

International Health Insurance Forum 2022

Middle East event

25 - 27 September
Art Hotel & Resort
Manama, Bahrain

The future of health insurance in the Middle East

How data and tech are changing products, pricing, distribution and market efficiencies

Bahrain World Trade Centre

Supporting Sponsor



Knowledge Partner



Strategic Partner



Forum Affiliates



Media Partners



Our forthcoming events

Note that the first date shown is that of the complimentary Prior Evening Reception.
The main forum takes place on the following two days



INTERNATIONAL HEALTH INSURANCE FORUM West Africa event

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15 – 17 November 2022
Labadi Beach Hotel, Accra, Ghana



INTERNATIONAL HEALTH INSURANCE FORUM Southeast Asia event

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8 – 10 February 2023
Parkroyal Hotel on Beach Road, Singapore



INTERNATIONAL HEALTH INSURANCE FORUM East Africa event

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April 2023
Radisson Blu Hotel, Upper Hill, Nairobi, Kenya

Speaker and
sponsor enquiries
are welcome

Welcome to our third Middle East event

The art of good conference production

The art of good conference production relies upon relevant content, engaging speakers, first class facilities and ensuring the event not only educates and informs the audience but provides value for money.

Beyond that, it should offer great networking and be an enjoyable experience for all involved.

The profusion of video conference events during the Covid-19 pandemic has provided some innovation but often the technology is not used to its best and audience attention and engagement is poor with reduced networking success.

There have been very few in-person events in recent years dedicated to health insurance as a health system financing tool. We are changing that.

Our format

In 2018 we believed that a new format was required to bring alive health insurance conferences in the Middle East and make them relevant to a wider audience outside of just UAE. We believe that smaller, more intimate events offer greater, more valuable networking and knowledge transfer opportunities. We saw this format succeed at a number of events in Europe over the previous two years.

Our events have been changing the *status quo* of in-person events which are re-emerging in some parts of the world as travel restrictions constantly change.

Whilst the themes should be relevant to the broader region, speakers should have global experience to bring insights from other parts of the world.

Our events are “**quality**” not “**quantity**” events. Importantly, they are “**how to do**” not “**what to do**” events.

Our events so far

Since 2018 and despite the pandemic, we have produced events in UAE, Kenya, Ghana, Rwanda, South Africa and also in Bahrain. This will be our eighth event and our third in the Middle East.

Why Bahrain?

There are only three currently active health insurance conferences that remain in the region, one biennial event held in Cairo, one in Dubai and another in Muscat, all of which primarily attract in-country speakers and delegates.

Yet we see Bahrain as being a far more relevant and attractive venue for delegates from other GCC countries as well as from Jordan, Lebanon and Egypt.

In addition, Bahrain, along with Oman and Qatar is a focus of attention in the region as it moves forward with its plans for mandatory health insurance.

The themes

Aside from new regulation, data and technology are undeniably the driver of change in every aspect of the health insurance ecosystem. It is changing **products, pricing, distribution and market efficiencies**. These are the themes for this forum.

A different calibre of speaker

Several of our speakers will have experience of speaking at conferences around the globe and will generally be high level executives who can bring their globally acquired experience to our audience.

But we can equally learn from regional speakers with international experience but who also have experience of their own markets which have different challenges. The opportunity for knowledge transfer between speakers from outside the region and within the region is enormous.

The audience

We expect the forum to be attended by insurers and reinsurers, intermediaries, regulators, IT firms, financiers, telcos, pharmacos and healthcare providers.

I hope our approach will inspire you!



Robin Ali
Head of Program Content
International Health Insurance Forum series

Our Event Advisory Panel

Local knowledge is essential in developing a program for a specific region

We could not have produced such a program without the support and advice of our local Event Advisory Panel.

I take this opportunity to personally thank everyone who appears below for their voluntary and amazing support.



