

# International Health Insurance Forum 2023

## Middle East event

10 - 12 September  
Art Hotel & Resort  
Manama, Bahrain

## Innovation in technology, products and service

How private and government payers of healthcare can improve their performance

Art Hotel and Resort, Amwaj Island

Sponsor



Forum affiliate



Strategic partner



Media partner



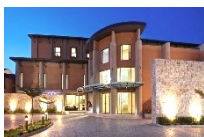






## Our forthcoming events

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



### INTERNATIONAL HEALTH INSURANCE FORUM West Africa event

2  
0  
2  
3

13 - 16 November 2023

The Wheatbaker Hotel, Ikoyi, Lagos, Nigeria



### INTERNATIONAL HEALTH INSURANCE FORUM Southeast Asia event

2  
0  
2  
4

7 - 9 February 2024

Parkroyal Hotel on Beach Road, Singapore



### INTERNATIONAL HEALTH INSURANCE FORUM Central Europe event

2  
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2  
4

March 2024

Radisson Blu Hotel, Bucharest, Romania



### INTERNATIONAL HEALTH INSURANCE FORUM East Africa event

2  
0  
2  
4

15 - 17 April 2024

Radisson Blu Hotel, Upper Hill, Nairobi, Kenya

*Speaker and  
sponsor enquiries  
are welcome*



# Welcome to our fourth 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 rise of video conference events during and since the Covid-19 pandemic 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 are very few in-person events dedicated to health insurance as a health system financing tool. With our seven events held around the world we have changed this.

## 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 have re-emerged in many parts of the world as travel restrictions eased.

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, Singapore, Panama and also in Bahrain. This will be our twelfth event globally and our fourth in the Middle East.

## Why Bahrain?

There are only two other currently active health insurance conferences that run in the region on a regular basis, one biennial event held in Cairo and one annual event in Dubai, both 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

Health insurance financing systems are under pressure. Payers of healthcare, be they private or government, must adopt **innovation in technology, products and service** for these systems to remain sustainable. 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



Jaffer Mazaal  
General Manager  
Braxtone  
Kingdom of Bahrain



# Your program

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

## 10 September 2023

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



## 11 September 2023

### 0900 - 0930 Registration and refreshments

- 0930 - 0945 Chairperson's welcome

**Robin Ali**

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



- 0945 - 1015 Opening address: an industry perspective on innovation in health insurance in the Middle East

**Eman Al-Ghanami**

Chief Medical Insurance Officer - Medical Insurance Division, bnl, Kingdom of Bahrain



- 1015 - 1115 Special address: Understanding Artificial Intelligence

**Robin Ali**

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

### 1115 - 1145 Refreshment break and networking

## Theme 1: How innovation in technology can improve payer performance

- 1145 - 1215 Session 1: How are digital only insurers breaking into the Middle East market?

**Mohamed Seghir**

Chief Executive Officer, Hayah Insurance Company PJSC, United Arab Emirates



- 1215 - 1245 Session 2: How can data from wearable devices improve underwriting and profitability?

**Hasham Piperdy**

Director Actuarial Services, GM Saudi Arabia, Badri Management Consultancy

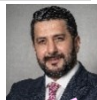


### 1245 - 1400 Lunch and more networking!

- 1400 - 1430 Session 3: How can health insurers apply technology to improve their processes?

**Wissam Mattout**

Chief Executive Officer, Triangulum LLC, United Arab Emirates



- 1430 - 1500 Session 4: How is technology changing the claims adjudication and management process?

**Adi Codaty**

Business Development Director, Munich Re HealthTech, United Arab Emirates



Via video link

### 1500 - 1530 Refreshment break and networking



1530 - 1600 Session 5: How is technology impacting the role of telehealth in payer performance?

**Mahdi Attya**

Chief Commercial Officer, Trudoc Healthcare LLC, United Arab Emirates



1600 - 1645 Panel session A: How is digital distribution being used to enhance insurance company performance?

