



RESUME

PERSONAL DETAILS

Full Name	MOHD. ZAINUDDIN KAMAR <i>Certified Information Systems Auditor, CISA</i> <i>Chartered Members of the Institute of Internal Auditors Malaysia, CMIIA</i> <i>Master in Information and Communication Technology Management</i>
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Office Address	Internal Audit Department Labuan Reinsurance (L) Ltd.(co-located office) Tower 5, Avenue 5, Bangsar South City No.8, Jalan Kerinchi, 59200 Kuala Lumpur
Contact No.	Office: 03 20805291 Mobile: 013 3801893
E-mail Address	zainuddin4771@gmail.com zainuddin.kamar@labuanre.com.my
Age	52 years (date of birth:4 July 1971)
Interests	Sports and recreational activities

Current Salary Package	Basic monthly pay of RM17,000 and monthly car allowance of RM2,300.
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CAREER OBJECTIVE

To obtain a challenging position which leverage my experience in corporate governance, internal audit, risk management, compliance management, Shariah governance, IT governance, information security, data analytics, technology audit, fraud investigation and system forensic.

EDUCATION AND CONTINUOUS LEARNING

- As of October 2023

To pursue the **Institute of Internal Auditors' (IIA) Certified Internal Auditor (CIA)** certification (fast-track examination) in February 2024.

- 2017

Conferred the **Chartered Member of the Institute of Internal Auditors, Malaysia-CMIIA** in March 2017.

- 2015

Graduated and conferred with **Master in Information and Communication Technology Management (MiCTM)** from the Asia e University (AeU) Kuala Lumpur, Malaysia in September 2015. A Master programme tailored specifically for practitioners and professionals who seek to reinforce their strategic IT decision making and management skillsets.

Completed the final assignment in August 2015, in a form of Project Paper entitled – “Adoption of IT Governance Framework for Financial Institutions – Case Study on Implementation of COBIT in MNRB Group of Companies”.

Conferred merit scholarship for the first semester. Cumulative Grade Point Average (CGPA) upon completion of the Master programme of 3.41.

- 2010

Conferred the **Certified Information Systems Auditor-CISA** professional designation by ISACA in April.

- 2009

Passed the CISA (Certified Information System Auditor) ISACA professional qualification examination in July. ISACA is a global professional body which provides guidance and affiliation for practitioners of governance, risk, and control for information technology (IT) and information systems (IS).

- 1994 to 1996

Pursued the Chartered Institute of Management Accountants (CIMA) qualification at Emile Woolf College of Accountancy, London, UK.

- 1989-1992

Diploma in Accountancy from Universiti Teknologi MARA (UiTM).

- 1984-1988

Sekolah Tuanku Abdul Rahman, Ipoh (SPM First Grade).

IT LITERACY

Knowledge and extensive utilizations of Microsoft Office suite, IDEA and ACL audit software, UNIX Operating System, Oracle DBMS, Microsoft Access, Tableau, proprietary Takaful and insurance applications, common public cloud computing platforms and various business analytics tools and support systems. In-depth COBIT 5/COBIT 2019 knowledge and implementation exposures.

PROFESSIONAL MEMBERSHIP

- The Information Systems and Control Association – **ISACA** – member
Membership no. :400173
- **CISA** (Certified Information Systems Auditor) professional designation
- Chartered Member of the Institute of Internal Auditors Malaysia – **CMIIA**
Membership no. :211157

CONFERENCE, SEMINAR AND TRAINING ATTENDED

Internal Audit, Technology Audit and Governance-Related

- RMIT – Adoption and Implementation – March 2020
- ISACA Malaysia – Cybersecurity, IT Assurance & Governance Conference 2018
- CSM-ACE 2010 – Securing Our Digital City
- On the Job - IT Audit Training in System and Programming
- Introduction to IDEA for Windows (Version 3)
- Seminar on IS Auditing, Intermediate Level – IIA
- Sawyer's Seminar on Audit Supervision – IIA
- UNIX Security Audit