Fetooh Al Zayani
Independent Advisor and Consultant
Insurance and reinsurance
Kingdom of Bahrain



Maysa Alkooheji
General Manager
United Insurance Company BSC(c)
Kingdom of Bahrain



Rahma Jaber
General Manager
Nextcare Bahrain
Kingdom of Bahrain



Roshan Aravind
Chief Distribution Officer
Al Hilal Life and Takaful
Kingdom of Bahrain

Your program

Last minute changes may occur due to speaker availability and video link facilities

25 September 2022

- 1930 - 2200 Evening reception (complimentary for all Forum attendees)
Mingle informally with delegates, sponsors and speakers as you enjoy food and beverages at the poolside restaurant area of Art Hotel and Resort



26 September 2022

0800 - 0900 Registration and refreshments

- 0900 - 0920 Event producer's welcome and thoughts

Robin Ali

Head of Practice, The Consilient Consultancy Limited, Ireland and
Head of Program Content, International Health Insurance Forum



- 0920 - 0930 Chairperson's welcome address

Zainab Al Moosawi

Bahrain Institute of Banking and Finance, Bahrain



- 0930 - 1000 The future of health insurance in the Middle East: a health insurance underwriter's perspective

Shaikha AlQasim

Manager - Medical Underwriting, Bahrain National Life



- 1000 - 1030 How can we ensure the health insurance industry has the required pool of qualified practitioners to meet the expectations of its stakeholders?

Manal Mashkoor

Head of the Centre for Insurance, Bahrain Institute of Banking and Finance, Bahrain



- 1030 - 1100 Forum sponsor speech: An overview of access to medicine and the value of innovation in MEA

Jeffrey P. Kemprecos

Director of Communications, Government Affairs & Market Access, GSK Gulf



1100 - 1130 Refreshment break and networking

Theme 1: How data and technology are changing health insurance product design and what it means for insurers and providers

- 1130 - 1200 Session 1: How can digital distribution be used to enhance rather than constrain new product design?

Mahesh Balani

Chief Operating Officer, InsuranceMarket.ae by Afia Insurance Brokerage Services LLC,
United Arab Emirates

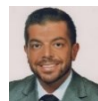
Via video link



- 1200 - 1230 Session 2: How is the increase of telemedicine affecting product design and are insurers responding well enough?

Maher Antar

General Manager, GlobeMed Bahrain WLL, Bahrain



1230 - 1315 Panel session A: Is product design changing quickly enough to meet today's varying consumer needs?

Maresh Balani
Mohamed El-Dishish
Maresh Antar
Neeraj Gupta

1315 - 1430 *Lunch and more networking!*

Theme 2: How data and technology are affecting health insurance pricing and how it will affect the market

1430 - 1500 Session 3: How do AI/ML algorithms work in health insurance underwriting and product pricing?

Navarun Jain

Senior Actuarial Analyst, Lux Actuaries and Consultants, United Arab Emirates



1500 - 1530 Session 4: How is precision underwriting impacting the principle of risk pooling and will it make health insurance unaffordable for many?

Hasham Piperdy

Director Actuarial Services, Badri Management Consultancy, United Arab Emirates



1530 - 1545 *Quick refreshment break*

1545- 1615 Session 5: How do privacy laws affect the usage of personal medical information by both payers and providers?

Simon Peter D Isgar

Partner, BSA Ahmed Bin Hezeem Associates, United Arab Emirates



1615 - 1700 Panel session B: Implications of the application of AI/ML to health data from the perspectives of data privacy, underwriting, risk pooling and affordability

Navarun Jain

Hasham Piperdy

Simon Peter D Isgar

1700 - 1715 Chairman's summation and close of the day's session

27 September 2022

0900 - 0930 *Arrival refreshments*

0930 - 0945 Chairperson's opening

0945 - 1030 Special address: How and to what extent should we rely solely on data and technology to deal with overuse of medical services?

Nir Kaminer

Founding Partner, Medical Reviews International, Ireland



1030 - 1100 Special address: Sustaining private health insurance systems in the Middle East: lessons learnt, what needs to improve and how?

Robin Ali

Head of Practice, The Consilient Consultancy Limited, Ireland and United Arab Emirates



1100 - 1130 *Refreshment break*

Theme 3: How technology is changing distribution of health insurance products and the impact on insurers

1130 - 1215 Session 6: How are mobile apps really influencing customer experience and helping distribution?

Session 7: How can insurers develop effective and efficient digital distribution channels?

Husain Sabt

Head of Information Technology, Solidarity Bahrain



1215 - 1300 Panel session C: Are intermediaries succeeding more than insurers in utilizing digital platforms for distribution?