**Mohamed Seghir**

**Sreekant Shetty**

Other panelists to be announced

1645 - 1700 Chairperson's summation and close of the day's session

## 12 September 2023

0900 - 0930 *Arrival refreshments*

0930 - 0945 Chairperson's opening

0945 - 1015 Sponsor speech: Patient experience in high complexity paediatrics: the added value

**Dra. Patricia Montealegre Delgado**

Director International Department, Hospital Sant Joan de Déu, Barcelona, Spain



1015 - 1245 **The Great Debate:**

**Artificial intelligence in health insurance and healthcare**

Moderated by Robin Ali



**Ayman Al-Ajmi**

Chairman and CEO, Braxtone

Kingdom of Bahrain



**Ahmed Nouh**

Subject Matter Expert in digital healthcare

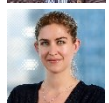
United Arab Emirates



**Masha Ooijsaar**

Senior Associate, Clyde & Co

United Arab Emirates



1115 - 1145 *Refreshment break (takes place midway through The Great Debate)*

1245 - 1400 *Lunch and a chance for more networking*

## Theme 2: How innovation in products can improve payer performance

1400 - 1430 Session 6: How can alternative risk management help contain employer healthcare costs?

**Jaffer Mazaal**

General Manager, Braxtone, Kingdom of Bahrain



## Theme 3: How innovation in service offerings can improve payer performance

1430 - 1500 Session 7: How and in what areas should insurers focus to deliver innovative service offerings?

**Sreekant Shetty**

Group Life & Health Portfolio Manager, Liva, United Arab Emirates



1500 - 1515 *Quick refreshment break*



1515 - 1615 Session 8: How can wellness and prevention programs improve payer performance?

**Dr Rana Ibrahim**

Chief Medical Insurance Officer, Al Salam Hospital, Kuwait



**Raed Labaki**

General Manager, Middle East (excluding UAE and Saudi Arabia)

Cigna Healthcare, Middle East and Africa



1615 - 1700 Panel session B: What innovative product and service offerings does the Middle East health insurance market need?

**Wissam Mattout**

**Mahdi Attya**

**Ahmed Nouh**

Other panelists to be announced

1700 - 1715 Chairperson's remarks and close of IHIF 2023 Middle East Event



# Your Forum Producer and Chairperson



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 32 years, the last 17 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 in 2017, Robin decided that The Consilient Consultancy could provide a fresh approach...so here we are five years after our first event!



# Your speakers



Eman Al-Ghanami  
Chief Medical Insurance  
Officer - Medical  
Insurance Division  
  
BnI  
Kingdom of Bahrain

Eman Al-Ghanami joined Bahrain National Life Assurance (bnl) in March 2018 as Senior Manager of the Medical unit. She holds a Bachelor's degree in Statistics & Operational Research and has also continued her post-graduation studies in professional insurance courses in which was awarded the Advanced Diploma in Insurance (ACII) from the Chartered Insurance Institute.

Eman's career started in 2007 where she worked for Arab Insurance Group (ARIG), in the Life and Medical department. During her ten years of service with ARIG, she developed strong technical and analytical skills through close work with actuaries and handling different medical risks from various markets in the MENA Region.



Mohamed Seghir  
Chief Executive Officer  
Hayah Insurance  
Company PJSC  
United Arab Emirates

Mohamed started his career in 2007 as an Actuary at FWU AG in Munich, where he was responsible for Western Europe and the Middle East. He then took up the role of Manager Actuarial Services for Munich Re before joining Swiss Re in Zurich in 2013, initially as a Senior Marketing Actuary in charge of pricing of the life & health business in MENA, Turkey and Pakistan before becoming the Head of North Africa and Middle East. In April 2018, Mohamed was appointed CEO of HAYAH Insurance Company P.J.S.C., previously known as AXA Green Crescent, the UAE's digital life insurer.

Mohamed is a regular contributor to seminars, conferences and publications for the insurance industry. Passionate about insurance, Mohamed has developed a deep expertise on various topics such as bancassurance, life insurance, takaful and pension.

Mohamed studied at ISFA (Institut des Sciences Financières et des Assurances) and holds a MSc in Finance and Actuarial Sciences and a BSc in Finance from Université Claude Bernard (Lyon, France), and is a fully qualified actuary from the French (IA) and Swiss (SAV) Institutes of Actuaries.





Hasham Piperdy  
Director Actuarial  
Services  
GM Saudi Arabia  
Badri Management  
Consultancy

Hasham is a Fellow of the Institute and Faculty of Actuaries (UK) and is currently GM Saudi Arabia and 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, providers and most importantly policyholders.



Wissam Mattout  
Chief Executive Officer  
Triangulum LLC  
United Arab Emirates

With over 25 years of expertise, including 15 years in the health insurance and Third-Party Administrator industry, Wissam Mattout is a prominent figure in the insurance landscape of the Middle East and Africa. As the former Chief Operating Officer of Allianz Partners in MEA, Wissam led groundbreaking initiatives that transformed the insurance sector's operational efficiency and customer experiences.