- Fraud and the Internal Audit Role – 2013
- Information Security Conference 2003
- COBIT IT Risk Assessment Methodology
- Information Security Standard - ISO17799
- IS Auditing - UNIX and Windows NT
- IT Governance 2007 Conference
- COBIT Implementation Case Study
- ISACA Malaysia Intrusion Detection Strategy
- ACL 201 Data Analysis Techniques
- 2007 National Conference on Internal Auditing
- IT Governance 2007 Conference
- Beyond IT Audit
- Practical Risk Based Auditing
- Strategic Audit and Control Consideration in Electronic Commerce
- ISACA IT Governance 2011 Conference
- Insurance & Takaful Technology Conference
- Business Continuity Management – Building Organisation's Resilience

EMPLOYMENT AND EXPERIENCE

From November 2022

Employed by Labuan Reinsurance Ltd, a general reinsurer and retakaful operator as the Head of Internal Audit Department. The position requires incumbent to evaluate the effectiveness of internal controls implemented by management, and to ensure the highest degree of compliance with regulatory/legal requirements, and adherence towards corporate policy and procedures, corporate governance practices, code of conduct standards and relevant industrial collective practices.

December 2019 – October 2022

Appointed by the Board to assume the role of Chief Information Security Officer (CISO) for Berjaya Sompo Insurance Berhad. Reports administratively to the Chief Risk Officer (CRO). Entrusted to ensure that a workable Technology Risk Management Framework (TRMF) and Cyber Resilience Framework (CRF) are observed consistently and well-formulated to address the overall technology risk within the company.

Driven and evaluated the observance of technology-related regulatory and legal requirements, with focus on the expectations of Bank Negara's Risk Management in Technology (RMiT) policy document. Advise, as and when solicited on the overall handling and conduct of the business continuity management (BCM) towards satisfying the regulator's expectation and business needs.

November 2016 – November 2019

Employed by Berjaya Sompo Insurance, a subsidiary of Sompo Japan to spearhead dedicated technology assurance section, within the Internal Audit Department. Conducted various technology governance and information security-related reviews in line with Bank Negara Malaysia's (BNM) requirement and the Audit Committee of the Board's expectation. Tailored the financial year 2020's IT Audit

Evaluated general and specific measures implemented towards addressing the BNM's newly issued policy document entitled "Risk Management in Technology" which comes into effect from 1 January 2020. In addition, among roles entrusted by the international holding company is to reflect, adopt and inculcate COBIT 5, the IT Governance Framework from ISACA within the audit reviews conducted.

As of April 2016

Resigned from MNRB Holdings, initially to assume the Head of Compliance position offered by Tune Insurance Malaysia Berhad in January 2016. Decided in April 2016 to take a career break towards providing full-time care for my late mother.

From December 2004 to April 2016**Internal Audit and Assurance - Role and Responsibility**

Employed by MNRB Holdings Berhad since December 2004. An Assistant Vice President (AVP) with the Internal Audit Department, initially assigned to establish and propel the Information System Audit Section of the department. Main responsibility was to ensure an efficient and transparent technology-related establishment within the group of companies.

Lead since July 2012, both the Operational Audit Section for Takaful Ikhlas Berhad, and the MNRB Group of Companies' Information System (IS) Audit Section. Both sections were part of the three sections within MNRB Holdings' Internal Audit Department (IAD). Main deliverable was to ensure that Bank Negara Malaysia (the regulator) and MNRB Group of Companies' Audit Committees receive balanced and accurate descriptions of the operational, financial and information system controls within the companies.

Companies under MNRB Group of Companies are MNRB Holdings Berhad, Malaysian Reinsurance Berhad, Takaful Ikhlas Berhad, MNRB Retakaful Berhad, Malaysian Re Dubai Ltd and MMIP Services Sdn Bhd.