Mahesh Balani

Neeraj Gupta

Husain Sabt

1300 - 1400 *Lunch and a chance for more networking*

Theme 4: The impact of data and technology on market efficiencies and relationships between insurers, TPAs and providers

1400 - 1430 Session 8: How technology can improve automation and enhance the claims process

Adi Codaty

Business Development Director, MR HealthTech, United Arab Emirates

Via video link



1430 - 1500 Session 9: Emphasizing the importance of Health informatics to all stakeholders: what it means to each of them.

Dr Ibrahim Alubbad

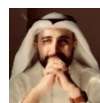
Health Informatics & CDI Director

ANOVA for health and application services, Saudi Arabia

Hamad Al-Huzami

CEO and member of Board of Directors

ANOVA for health and application services, Saudi Arabia



1500 - 1530 Session 10: How advances in medical coding are improving payer-provider efficiencies and the impact on human resource requirements

Mohamed El-Dishish

Chief Executive Officer, Insurance Institute of Egypt, Egypt



1530 - 1515 *Refreshment break*

1515 - 1600 Panel session D: Is the advance of data and tech driving the argument for specialized health insurance companies and/or market consolidation?

Adi Codaty

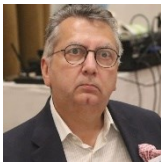
Mohamed El-Dishish

Mahesh Balani

Husain Sabt

1600 - 1615 Chairperson's remarks and close of IHIF 2022 Middle East Event

Your Forum Producer



Robin Ali
Owner and Head of
Practice
The Consilient
Consultancy Limited
Ireland and
United Arab Emirates

Robin Ali is a highly qualified and experienced insurance professional having served the industry in diverse roles for 31 years, the last 16 being in the Middle East. He began his career in the UK where he worked with Standard Life, Eagle Star and Zurich Insurance companies.

In mid-2016 he stood down from a full-time role with Dubai Health Authority where over a period of 3 years he developed and implemented on behalf of Dubai Government an insurance regulatory framework in support of the 2013 Health Insurance Law of the Government of Dubai.

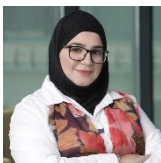
Robin founded The Consilient Consultancy, an independent advisory services practice originally based in Dubai, at the end of 2015. The Consilient Consultancy was redomiciled to Ireland in March 2020. Robin continues to live in Dubai

Prior to establishing Consilient and his work with DHA, Robin worked for Ernst & Young's Middle East Insurance Advisory Services practice advising international and regional insurers, reinsurers and regional regulatory authorities.

The Consilient Consultancy advises both public and private sector clients in developing countries in health insurance and health system financing

Disenchanted with the quality and lack of dedicated health insurance events, Robin decided that The Consilient Consultancy could provide a fresh approach...so here we are four years after our first event!

Your Chairperson



Zainab Al Moosawi
Program Coordinator –
Centre for Insurance
Bahrain Institute of
Banking and Finance
Kingdom of Bahrain

Ms. Zainab joined the Centre for Insurance at the BIBF in 2019 as an Officer and is responsible for organizing training courses for the Insurance Sector in the Kingdom of Bahrain.

Ms. Zainab is an active member of her team and always supports her colleagues. She loves to work in the field of Event Management as she has organized successful events for the Center such as the Insurance Market Dialogue.

Ms. Zainab graduated from Ahlia University in 2019 with a Bachelor's degree in Management and Marketing, was the Media Team Leader in the TogetherSafe Campaign, representing the Kingdom of Bahrain in the Peer to Peer Global Facebook Challenge and worked on events with the team as Master Ceremony, Planner and Organizer.

Your speakers



Shaikha AlQasim
Medical Underwriting
Manager
bnl
Kingdom of Bahrain

Shaikha AlQasim leads the Medical Underwriting Team at Bahrain National Life Assurance Company (bnl) since 2019. She has more than 14 years of experience in the insurance field, specializing in pricing, underwriting and operations of Health Insurance businesses.

Following the completion of her Bachelor's degree in Financial Accounting from the University of Bahrain, she pursued her Insurance Studies completing the Advanced Diploma and attaining her associateship of the Chartered Insurance Institute (ACII) in 2014 and another Advanced Diploma in Life and Health Insurance from Life Management Institute (LOMA) in 2019.

Prior to joining bnl, Shaikha worked as a Medical Underwriter in Arab Insurance Group (Arig) where she started her career in reinsurance in 2008, and trained with various departments which helped in building her experience.



