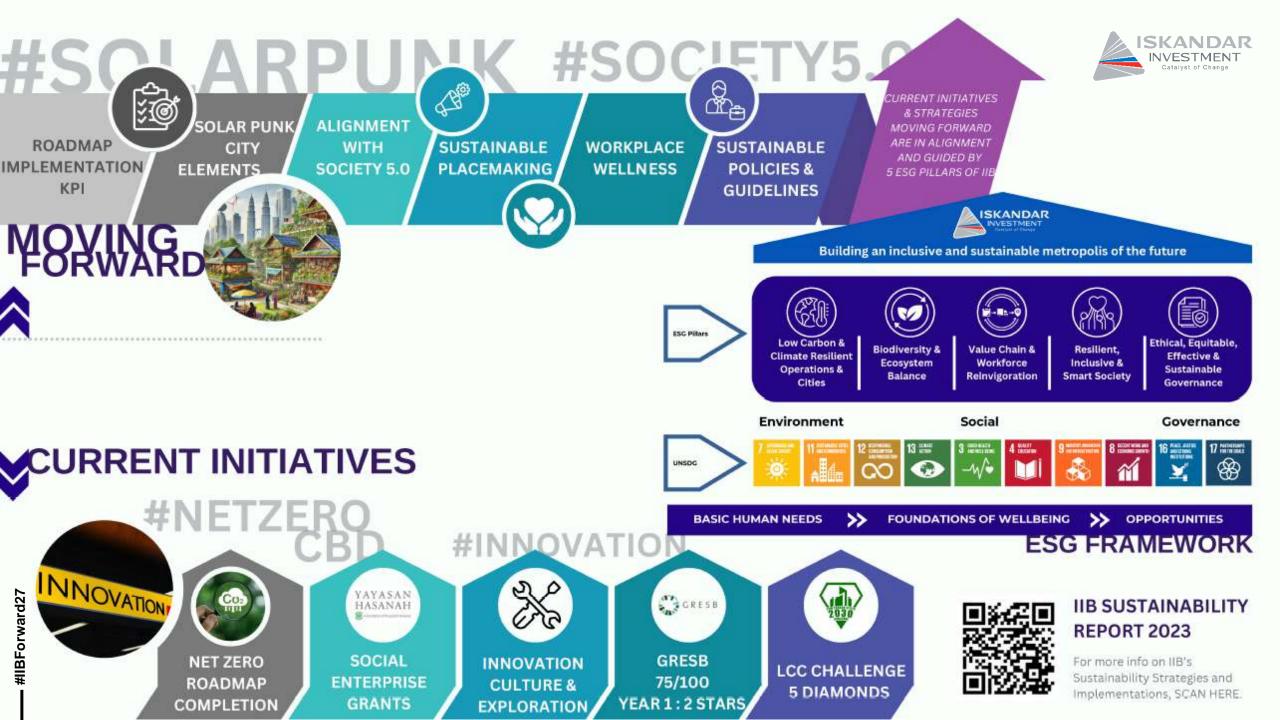
https://worldgbc.org/article/how-sustainable-buildings-are-buildingresilience-and-driving-the-sustainable-development-goals/

IIB'S SUSTAINABILITY JOURNEY TO CLIMATE RESILIENCE



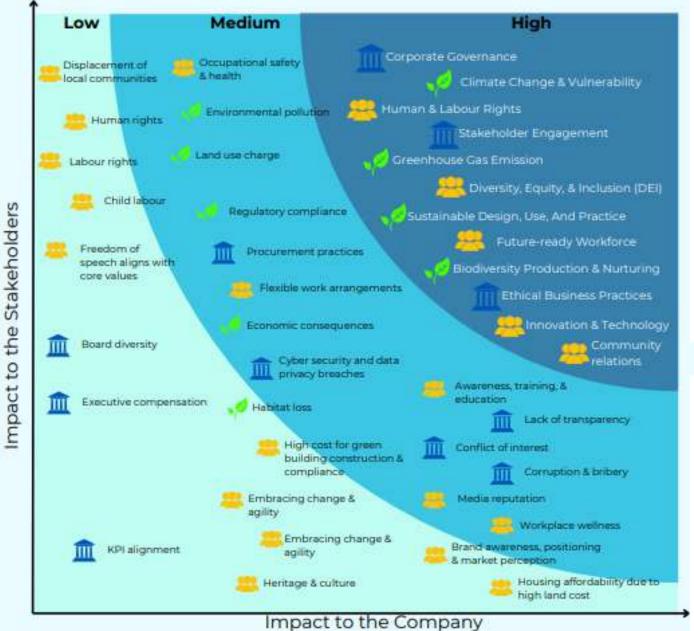








MATERIALITY MATRIX





MATERIALITY ASSESSMENT

STAKEHOLDER ENGAGEMENT

As part of our commitment to sustainability, IIB conducted a comprehensive exercise with our stakeholders to identify key material issues. This engagement provided valuable insights that informed our priorities. Using a materiality matrix, we identified the most significant issues ("high-high" materials) for both stakeholders and our operations. These high-priority issues now guide IIB's sustainability framework, strategic focus, and resource allocation. The matrix below illustrates this prioritization and highlights our concentrated sustainability efforts.



Employees



Senior Management

🤨 Environment

Social

Governance

EXAMPLE OF RISK REGISTER



CLIMATE RISK REGISTER

IIB is proactively addressing climate risks and vulnerabilities through comprehensive assessments of Majis Bandaraya Iskandar Puteri (MBIP)'s Iskandar Puteri Climate Action Plan (IPCAP). By analyzing past and current climate hazards, as well as forecasting future impocts. IIB is developing strategic responses to enhance the resilience of Iskandar Puteri and its developments.