Currently CEO of Triangulum, a pioneering firm with diverse business interests, Wissam's passion for leveraging technology to drive innovation extends beyond healthcare and insurance. Under his leadership, Triangulum has emerged as a trailblazer in the digital space, empowering businesses with transformative solutions.

Wissam is recognized for his exceptional strategic vision and in-depth understanding of the dynamic healthcare industry. His expertise and leadership have positioned him as a sought-after speaker at industry forums and conferences. Wissam's insights on technology-driven claims adjudication and management processes have inspired industry stakeholders to embrace digital transformation.



Adi Codaty  
Business Development  
Director  
Munich Re 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 responsible for business development in MEA and SE Asia. Munich Re HealthTech is a leading global specialist in digital solutions for the health insurance industry.





Mahdi Attya  
Chief Commercial  
Officer  
Trudoc Healthcare LLC  
United Arab Emirates

Mahdi is a seasoned senior insurance expert with over 20 years of experience in the insurance industry; he brings a wealth of expertise in various disciplines (strategic business planning, insurance underwriting, claims management, operations with a clear focus on the business development and process efficiency and transformation).

Over the last decade and a half, Mahdi held several leadership positions in two of the largest multinational insurance companies and third-party administrator and led successful business development and sales strategies with a track record of achievements across the region. He is passionate about innovation and disruptive thinking and has developed a particular interest in new technologies and their application to the healthcare insurance industry.

Mahdi's last venture led him to discover from within how telehealth not only can bring value to population's health but also achieve real efficiency, savings and thus sustainability to the healthcare insurance industry.



Dra. Patricia  
Montealegre Delgado  
Director International  
Department  
Hospital Sant Joan de  
Déu  
Barcelona  
Spain

Dra Patricia obtained a Degree in Medicine and Surgery in May 1994 at the School of Medicine, Central University of Barcelona. She followed up with several courses including Health Companies Management Executive post-graduate programs at ESADE School of Business, Barcelona, 2002-03 and a JCI accreditation course in 2005.

Since March 2023 she has been International Director of Sant Joan de Déu Children's Hospital in Barcelona and a member of the management board, prior to which she was Director of the International Patients' Department.

She also has over 6 years' experience working for insurance companies such as Sanitas and Adeslas. Her clinical experience includes traumatology.





Jaffer Mazaal  
General Manager  
Braxtone  
Kingdom of Bahrain

Jaffer is a leading insurance expert specialized in product development, pricing, insurance contracts, portfolio management and business development. He currently works with Braxtone Group to service clients across the GCC.

He has a proven track record in the delivery of training and workshops, and extensive experience in managing projects and creating synergy between stakeholders.

Jaffer's career included start-ups and established entities, with responsibility of managing people and budgets. He has been a speaker in numerous insurance conferences globally. Jaffer was engaged by the Chartered Insurance Institute as one of the reviewers of the "Insurance Underwriting (non-UK)" study text, to ensure technical accuracy and appropriateness for the target audience. His previous roles include:

- Takaful – Regional Head of Commercial Support: Setting up the lead generation unit and PMO unit, as well as managing strategy and training for the company.
- AXA Gulf – Regional Product Manager: Created new product strategies for each country in the GCC and provided technical support for claims and bancassurance teams.
- Dar Al Takaful – Vice President: Overhauled the Personal Lines portfolio, set up the Marketing & Quality Control department and developed shariah-compliant products.
- Chartered Insurance Institute – Regional Manager: Managing the business of the CII in the GCC, including clients, partners and regulators.
- AIG Takaful – Portfolio Manager: Set-up of the operation, creating broker relationships and building a profitable multi-million-dollar retail portfolio.

Professional and Academic Qualifications:

- Associate of the Chartered Insurance Institute (ACII), UK
- Bachelor of Engineering, Cardiff University, UK





Sreekant Shetty  
Group Life & Health  
Portfolio Manager  
Liva  
United Arab Emirates

Sreekant Shetty is a seasoned professional with over 23 years of profound experience in the Medical Insurance Industry. With an impressive background in Techno-Marketing, Sreekant has demonstrated exceptional expertise across various facets of the industry, including Underwriting, Product Development, Treaty Management, Third-Party Administration (TPA), and Business Development.