Manal Mashkoor
Head of the Centre for
Insurance
Bahrain Institute of
Banking and Finance
Kingdom of Bahrain

Manal Mashkoor is the Head of the Insurance Learning Insurance at Bahrain Institute of Banking and Finance (BIBF). Before joining BIBF, Manal started her career at Arig, as part of the reinsurer's prestigious management development program.

She holds a bachelor's degree from the University of Bahrain in Business Information Systems and a Master of Science Degree in Human Resources (MSHR) from DePaul University. She is the first female in the GCC to have earned the elite Fellowship of the Chartered Insurance Institute (FCII). Her dissertation focused on the role of professional development in attaining career progress in insurance.

Manal was awarded the student of the year in two categories in the BIBF graduation ceremony held in 2007. In 2015, the Ministry of Labour in Bahrain presented Manal with the "Best Trainer Award" at their 7th Annual Ceremony for Training.

Over the past fourteen years she has conducted insurance training across the Middle East and collaborated with regulators and insurance companies in developing qualified human capital for the insurance industry.



Jeffrey P. Kemprecos
Director of
Communications,
Government Affairs &
Market Access
GSK Gulf
United Arab Emirates

Jeffrey P. Kemprecos, BA, MA, MIBS, is Director of Communications, Government Affairs & Market Access at GSK, a globally-leading healthcare company. He is based in Dubai, United Arab Emirates, where he leads GSK's policy advocacy across a wide range of health and pharmaceutical industrial issues.

The scope of this work includes healthcare reform, intellectual property and trade-related issues, access to innovative medicines and vaccines, and regulatory harmonization. Policies and legislation affecting competition, investment and innovation in the pharmaceutical sector constitute a primary focus. Public policy work comprises two complementary missions—advocating legislation, regulations and policies that advance human health and strengthen the innovative medicines sector.

Mr. Kemprecos has worked in the innovative biopharmaceutical industry across a variety of countries and regions for almost 30 years, including the Eastern Europe, Middle East, Africa, Latin America and Asia/Pacific regions, leading government affairs, public policy, communications and market access teams responsible for up to 140 countries.



Mahesh Balani
Chief Operating Officer
InsuranceMarket.ae
by Afia Insurance
Brokerage Services LLC
United Arab Emirates

Mahesh Balani is the Chief Operating Officer at InsuranceMarket.ae, the UAE's largest insurance platform for retail and SME.

At InsuranceMarket.ae, Mahesh heads operations and product innovation on the Commercial, Employee Benefits, Private Property and Life Insurance businesses. Prior to this, Mahesh worked with leading Insurance companies in the UAE in business development and management roles.

Mahesh Balani is a DipCII holder from the Chartered Insurance Institute.



Maher Antar
Acting General Manager
GlobeMed Bahrain WLL
Kingdom of Bahrain

Mr. Maher Antar has a more than two-decades experience in the insurance industry. Paired with his current capacity and a proven successful track record, Mr. Antar has played a pivotal role in overseeing third party administrator operations, finance, business development, strategic planning, reinsurance, business analysis, call center management and executive leadership through positions including those of Chief Marketing Officer, Regional Functional Manager, Risk Management Consultant, Call Center Manager, Head of Business Analysis and Head of Client Relations.

In addition to the above, Mr. Antar has extensive corporate functional expertise in managing governmental and self-funded schemes with a tenacious commitment to driving customer service excellence, sales, profits and market-share growth.

Alongside multiple certifications from reputable institutions, Mr. Antar holds a double Executive-MBA (EMBA) degree from École supérieure des affaires (ESA), Beirut and ESCP Business School, Paris.

He currently holds the position of Deputy General Manager, acting as General Manager at GlobeMed Bahrain.



Navarun Jain
Senior Actuarial Analyst
Lux Actuaries and
Consultants
United Arab Emirates

Navarun Jain is a Senior Actuarial Analyst at Lux Actuaries & Consultants based in Dubai, United Arab Emirates.

He graduated from Berkeley in 2018 with a BA in Statistics.

As Vice-Chair of the CAS Machine Learning Task Force, created in 2018 by the Casualty Actuarial Society (one of the foremost governing bodies of the actuarial profession), Navarun is part of an international team contributing to definitive research in Machine Learning and advanced data analytics for the actuarial profession. He is also an AWS Certified Machine Learning Specialist.



