



MALAYSIAN ASSOCIATION OF RISK & INSURANCE MANAGEMENT

MARIM INTERNATIONAL *Conference 2025*

THE ANTIFRAGILE
RISK MANAGER ~
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RESILIENT,
RELEVANT



LE MERIDIEN KOTA KINABALU

MASTERCLASS 1

14 JULY

GAYA 3

PRE-CONFERENCE

14 JULY

MAHUA

CONFERENCE

15-16 JULY

GRAND BALLROOM

MASTERCLASS 2

17 JULY

MAHUA 1



FOLLOW MARIM ON LINKEDIN & SHARE YOUR MOMENTS FROM THE CONFERENCE
#MARIM #CONFERENCE2025



ABOUT MARIM

MARIM is a non-profit trade association representing corporations which practice Risk and Insurance Management in Malaysia. MARIM was founded in 1992 and the association is managed by an Executive Committee elected by its members. The main objective of MARIM is to promote, foster and develop concepts and practices of Risk and Insurance Management. Members shall benefit from participation in a wide range of educational lectures and seminars in the field of Risk Management and Insurance. Membership also provides access to a network of Risk and Insurance Managers and Associations both locally and internationally.

VISION

- To be a recognized leader in Risk Management.

MISSION

- Promote and foster practice of Risk Management
- Promote and support education and certification in Risk Management
- Provide a forum for the exchange of views and experience of those engaged in risk management
- Provide consultancy to authorities/regulatory bodies in the areas of risk management
- Cooperate with regulatory bodies, government agencies, industries, related associations, media and other stakeholders
- Encourage and cultivate active engagement with members and chapters
- Become a primary resource centre for risk management



MALAYSIAN ASSOCIATION OF RISK & INSURANCE MANAGEMENT

EXECUTIVE COMMITTEE 2025/2026 & 2026/2027



Faisha Shahrman
Chairperson
PLUS Malaysia Berhad



Khaw Guat Eu
Deputy Chairperson
Tenaga Nasional Berhad



Shahrul Nizam Ahmad
Honorary Secretary
Universiti Utara Malaysia



Yuhaizar Mohd Yusuff
Honorary Treasurer
Indah Water Konsortium



Dzulkifly Mohd Yusoff
Committee Member
FGV Holdings Berhad



Shahrizal Sahabudin
Committee Member
Telekom Malaysia



Mysahra Shawkat Ali
Committee Member



MALAYSIAN ASSOCIATION OF RISK & INSURANCE MANAGEMENT

ORGANIZING COMMITTEE



Denial Haris Tan
MARIM Secretariat



Bernard Lee
Programme Coordinator



Yuhaizar Mohd Yusuff
Indah Water Konsortium



Dominic Sinnappar
UEM Edgenta Berhad



Abie Pua
Howden Malaysia



Syarina Yaacob
Tenaga Nasional Berhad



Dr Aminah Ahmad
Sabah Electricity Sdn Bhd



Khaw Guat Eu
Tenaga Nasional Berhad



Message FROM THE CHAIRPERSON

Dear MARIM Members and Industry Colleagues,

It is a real honour for PLUS Malaysia Berhad to take on the role of Chair for MARIM's 2025–2027 term. I am truly grateful for the trust placed in this leadership to guide the association at such a critical time for the risk and insurance management profession.

MARIM has consistently played a crucial role in shaping the risk landscape in Malaysia. As the world around us continues to evolve, driven by new technologies, regulatory changes, and broader uncertainty, the need for robust, interconnected, and forward-looking risk capabilities has never been greater.

Across the industry, we've seen how risk management can serve not just as a safeguard but as a driver of better decision-making, resilience, and innovation. That's the spirit I hope to carry forward during this term, to help strengthen MARIM as a platform for knowledge-sharing, practical learning, and meaningful industry dialogue.

I would also like to acknowledge and thank the outgoing leadership team for their contributions over the years. Their efforts have brought MARIM to where it is today, a respected voice in the risk community. I look forward to building on this foundation with support from all of you.

Let's continue working together to raise the bar for our profession, deepen risk awareness, and contribute to stronger governance practices across sectors.

As we gather for this year's MARIM International Conference, I hope the sessions ahead spark fresh insights, open new conversations, and inspire collective progress across our risk community.

Thank you again, and I look forward to the journey ahead.

Warm regards,

Faisha Shahrman
Chairperson
Malaysian Association of Risk and Insurance Management

You're Invited To **HOWDEN**

Master the Art of Cyber Response in an Era of AI

Workshop

by *Edward Wong*

Empower Yourself with Knowledge!



14 July 2025



15:00 - 17:00

Registered delegates will soon receive their pre-conference invitations from the MARIM Secretariat! Watch your inbox!