Sreekant's career journey has been marked by his significant contributions to both insurers and reinsurers. His in-depth understanding of the intricacies involved in the field has enabled him to navigate the complexities of Medical Insurance with finesse. He has not only embraced the traditional aspects of the industry but has also incorporated a technological edge, allowing him to adapt to the evolving landscape of healthcare and insurance.

One of Sreekant's standout attributes is his comprehensive grasp of Third-Party Administration, a crucial aspect of medical insurance operations. His ability to seamlessly manage these functions has positioned him as a dependable resource for various stakeholders in the industry.

Throughout his career, Sreekant has been instrumental in shaping and driving impactful initiatives. His proficiency in Underwriting and Product Development has contributed to the creation of innovative insurance products that cater to the diverse needs of clients. His adeptness in Treaty Management ensures that the partnerships and collaborations within the industry are managed effectively, maximizing benefits for all parties involved.

Sreekant's career trajectory has showcased his versatility, having worked closely with insurers, reinsurers, and TPAs. This exposure has granted him a well-rounded perspective on the industry and the ability to forge strong connections across different sectors.

Currently serving as the Portfolio Manager Life and Health at Liva (formerly known as National Life & General Insurance Company/RSA Middle East), his role entails strategic oversight of the Life and Health insurance portfolio, where he leverages his extensive experience to drive growth, optimize offerings, and ensure outstanding client satisfaction.



Dr Rana Ibrahim  
Chief Medical Insurance  
Officer  
Al Salam Hospital  
Kuwait

Rana Ibrahim is a medical doctor who graduated from Alexandria University with an excellent honours Bachelor's Degree in Medicine and General Surgery.

Her certifications include the General Insurance Award from the Chartered Insurance Institute of the United Kingdom and certification in Healthcare Insurance Products from the same organisation. She is also certified in mastering Presentation and Public Speaking from the American University in Kuwait.

Rana has a great passion in the insurance field that gave her the power to achieve her goals in the insurance business sector.

She has been in the medical insurance field since 2011. She joined one of the largest regional insurance groups (GIG) and after 6 years moved to one of the biggest reputed hospitals (Al Salam in Kuwait) to be the Chief Medical Insurance Officer, a role she still holds.

She has experience from the insurance company perspective and the perspectives of providers, clients and business operations.





Raed Labaki

General Manager  
Middle East (excluding  
UAE and Saudi Arabia)  
Cigna Healthcare,  
Middle East and Africa  
Lebanon

Raed Labaki is responsible for designing strategy and setting key goals for growing the company's business operations in Lebanon, Kuwait, Oman, and Bahrain. In addition, he is tasked with controlling budgets and optimizing expenditure in the territories under his purview, and with facilitating employee motivation and well-being to maximize productivity.

Raed brings to his role over 25 years of experience in market management, bancassurance operations, sales, and corporate communications. Prior to joining Cigna, Raed was associated with Allianz SNA for 20 years in Lebanon, holding several leadership roles including:

- Executive Board Member - MENA Chief Sales and Market Management Officer
- Executive Board Member - Chief Market Management Officer
- Head of Bancassurance and Market Management - Member of the Management Committee
- Bancassurance Manager - Member of the Operations Committee and as Bancassurance Officer.

Earlier in his career, he served as Assistant to the Deputy General Manager at Bank Audi and as Assistant to the Administrative Manager at Credit Commercial du Moyen-Orient in Lebanon.

Raed Labaki holds a Master of Economics and Business from Université Nice Sophia Antipolis and a French Baccalaureate in Economy from Lycee Beau, both in Nice, France.



# Protagonists in The Great Debate



## Artificial intelligence in health insurance and healthcare



Ayman Al-Ajmi  
Chairman and CEO  
Braxtone  
Kingdom of Bahrain

Ayman has a track record of leadership and delivery of excellent results through strategically driving revenue and profit growth. He is known for his expertise in conventional & Islamic financial institutions in local and international venues (MENA, Europe, Asia and USA). Demonstrated ability to identify and troubleshoot critical issues impacting productivity, cost, distribution, underwriting results, products development, sales performance and financial operations.

Ayman Al-Ajmi was the Regional Head of AIG's Takaful operations and Managing Director of AIG's operations in Bahrain (New Hampshire Insurance Company and Chartis Takaful Enaya). Mr. Ayman Al-Ajmi was responsible for developing the Takaful strategy for the MENA Region and managing the AIG operations in Bahrain. He held an advisory and assistance role for the AIG Asia Pacific region to develop the Takaful strategy.