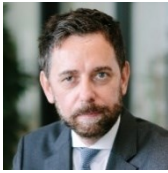
Hasham Pipydy
Director Actuarial
Services
Badri Management
Consultancy
United Arab Emirates

Hasham is a Fellow of the Institute and Faculty of Actuaries (UK) and is currently Director with BADRI, the leading management consultancy advising clients across the MENA region.

With over 20 years' experience from the UK, Asia and also the Middle East markets, in his prior roles he was regional CEO with a global consultant, and also MD for a technology business.

Hasham has broad experience across general and long term business and more recently Data Science/Analytics. His experience includes management consulting as well as technical actuarial consulting.

He is passionate about digital transformation and the potential for data science, machine learning and AI to transform the insurance industry for the benefit of all stakeholders including insurers, policyholders and providers..



Simon Peter D Isgar
Partner
BSA Ahmed Bin Hezeem
Associates
United Arab Emirates

Simon Isgar is Partner and Head of Insurance/Reinsurance at BSA Ahmed Bin Hezeem & Associates, where he undertakes both contentious and non-contentious insurance/reinsurance work.

He has 20 years of experience representing international insurers and intermediaries throughout insurance markets globally, and is often instructed by leading law firms in the United Kingdom and Europe as regional counsel.

His specialist areas of practice involve international private medical insurance and international health regulations. Simon also leads the firm's Middle East Cyber Response Team working with Munich Re and several cedent insurers.

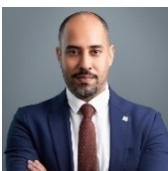
Simon is a barrister and member of the DIFC Insurance Association, British Insurance Lawyers Association (BILA) and the International Bar Association.



Nir Kaminer
Founding Partner
Medical Reviews
International
Ireland

Nir Kaminer is a founding partner of Dublin based MedRev – Medical Reviews International. He has built up a team of internationally experienced clinical and business executives who operate a global network of physicians in all clinical areas. He is an avid promoter of a new physicians' enhanced Nudge approach for improving clinical quality and reducing overuse of medical services and unnecessary care.

Nir is a regular speaker in many international healthcare conferences in Europe, Middle East, and Africa. He brings to his work years of management consulting background and more than 10 years of experience in helping healthcare insurers and TPAs to optimise their claims operations and improve healthcare provisioning..



Husain Sabt
Head of Information
Technology
Solidarity
Kingdom of Bahrain

Husain Sabt is a an experienced digital and technology Subject Matter Expert with 15 years' experience in digital advisory, insurance and project management. Serving in both Information Technology consultancy and insurance technology and strategy roles for the past 10 years, Husain Sabt now serves as Head of Information Technology department in Solidarity Bahrain.

Husain is a certified Project Management Professional and has led Solidarity Bahrain in its digital transformation journey for the past 3 years.

He also managed various digital transformation projects across multiple industries including insurance, banking and finance, telecommunication, manufacturing and the public sector.



Adi Codaty
Business Development
Director
MR HealthTech
United Arab Emirates

Adi is an executive with 20+ years of global experience at the intersection of health and technology at large multinational companies like UnitedHealth Group (UHG), General Electric and most recently at Munich Re HealthTech (Munich Re subsidiary). For a majority of his career, Adi has worked with companies that have leveraged technology as a key lever to drive innovative solutions to health problems in various markets around the world.

At Munich Re HealthTech Adi partners with insurers in the region to grow revenue and improve cost efficiencies through the adoption of appropriate technology for health insurers. Adi is based out of UAE and is responsible for business development in the region. Munich Re HealthTech is a leading global specialist in digital solutions for the health insurance industry.



Dr Ibrahim Alubbad
Health Informatics & CDI
Director
ANOVA for health and
application services
Kingdom of Saudi Arabia

Dr Ibrahim Alubbad has more than 10 years of experience in clinical, administrative, healthcare insurance and academic clinical teaching of undergraduate medical students and academic administrative tasks for medical students & postgraduate physicians.

Using the knowledge and experience in clinical practice, medical administration, academic teaching, strategic and tactical planning skills in senior level in medicine and healthcare management and the responsibility toward the community for making sure hospitals and other healthcare facilities stay organized, on budget and efficient to reflect value-based health care.