Priority will be given to delegates who are insurance and/or risk management practitioners, excluding those from service provider organisations.





In today's landscape of advanced AI and evolving cyber threats, staying prepared is essential. Our interactive workshop equips you to respond effectively to cyber incidents through a hands-on, mini-simulation exercise.

Why Attend?

✓ Experience the First 72 Hours

Walk through the critical first 72 hours of incident response, from the initial Red Alert to stand-down.

✓ Understand Key Roles

Learn about the essential roles and responsibilities within an enterprise that must work together as an effective team.

✓ Interactive Learning

Engage in interactive QR quizzes to share, discuss, and learn from industry peers.

✓ Best Practices & Tools

Take away key best practices and platform know-how to enhance your organization's playbook and preparedness.



Be Proactive!
Don't miss out
on this opportunity
to level-up
your cyber incident
response capabilities!

Like martial arts, effective cyber response relies on practice and discipline. Join our dynamic workshop to sharpen your skills alongside peers.



08:00 Registration | Visit Exhibition Booths

09:00 AT MARIM, We Care

09:15 Welcome Address by Chairperson of MARIM

09:30 Keynote by **Datuk Petrus Gimbad**

09:50 Networking Break | Visit Exhibition Booths

Tomorrow's Changing Climate – Insurance Alone is No Longer Enough

by **Jeffrey Toh, Senior Business Risk Consultant, Business Risk Consulting – Asia, FM**

10:30 *Climate risks are evolving everyday, to become more frequent and more severe. Some of the world's largest natural disasters recently, such as the wildfires in Los Angeles, has seen insurance companies pause or even stop business. Severe climate risks are making insurance in some places inadequate or unattainable. What's next? We believe prevention is better than cure. Join us to learn how to utilise science and data to build resilience into your businesses.*

Effective Governance Avoids Crisis - True Corporate Stories

by **Srikarthic, GRC Technology and Domain Expert, Corporater**

11:10 *Strong governance isn't reaction - its prevention. From cyber threats to climate disruptions, robust governance minimizes chaos by design - ensuring stability and continuity. These stories illustrate such good (or poor) governance.*

Panel Session - Coming Megatrends and The Antifragile Risk Manager

Moderated by **Mohamad Mohamad Zain, Chief Executive Officer, Willis Malaysia**

11:40 **Panellists Ryan Loh Kin Weng, Chief Risk Officer, TNB; Satpal Singh Dhillon, Chief Strategy & Sustainability Officer, PLUS Malaysia; T Sivapalan, Marketing Director, HDI Global SE; Cecilia Tse, Director - Risk, Climate and Sustainability, Aon.**

In an era defined by rapid technological advancements, climate change and geopolitical shifts, organisations face unprecedented levels of uncertainty and complexity. This discussion brings together Risk practitioners to get their views on how risk management must evolve to not only withstand these disruptions but thrive in the face of them.

12:30 Lunch | Visit Exhibition Booths

The agenda is subject to change



7 Steps to Resilience – Cyber Incident Readiness in a Post AI Era

14:00

by Edward Wong, Regional Director - Cyber & Tech Solutions, Asia, Howden

Proactive cyber readiness turns crises into opportunities. Our Cyber expert will share the best ways to prepare, respond and lead during a cyber incident.

Insurance

Risk Management

14:40

Coverage Disputes 101 - What Every Insurance Buyer and Claims Practitioner should Know

by Toby Nabarro, Director - Singapore, Fenchurch Law

Ambiguous policy language, non disclosure, bad faith interpretations are common reasons why insurers don't pay claims. Avoid policy coverage pitfalls, Don't accept a "no" - fight for what your policy promises.

Understanding the Importance of ESG Risk Assessment and Mitigation

by Nurul Diana Intan, Head - Risk & Sustainability, Cyberview

Can we afford to ignore ESG risk? Understand the cost of inaction and why in ignoring it, you bet against the future.

15:10

Environment Impairment - Uncovering the Hidden Perils

by Clive Goddard, Technical advisor, SP&G Gallagher

Industrial developments, waste disposal and pollution are driving the future potential for unprecedented claims. Are Risk Managers taking necessary steps to protect the future; and are Insurers providing adequate coverage for these potential hidden perils.

Harnessing ERM for Strategic Decision-Making: From Risk Compliance to Competitive Advantage

by Dennis Lee, Chief Executive, Toyota Tsusho Re Singapore Pte Limited

ERM is more than compliance—it's a strategic tool. When embedded into decision-making, it helps organisations anticipate risks, align with objectives, and gain a competitive edge.