Under Ayman's leadership, AIG has opened two Takaful windows in the UK and USA (operation in all 50 states which was the first of its kind). He also held an advisory and assistance role to help start an AIG Takaful window in Malaysia which was opened in 2014.

Prior to re-joining AIG, Ayman was the Chief Executive Officer of Dar Al Takaful Dubai, UAE.

Ayman Al-Ajmi is considered one of the leading scholars in the global Islamic Insurance industry. He is the External Adviser for the Chartered Insurance Institute, London UK. Ayman is also a Visiting Lecturer on Risk Management and insurance at numerous Universities and Institutes in the Middle East as well as an external consultant on Insurance Training for the BIBF in Bahrain. Ayman has been awarded the 2010 Outstanding Achievement Award by the International Takaful Summit in London UK.

From 2006 to 2010 Ayman was the Managing Director for AIG operation in KSA and at the same time the General Manager– Middle East for AIG Takaful, responsible for the Middle East Takaful operations. Under Ayman's leadership AIG Takaful Enaya was founded and two years later was named "The 2008 Best Takaful Company" by the International Takaful Awards in London UK.

Professional and Academic Qualifications:

- Chartered Insurer / ACII / DLHI
- BBA in Risk Management & Insurance- Memphis, USA (Honors)
- 2010 Outstanding Achievement Award Winner ITA-UK





Ahmed Nuh  
Subject Matter Expert in  
digital healthcare  
United Arab Emirates

With over 27 years of decorated career with high-level achievements at Munich Re, Vodafone, Summus, and Ooredoo, Nuh's influence spans the universal systems, telecommunication, and digital healthcare sectors. He's been at the forefront of innovation and transformation, making waves as a strategic leader.

In the ever-evolving world of healthcare and technology, Nuh is a beacon of innovation, empathy, and personalization. He embodies the future as a CEO, Consultant, Subject Matter Expert, and visionary in digital healthcare, insurance, greenfield startups, and universal systems consultation.

Nuh's groundbreaking solutions marry the technological future with the human touch. His commitment to personalized care and services makes him a unique figure in the healthcare industry. He firmly believes in patient centricity, Human-to-Human (H2H) services, and the power of personalization, even in this technological era. His philosophy is built on the premise that the heart of healthcare lies in understanding the meaning behind the customers while keeping financials in mind.

In a world increasingly driven by Artificial Intelligence, Nuh's approach seeks a perfect harmony that connects technology with human needs, emotions, and individuality. His ideas resonate with the true essence of care – personal, understanding, and future-oriented.



Masha Ooijselaar  
Senior Associate  
Clyde & Co  
United Arab Emirates

Masha Ooijselaar is a Senior Associate in the Intellectual Property, Technology and Commercial group at Clyde & Co in Dubai with extensive experience advising on regional and international data protection and privacy matters.

Masha's clients include both public and private sector entities in the healthcare, insurance, automotive, financial, education, retail, media and entertainment sectors, as well as some of the world's largest technology companies.

Masha is qualified as a solicitor in England & Wales and admitted to the State Bar of California, as well as holding a BSC Data Protection Practitioner certificate and CIPP/US and CIPP/E (IAPP) certifications. Masha contributes articles and comments on the subject of data privacy including global regulatory research platform OneTrust DataGuidance and international academic journal Privacy Law & Business.

Masha was recently named a "Rising Star" by The Legal 500 for UAE TMT lawyers.



# Forum Sponsor



**Sant Joan de Déu**

Barcelona · Children's Hospital

SJD Barcelona Children's Hospital has more than 150 years of experience taking care of pregnant women, children and adolescents and has become one of the most important specialised paediatric centres in Europe. Its care is based on the multidisciplinary work of its professionals.

Success rates of SJD Barcelona Children's Hospital place it among the best in the world in high-complexity diseases in children and pregnant women. A group of more than 600 professionals of all paediatric specialties trained at the world's best hospitals treat patients with the latest scientific advances and develop new, more effective and less aggressive therapies.

Focused on patient experience to humanise care with paediatric facilities, private rooms and accompaniment to reduce the impact of disease and provide treatment for children and comfort for their families.



# 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



# 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.



# Media Partner



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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Tax Registration Number 3683116MH  
[www.consilient.ie](http://www.consilient.ie)

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[www.ihif.global](http://www.ihif.global)