He is a Clinical Documentation Specialist certified by Clinical Documentation Improvement Australia, is a member of the American Academy of Professional Coders, a Certified Professional Biller CPB and a Certified Professional Medical Auditor CPMA.

Dr Ibrahim holds a Master's degree in Health/Health Care Administration/Management- HealthCare Quality from King Saud University and a Bachelor's Degree of Medicine & Surgery, MBBS from King Abdulaziz University.



Hamad AlHuzami
CEO and member of
Board of Directors
ANOVA for health and
application services
Kingdom of Saudi Arabia

Hamad Al-Huzami has been a Partner, CEO and Board Member at ANOVA Medical Company, one of the first licensed RCM companies in KSA, leading with simplicity, practicality and honesty since November 2018. Since March 2018 he is also the KSA Country Representative for Altibbi, managing all its operations in KSA and landing the first and biggest B2B deal in telehealth in the region with Altawuniya. He previously spent over 4 years as CEO of First Practice Medical Billing and Practice Management in Dubai, UAE. This was the first company of its kind in the region.

Prior to this he held several sales and marketing positions in the fields of healthcare and medical equipment.

Hamad holds a Hult International Business School Executive MBA and a Bachelor in Applied Medical Sciences, Biomedical/Medical Engineering from King Saud University.



Mohamed El-Dishish
Chief Executive Officer
Insurance Institute of
Egypt
Egypt

Mr Eldishish possesses over 40 years of wide experience and exposure in the field of Insurance, Reinsurance, Finance and recently in Training and professional insurance qualifications as Chief Executive Officer of Insurance Institute of Egypt, the first and oldest Insurance Training Institute in the Middle East established 1975 and affiliated with CII of London since 1976. The Main objective of the institute is to train and help the Insurance workforce in Egypt and all Arab Countries and Africa to get qualified with CII, Loma and AICPCU.

Prior to his current post, Mr Eldishish established and held position CEO of Emirates RE, DIFC, Dubai, UAE, CEO of Al Fajer RE, Kuwait, Chairman and Managing Director Nile Family and General Takaful, Egypt, CFO Takaful RE, Dubai, Head of Operation management ARIG, Kingdom of Bahrain, Senior Finance and Internal Audit Manager, Tawuniya, Kingdom of Saudi Arabia and Senior and Audit Manager Ernst & Young Cairo, Egypt and London, United Kingdom.

Mr Eldishish holds a BSC degree, Faculty of Commerce, Ain Shams University, Cairo, Egypt and CPA from the American Institute of Certified Public Accountants, NY, USA.

Additional panelist



Neeraj Gupta
Chief Executive Officer
Policybazaar.ae
United Arab Emirates

Neeraj Gupta is the CEO of Policybazaar.ae, which is the first overseas venture of India's biggest insurance aggregator Policybazaar.com. Neeraj envisions fostering a behavioural change in the UAE relating to how finances and social security are perceived in the region. Also, he wants to promote the digital channel as the preferred medium for consumers when managing personal finance. Neeraj seeks to rejuvenate the FinTech ecosystem in the country by offering a robust alternative to traditional methodologies through Policybazaar.ae.

Prior to his elevation as the CEO of Policybazaar UAE, he was heading the Motor Insurance vertical for the flagship venture in India. Before joining Policybazaar, Neeraj was working as a senior sales consultant with Infosys and Wipro Technologies.

Supporting sponsor



GSK is a global biopharma company with a purpose to unite science, technology and talent to get ahead of disease together. With a proven track record for providing medicines, vaccines, the company has a long-standing innovation history of over 300 years and its presence in the Gulf has been expanding for the last 65 years – providing greater access and innovation to people in the region ever since.

GSK aims to positively impact the health of 2.5 billion people over the next 10 years. GSK's bold ambitions for patients are reflected in new commitments to growth and a step-change in performance.

In July 2022, GSK demerged its world-leading consumer healthcare business, Haleon. GSK is now a fully focused biopharma company.

GSK prioritise innovation in vaccines and specialty medicines, maximising the increasing opportunities to prevent and treat disease. At the heart of this is the R&D focus on the science of the immune system, human genetics and advanced technologies, as well as its world-leading capabilities in vaccine and drug development. GSK will focus on four therapeutic areas: infectious diseases, HIV, oncology, and immunology.