Self Development - The Making of an Anti-fragile Risk Manager

15:40

by Thirukesan Patmanathan, Facilitator / Executive Coach

In a world of constant uncertainty, risk managers must go beyond resilience to become anti-fragile—thriving under pressure and turning risks into opportunities. This session explores mindset shifts, adaptive strategies, and practical tools for continuous growth in an evolving risk landscape.

16:20

Closing | Networking Break | Visit Exhibition Booths

19:00

Dinner | Risk Management Awards

The agenda is subject to change



08:00 Registration | Visit Exhibition Booths

Shaping Organisational Risk Culture and Measuring Risk Maturity

by Datin Nik Sunita Azura, Head - Integrated Risk Planning & Performance, PETRONAS

09:00 *A strong risk culture is the backbone of resilient organisations, yet many struggle to define and measure it effectively. Our speaker shares her experience on how to create a culture where everyone manages risk effectively plus putting in place meaningful measures to track and improve it.*

Green Is The New Black: Integrating Sustainability Into Risk Strategies

by Aon - Neil Gravestock, Business Development Leader, AGRC; Cecilia Tse, Director - Risk, Climate and Sustainability; Chris Garrett, Head of Sales & Marketing - Executive Vice President

09:40 *Green is the new black explores how forward thinking organisations embed environmental and social responsibilities into risk management frameworks. Companies that thrive must align with global standards such as TCFD and CSRD and learn to turn sustainability risk into competitive advantages.*

10:20 Networking Break | Visit Exhibition Booths

Leading International Risk and BCM Teams to Achieve Operational Excellence

by Nili Shayrina Saat, Group Chief Risk Officer, IHH Healthcare Berhad

11:00 *This session explores key strategies for leading global Risk and BCM teams, fostering resilience, and integrating best practices to achieve operational excellence.*

The Net Zero Agenda: Key Areas for Climate Action

by Ir. Ts. Dr. Gideon Tan, Head of Group Transformation, FGV Holdings Berhad

11:40 *This topic delves into carbon management, explores the carbon market and trading, and highlights key initiatives that can help an organisation align with the National Energy Transition Roadmap (NETR) and the UN Sustainable Development Goals (SDGs).*

12:30 Lunch

The agenda is subject to change





Steady at the Helm - Leading through Turbulence

by Sashikala Nair, Co-Founder & Public Relations Director, MNAIR PR Consultancy Sdn Bhd

14:15

When a crisis hits, calm and clear leadership is crucial. Our speaker will share real-life experiences and practical strategies for making decisions, managing stakeholders, and recovering after a crisis. Learn how to turn disruptions into opportunities and transform challenges into successes.

Panel Session - Skills Needed to be an Anti-fragile Risk Manager & Creating a Robust Organisational Risk Culture - Hear It from the Experts on What Practices Work and What Should be Discarded.

Moderated by Roy Sharma, Managing Director/Principal Officer, Asia Reinsurance Brokers (Labuan) Ltd.

15:00

Panellists Azmarin Johari, Head of ERM, Maxis Bhd; Nili Shayrina Saat, Group Chief Risk Officer, IHH Healthcare Berhad, Olivia Marie Wong, General Manager, Group Risk & Insurance, Sarawak Energy Berhad.

This topic explores the essential skills required for risk managers to cultivate anti-fragility and also delves into strategies for fostering a robust organizational risk culture, emphasizing proactive risk awareness, open communication, and continuous learning.

Networking

16:00

End of Conference - See You Next Year!



The agenda is subject to change





MALYSIAN ASSOCIATION OF RISK & INSURANCE MANAGEMENT

MEET OUR MODERATORS & SPEAKERS



Datuk Petrus Gimbad



Jeffrey Toh
Senior Business Risk Consultant
Business Risk Consulting, Asia
FM



Sriarthic
GRC Technology &
Domain Expert
Corporater



Mohamad Mohamad Zain
Chief Executive Officer
Willis Malaysia



Ryan Loh Kin Weng
Chief Risk Officer
Tenaga Nasional Berhad



Satpal Singh Dhillon
Chief Strategy & Sustainability Officer
PLUS Malaysia



T. Sivapalan
Marketing Director
HDI Global SE



Cecilia Tse
Director
Risk, Climate & Sustainability
Aon



Edward Wong
Regional Director
Cyber & Tech Solutions - Asia
Howden



Toby Nabarro
Director - Singapore
Fenchurch Law



Nurul Diana Intan
Head - Risk & Sustainability
Cyberview



Clive Goddard
Technical Advisor
SP&G Gallagher



Dennis Lee
Chief Executive
Toyota Tsusho Re Singapore



Thirukesan Patmanathan
Facilitator / Executive Coach



MALAYSIAN ASSOCIATION OF RISK & INSURANCE MANAGEMENT

MEET OUR MODERATORS & SPEAKERS



Datin Nik Sunita Azura
Head - Integrated Risk
Planning & Performance
PETRONAS



Neil Gravestock
Business Development Leader
AGRC
Aon



Chris Garrett
Head of Sales & Marketing
Executive Vice President
Aon



Nili Shayrina Saat
Group Chief Risk Officer
IHH Healthcare Berhad



Ir. Ts. Dr Gideon Tan
Head - Group Transformation
EGV Holdings Berhad



Sashikala Nair
Co-Founder
Public Relations Director
MNAIR PR Consultancy



Roy Sharma
Managing Director /
Principal Officer
Asia Reinsurance Brokers (Labuan) Ltd