Evaluated the core and non-core functions within the Family and General businesses of the company, which include scopes expected to be covered on a yearly basis, such as Underwriting, Claims, Certificate Servicing, Shariah Observance, Actuarial Valuation, Product Development, Finance, Investment and Marketing/Distribution Channels.

Evaluated all the technology-related areas required for all the companies under the MNRB Group. Technology-related reviews were segregated into respective areas: -

- a. Infrastructure, application and database functions;
- b. Information security;
- c. Business continuity management;
- d. Project management, and
- e. IT regulatory requirements.

Evaluated IT project management activities. Extensively involved in reviewing the system effectiveness of any newly acquired/developed technology-related infrastructures and facilities. Involved in completing several risk management evaluations for the organization's application systems and platforms.

Performed internal investigations, as and when instructed by authorized parties. Investigations were normally requested arising from identified fraudulent act, or as and when a detailed discovery is required towards proposing suitable measures for process to be improved or control to be tightened. Towards completing an investigation or discovery review, large and disparate data were gathered and analyzed, for purpose of supporting or refuting the identified substance within the highlighted disputes, allegations or anomalies.

Brief descriptions on instances of investigations and discovery reviews conducted are as follows:-

- Fraud perpetrated by motor Takaful agents, by immediately cancelling the issued motor cover notes after participants' road tax were created by JPJ. Contributions pocketed of around RM90, 000.
- Fraudulent act committed by the staff in-charge of handling the surrender, maturity and cancellation of family Takaful certificates. Sum of around RM200,000 payable to affected Takaful participants was diverted to third party accounts, within a period of one month.
- Application and database system investigation to establish all changes made by the system administrator within the system's database. Data changes and replications were observed as made towards the eligible sum cover for an identified population of single-payment family Takaful certificates.

IT Governance Role and Involvement

Established close relationship with the IS/IT Supervision Unit of Bank Negara Malaysia, towards clarifying the technology-related issues that were highlighted during the Unit's planned and ad-hoc reviews of the financial institutions under MNRB Group of Companies. Follow-up audit by Internal Audit was then conducted to examine and provide assurance that holistic and thorough resolution of issues that have been undertaken and observed by Management of the companies. COBIT 5, the IT Governance Framework established by ISACA has been the main point of reference and guidance towards evaluating the activities and recommending necessary measures.

Worked closely with Compliance Department and Risk Management Department to ensure that technology-related documentations, procedures, policies, compliance requirements and risk management practices are comprehensive and up to date.

On a continuous basis, involved under the advisory and/or oversight capacity within all IT projects embarked by the companies within the Group. Steps and activities defined as per the adopted system development methodologies were evaluated by representative from Internal Audit.

From February 1997 to December 2004

Employed by a well-established insurance company, Malaysian Assurance Alliance Berhad (MAA – now known as Zurich Insurance Malaysia Berhad) as an Internal Audit Executive. Performed various IT, operational, financial and investigation audits that cover MAA branches, departments and subsidiary companies. Been under the capacity of audit team leader from year 2000 to 2004.

Lead and established the Information System Audit Section. Various IS-related audits were performed since year 2001. Covered the areas of environmental and physical security, system development lifecycle, disaster recovery planning, program and software change management and network security. IDEA and ACL audit software have been extensively used to perform the analytics within the various IS audits conducted.

Appointed as Departmental Action Team (DAT) facilitator in 2002. Facilitated several quality improvements projects by departments towards achieving the desired continuous quality improvement. The Internal Audit Department was conferred the first runners up for MAA Quality Project Convention held in 2001. Participated in the National Productivity Corporation (NPC) 2002 Mini QCC Convention and won the Silver Award.

1993-1994

Involved in a small-sized but expanding family business. Job involves monitoring and evaluating the financial well-being of the enterprise. Pursued the CIMA (UK) qualification in London from 1995 to 1996.