For further information please visit www.gsk.com

Forum affiliate



Words from our Chief Executive Officer

At Al Hilal Life / Al Hilal Takaful, we have embarked on a journey of discovery where each "life" is at the center of what we do, a journey where you are the main focus, a journey for you inspired by you...

In a world where change is the only constant, we will continuously strive to provide our customers with refreshed and innovative insurance solutions aligned with their needs and ambitions. We will make sure all our customers receive excellent and focused care from our team of highly dedicated professionals who would always go the extra mile to make sure the journey with us is smooth and pleasant.

We are committed to the continuous development of our employees, capabilities and products. We are most importantly committed to keep spreading awareness about the importance of insurance protection & financial planning. We will keep providing hope and security for countless individuals and families.

Corporate profile

A locally incorporated life insurance Firm with authorized capital of USD 50m and paid up capital of USD 25m, registered in the Kingdom of Bahrain

Advantage of being able to offer both Conventional & Sharia Compliant Takaful Policies

Through Al Hilal Life we offer a range of Conventional products to corporate clients, including Group Life, Group Medical Insurance, Group Credit Life and Key Man Insurance.

Sharia Compliant (Islamic) products are offered to Retail / Corporate customers under Al Hilal Takaful – a subsidiary of Al Hilal Life.

These include Family Takaful Savings, Pure Protection Plans apart from Group Life and Group Medical Covers. Al Hilal Takaful is the largest Family Takaful provider in Bahrain.

Al Hilal Life & Al Hilal Takaful stand tall as Innovators in Product and Proposition Development both for Individuals and Corporates.

We reach out to maximum clients in the region through our Unique Multi-faceted Distribution Channels: Bancassurance, Brokers, Affinity, Direct Sales & Strategic Partners

Forum affiliate



As the Kingdom of Saudi Arabia moves forward with its vision to develop all aspects of life, healthcare takes center stage and we, as an entity, felt responsible to support this progress with means and knowledge. Thus, ANOVA Health was founded.

Healthcare is going through a transformation, and we aim to be the protagonists of it. ANOVA Health is going to be the next leading name in healthcare services, applications, and training as we recommitted to leading the change in the healthcare industry in the Kingdom regarding the new regulation (NPHI ES) and its implementation and training.

ANOVA Health was established in early 2020 in Riyadh, as one of the first Saudi licensed company to venture into RCM services and technology, and through careful acquisitions and hand

picked professionals we have firmly established ourselves as the quality reference in the industry.

We help make your business and clinical operations more cost effective and financially healthy with expert, results driven support for revenue cycle management purchasing, supply chain, workforce, and technology, and with strategic consulting so you can focus on what matters most providing excellent care.

ANOVA health possesses the experience to create a complete and integrated revenue cycle, covering all required tasks to enable provider to manage all kinds of credit business contracts, and conducting the mandated staff training and performance improvement, drive operations' processes to ensure efficiencies, quality outcomes and maximize revenue.

Vision

TO DELIVER seamless practice to each step of the revenue cycle simultaneously whilst saving the integrity of all processes in a flexible manner and best practice models that maximize profit and minimize all sorts of shortfalls.

Mission

TO SUPPORT healthcare providers by establishing a professional RCM structure and offer guidance on how to master revenue cycle operations to the Best Practice through Consultancy, Assisted Operations and Full Operations Solutions Applications aiming to improve reimbursement to the maximum possible percentage and achieve progressively increasing income.

Value

TO DELIVER services to our clients with quality and value added assurance perspectives, considering the market trends and a professional team.

Strategic partner



Membership

Bahrain Insurance Association has about 50 members, comprising local insurance companies, foreign insurance companies, reinsurance, brokers and service providers.

Vision and mission of the BIA

- Bringing together the insurance industry to facilitate exchange of information and cooperation in all matters relating to the industry.
- Creating better insurance awareness for the various segments of the society. Stimulating education and training and improving the technical skills within the insurance industry.
- Organizing seminars and specialized programs and attending relevant conferences, meetings and events
- Promote sound, ethical and professional standards within the industry.

The Association's main objectives

- Interfacing with the Central Bank of Bahrain and other appropriate authorities and bodies in other industries to represent members' interests.
- Promoting the insurance industry and fostering public awareness in Bahrain. Promoting sound, ethical and professional standards within the insurance industry.
- Facilitating exchange of information and statistics and the resolution of issues on specific and non-competitive developments impacting the insurance industry.
- Promoting education and training and improving the technical skills within the insurance industry.