Azmarin Johari
Head of ERM
Maxis Bhd



Olivia Marie Wong
General Manager
Group Risk & Insurance
Sarawak Energy Berhad



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MALAYSIAN ASSOCIATION OF RISK & INSURANCE MANAGEMENT



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Sight unseen

Working together to safeguard against hidden risks

The story of FM can in many ways be encapsulated in one word: partnership. Some 200 years ago, a Rhode Island textile mill-owner named Zachariah Allen was making improvements to his mill to increase its resilience to fire and reducing the chance of loss. He thought a reduction in insurance premiums was a safe bet but instead, he was turned down.

Knowing he was not alone, Mr Allen joined forces with other mill-owners to establish a company that would provide insurance to “only those manufacturing facilities of the finest construction and the highest degree of maintenance and quality”. This partnership established what became known as the Factory Mutual System, now known as FM.

Evolution and revolution

Fast forward to today, FM currently operates in more than 150 countries globally with over 5,500 employees. Its 648-hectare Research Campus in West Glocester, Rhode Island, and the recently opened FM Global Centre, a SGD\$80m client-centred experiential risk-management facility in Singapore's Science Park, conduct testing in fire, electrical, climate and explosion hazards. These tests range from witnessing the difference in how products burn to how construction components perform in hurricane, hail and other severe weather conditions.

This year has also seen a makeover and updated look at FM, with a revised logo, bespoke fonts and vibrant colours. It's a brand-new visual identity to unify the business and leverage the singular “FM” name into the next chapters of what the mutual stands for: protection, progress—and, of course, partnership.

Risks shaping the future

As businesses look ahead, FM is too. As Alex Tadmoury, who oversees operations for EMEA, Asia Pacific, Canada and specialty industries, as well as FM Affiliated, FM's middle-market insurance division, puts it: “We've thoroughly addressed the risks of the 1830s, but businesses want to know, what about the 2030s?”

In May 2024 FM launched its Renewable Energy unit. This is

in direct response to a growing industry and a rapidly changing risk landscape to support clients with one of the most significant challenges of our time—the transition from fossil fuels to renewable energy. By understanding loss, clients can take proactive steps to prevent it. FM experts can leverage data in power generation to better understand key loss drivers in the transition to renewables, and how to minimise their impact.

Artificial intelligence (AI) also plays a key role in FM's never-ending push to service its clients. “It's important to recognise that FM has been working with AI technology for more than a decade,” says Mr Tadmoury. “Most of our predictive client-facing tools were developed using AI, long before it was cool.”

Generative AI, such as ChatGPT, is a fast-moving development, and FM has teams devoted to actively exploring potential uses and technology implications. Discriminative AI is what sets FM apart, with location-based data helping with key decision points, such as making predictions about which locations are more likely to experience a large loss.

Strong fundamentals

FM has certainly moved beyond Rhode Island textile mills, but the founding value of partnership in many ways has not changed to this day: work collaboratively to mitigate any risks, thus reducing future loss potential.

“It's one of the great, mostly unknown global business success stories,” says Mr Tadmoury. “How could it be in a world of daily, exponential change that the basic principles Mr Allen established in 1835 would still be very much in play today?”



To learn more,
visit bit.ly/FM-sight-unseen
or scan the QR code.



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Together, let us ignite a change and empower a better, brighter future.

NET ZERO 2050



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HDI Global SE

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insurance revenue (gross) in
2024

HDI founded in
1903

Over
5,000
employees
worldwide

More than
200 RISK ENGINEERS
worldwide

RATINGS

Agency	Entity	Date	Rating
A.M. Best	HDI Global SE	20 December 2023	A+ (superior)
S&P	HDI Global SE	5 February 2025	AA- (stable)

Talanx Group (Parent company of
HDI Global SE)

€48.1 BILLION
gross written
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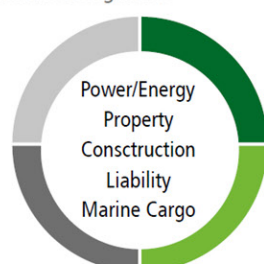
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We believe in fostering relationships with clients that are made to last
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