Instances of High-Impact Reviews and Involvements (Internal Audit Capacity)

With MNRB Holdings' Group of Companies

IT System Implementation

- i. Completion of project for the development, implementation and migration of new reinsurance system - SICS/nt for the Group's reinsurance arm, Malaysian Reinsurance Berhad, replacing its legacy IRIS system in year 2008. The new system came with an attached business intelligence and analytics tool that directly furnish the decision makers with necessary "drilled-down" information, culminated from various sources of data.

- ii. Completion of a newly initiated business analytic application tool, referred as TIBA for the Group's Takaful arm, Takaful Ikhlas Berhad in 2013. Subsequently performed, on mandate given by the Audit Committee of the Board, a comprehensive post-implementation review (PIR) upon the tool's completion of a six-month post-commissioning period.

Main objective of the PIR was to determine whether the acquired features for the newly delivered application tool have adequately facilitated and supported the decision-making process, for both the Business Operations and Business Development divisions.

Internal Audit Department-Investigation

Distorted cash value computation discovered for both newly launched and existing family Takaful products. The anomaly-prone program model utilised by the Takaful Product Team was then reconstructed by IA by using ACL audit tool towards validating the system computed Takaful certificates' cash value sum that were automatically refreshed in the core Takaful system on a monthly basis.

Net understatement of affected certificates' cash value, upon completion of a-two-month observation period stood at around RM5 million. Initial troubleshooting measure recommended was to thoroughly revisit the system control metrics, with focus towards enhancing the visibility within the program model utilised by Takaful Product Team and Actuarial Team.

Internal Audit Department-Ad-Hoc Review

- i. Performed and completed a holistic functional review of the Takaful Ikhlas Berhad core Takaful system – PREMIA, as assigned by the Audit Committee of the Board in year 2014. Main objective of the review was to determine and evaluate viable options to the company, of either to enhance the existing application platform, or to immediately develop or acquire a brand-new application system.

Both options were evaluated, mainly to gauge the options' suitability with the company's identified strategic initiatives and business expansion plans. The Board had, in early 2015 made the decision that a new application platform is to be acquired and implemented, in line with the company's technology modernisation intent.

- ii. Performed and completed a functional review in year 2012, which covered the operational, compliance, marketing and technology aspects for a newly established Regional Unit for Malaysian Reinsurance Berhad in Dubai, United Arab Emirates (UAE). The functional review identified issues and concerns related to the new establishment such as, additional measures needed to fully satisfy with local regulators' requirements, general and specific enhancements to the marketing scopes and strategy, and necessary modifications for the core reinsurance system and its database, to fine-tune with specific type of transactions for the new Dubai Regional Unit.

With MAA Assurance Berhad (now known as Zurich Insurance Malaysia Berhad)

Performed a business due diligence exercise on a general insurance company in Jakarta, Indonesia, identified as suitable to be acquired by MAA Assurance, as part of its regional expansion plan. The exercise was conducted in year 2002 mainly to estimate an overall value of the targeted company and compare it with the initial asking price. Accordingly, the financial statements, accounts, underwriting and claims records were verified, and the overall business processes and existing technology platforms were observed.

Conclusion derived was that the asking price for the targeted company as quoted by the entity's holding company has been roughly 30% higher as compared to the calculated fair value, mainly reflected to the current and potential insurance liabilities, and the projected insurance premium to be received in the near future. Negotiation to reduce moderately the asking price failed and the intended acquisition was then aborted. The Indonesian insurer was reported to be liquidated, roughly two years after the conducted due diligence exercise.

PERSONAL CHARACTERISTIC

Personal Quality

Described as a person with the combination of deep technological knowledge, solid business acumen, good communication and leadership skills, and creative problem-solving insights.

Preferred Work Environment

To work in a well-organised environment where performance is measured with the highest degree of accuracy. I am ambitious, yet realistic about completing assigned projects successfully and satisfactorily.

REFEREES

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I authorise the handling of my personal details, in accordance with the relevant Malaysian Law - Personal Data Protection Act 2010 (PDPA 2010).