Knowledge partner



Organisation

BIBF plays a vital role in the training and development of human capital in the Kingdom of Bahrain. Our commitment to excellence has strengthened our position as the top provider of quality education across all major business disciplines.

We serve as a partner to numerous world-class institutions; delivering thought leadership, research and advisory, assessment and training in the areas of Accounting and Finance, Academic Studies, Executive Development, Banking, Leadership and Management, Insurance, Islamic Finance and Information Technology; resulting in a complete business solution.

BIBF covers a wide spectrum of subject matter, with over 400 different courses offered to the financial and corporate market; tailor-made training solutions based on organisational requirements; specialised programmes taught by leading market specialists; and professional qualifications and degree programmes in partnership with major international organisations.

BIBF continues to exceed global benchmarks for many of the qualifications it offers with its affiliates.

Since its inception in 1981, BIBF has grown from training 450 applicants a year primarily within the banking industry, to 16,000 drawing participants from all sectors of the economy, and are proud to have qualified over 200,000 learners in the last 3 decades.

Our faculty comprise of market practitioners, academics and qualified senior industry professionals. Their diverse backgrounds ensure an enriched participant experience, striking the perfect balance between theory and practice.

BIBF has made its mark internationally with clients in Asia, Africa, Europe, USA and the Middle East, well on its way to becoming the global institute of choice.

Vision

The Institute of Choice for the Development of Business Professionals.

Mission

We will achieve our vision by providing Quality, Thought Leadership, and Value through:

- Offering a career-linked, comprehensive range of professional development programs that have a life-long professional impact
- Leveraging best-in-class global alliances and strategic partnerships
- Ensuring a stimulating learning environment through high calibre faculty, practitioners & staff, innovative delivery and cutting edge infrastructure
- Contributing unique industry knowledge and skills through our centres of excellence with the aim of earning the respect of our peers and inspiring the trust of our stakeholders
- Maximise our contribution in strengthening our nation's position as a regional financial hub

Media Partners



Middle East Insurance Review (MEIR) remains the strongest industry publication on the ground servicing MENA as well as the broader African markets.

MEIR is uniquely positioned to cover three major markets – the Middle East, Africa and Asia and is the **ONLY** publication that is privileged to be the official media of ALL the industry events in the MENA region – such as GAIF, FAIR, AIO, Sharm Rendezvous – as well as those in Asia. Middle East Insurance Review is the only magazine with a dedicated section on takaful and is hence treated as the trusted source of reliable and up-to-date news on both the conventional and takaful fronts.

Middle East Insurance Review also has in its portfolio “**MEIR Daily**” where you can keep up-to-date with the latest insurance news from the Middle East. It also produces the “Middle East Insurance Industry Awards (MIIA)” that has played an instrumental part in raising industry standards. The Awards are regarded as the benchmark for excellence in the market and promoted as the Oscars for the industry. With a high-level judging panel, as well as a transparent judging process audited by EY, the MIIA has become a highly-anticipated industry event.



Premium is a well-recognised source of Middle East news and analyses amongst the (re)insurance fraternity. Published in Dubai, Premium is now in its eleventh year, inspiring opinions and working methods of professionals in the region. With focused content specifically related to insurers, reinsurers, risk managers, loss adjustors, TPAs, brokers and actuaries, Premium offers thought leadership for the industry, by industry professionals, through technical articles, leadership interviews, expert analyses, useful statistics and market surveys.

The publication is also represented at all major regional and international insurance events. In the region, Premium support events organised by the General Arab Insurance Federation (GAIF), Federation of Afro-Asian Insurance and Reinsurance (FAIR), Emirates Insurance Association, Gulf Insurance Federation, among others. Premium also has plans to be represented at international insurance gatherings and online events such as Monte Carlo Reinsurance Rendez-Vous, Baden Baden Reinsurance Meeting, World Insurance Forum, AIRMIC and DVS Symposium. Global exposure of this degree will enable Premium to serve as a window to key opportunities in the regional markets and raise the profile of front-runners in the region.

Ultimately, Premium strives to keep a finger on the pulse of the insurance market trends and developments, which makes it the definitive Middle East insurance publication.

Notes and networking contacts

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