PAST AND CURRENT CLIMATE HAZARDS, IMPACTS AND RISKS

Summery of Climate Heareds and Risks Harriffeel in Istander Poteni Cliv	C 0 0 0 Extreme Precipitation * Monsoon	Estreme Hot Temperature + Heat Wave	Floced and Sea Lavel Rise > River Flood	Biological Hazardo Vector-borne Disease
Significant Impact on the city before 2021	0		0	0
Corrard Devkahility of Huisted	High	Low	łigh	Medium High
Current Hagellude of Heaterd	High	Low	High	Medium High
NUR LANK	High	Low	High	Medsum High
Social impact of hazard overall	Extensed demand for public associat	Fluctuysting asso- antenenic conditions Investability of the second and prevailing at the times investability of the second down and for headbaces cances increased risk to articly unreadle populations	Increased demand for posterior annual monoscience annual for neutropase demand for neutropase demand demand for the annual for demand for the annual for the annual for the annual for the annual claure and the an demand demand	 trainia coi domoni fir public services traina coi domoni fue trainicate anniata traina confectua anniata provide confectua provide con
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Source: Iskandar Puteri Climate Action Plan (CAP)

ISKANDAR INVESTMENT BERHAD | SUSTAINABILITY REPORT 2023



IIB SUSTAINABILITY REPORT 2023

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For more info on IIB's Sustainability Strategies and Implementations, SCAN HERE.

PAST AND CURRENT CLIMATE HAZARDS, IMPACTS AND RISKS

Summary of Climate Hazards and Riska identified in Iskandar Puteri City	ک ۵٫۵٫۵ Extreme Precipitation < Monsoon	Extreme Hot Temperature > Heat Wave	Flood and Sea Level Rise > River Flood	Biological Hazards > Vector-borne Disease
Significant Impact on the city before 2021				
Current Probability of Hazard	High	Low	High	Medium High
Current Magnitude of Hazard	High	Low	High	Medium High
Risk Level	High	Low	High	Medium High



CLIMATE RISK REGISTER

IIB is proactively addressing climate risks and vulnerabilities through comprehensive assessments of Majis Bandaraya Iskandar Puteri (MBIP)'s Iskandar Puteri Climate Action Pian (IPCAP). By analyzing past and current climate hazards, as well as forecosting future impacts. IIB is developing strategic responses to enhance the resilience of Iskandar Puteri and its developments.

PAST AND CURRENT CLIMATE HAZARDS, IMPACTS AND RISKS

Sammay of Clinicia Hazarda and Blaka Hazarda and Blaka Hazarda in Islandar Poteni City	Distreme Precisivation * Monseen	Extreme Hot Temperature + Heat Wave	Flood and Sea Lavel Rise > River Flood	Biological Hazardo Vector-bome Distanse
Significant Impact on the city before 2021	0	0	0	0
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Source: Iskandar Puteri Climate Action Plan (CAP)

ISKANDAR INVESTMENT BERHAD | SUSTAINABILITY REPORT 2023



IIB SUSTAINABILITY REPORT 2023

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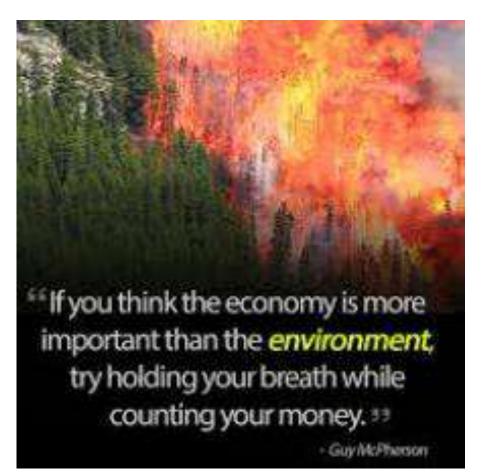
For more info on IIB's Sustainability Strategies and Implementations, SCAN HERE.

Social Impact of hazard overall	 Increased demand for public services 	 Fluctuating socio- economic conditions Increased incidence and prevalence of disease and illness Increased demand for healthcare services Increased risk to already vulnerable populations 	 Increased demand for public services Increased demand for healthcare services Increased resource demand Others - damage/loss of property Inconvenience - closure of road service 	 Increased demand for public services Increased demand for healthcare services Increased risk to already vulnerable populations
Most relevant assets / services affected overall	 Food and agriculture Tourism 	Residential Tourism	 Water supply & sanitation Food & agriculture Waste management Environment, biodiversity, forestry Emergency services Land use plenning 	 Industrial Commercial Residential Public Health
Vuinerable population affected	 Low-income households 	Elderly Persons with disabilities Persons with chronic diseases	Indigenous population Persons with disabilities Low-income households	 Children & youth Elderly Persons with chronic disease Low-income households

#IIBForward27



FOOD FOR THOUGHTS



The major problems in the world are the result of the difference between how nature works and the way people think.

THANK YOU.



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COLLABORATIVE RISK MANAGEMENT FOR CLIMATE RESILIENCE

Moderator

Steve Tunstall PARIMA



Panelist I

Azwan Adnan Johor plantations Group



Panelist II

Shariz Puteh Iskandar Investment Berhad

Panelist III

Rahimah Rahmat JOHOR PORT







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