



## International Health Insurance Forum 2023 Southeast Asia event

8 – 10 February  
Parkroyal Beachroad  
Singapore

**Data, technology and product driven health insurance**  
The pathway to greater accessibility, efficiency, quality and sustainability

Strategic Partner



Forum Affiliate



Media Partner





## Our other 2023 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 East Africa event

2  
0  
2  
3

3 – 5 April, Radisson Blu Hotel, Upper Hill, Nairobi, Kenya



### INTERNATIONAL HEALTH INSURANCE FORUM Latin America event

2  
0  
2  
3

17 – 19 May 2023, J W Marriott Hotel, Panama City, Panama



### INTERNATIONAL HEALTH INSURANCE FORUM Southern Africa event

2  
0  
2  
3

12 – 14 June 2023, Radisson Blu Hotel, Sandton, Johannesburg, South Africa



### INTERNATIONAL HEALTH INSURANCE FORUM Middle East event

2  
0  
2  
3

10 – 12 September, Art Hotel and Resort, Manama, Bahrain



### INTERNATIONAL HEALTH INSURANCE FORUM Central Europe event

2  
0  
2  
3

16 – 18 October, Radisson Blu Hotel, Bucharest, Romania



### INTERNATIONAL HEALTH INSURANCE FORUM West Africa event

2  
0  
2  
3

14 – 16 November, Sheraton Lagos Ikeja, Lagos, Nigeria



# Welcome to our first event in Southeast Asia

## 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 and make them relevant to a wider audience. 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, Bahrain, Kenya, Ghana, Rwanda and South Africa. This Southeast Asia event will be our ninth event in total and our first in the region.

## Why Singapore?

Singapore itself demonstrates a healthcare financing system that is diverse, includes social and private funding mechanisms as well as embedding a long-term approach.

Geographically, Singapore is well situated to attract delegates from other SE Asia mainland and island nations who are at various stages in the journey to achieving UN SDG 3.8 – Universal Health Coverage. It is also the regional base for many international companies involved with health insurance.

## The themes

Most countries have markedly different approaches to health system financing using social health insurance, private health insurance or a combination of both. Sometimes the choice is driven by the split between national populations and expatriate workers. Regardless of the approach, advances in **data**, **technology** and **product design** are improving the **accessibility**, **efficiency** and **sustainability** of health insurance and health financing systems with better **quality** of care outcomes. These will be the themes of this event.

## 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 who 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.



Sejal Mistry  
Regional Director Southeast Asia  
ACCESS Health International  
Singapore



Fred Hegner  
General Manager Regional Health  
Tune Protect Group  
Thailand

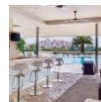


Laurent Pochat-Cottilloux  
Chief Executive Officer  
Axa Life and Health Reinsurance Solutions  
Singapore

# Your program

## 8 February 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 poolside terrace (subject to any health restrictions in force and weather conditions)



## 9 February 2023

### 0830 - 0900 Registration and refreshments

- 0900 - 0915 Chairperson and Event Producer's welcome

#### **Robin Ali**

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



- 0915 - 1000 Private health insurance perspective: challenges and opportunities for PHI and IPMI in Southeast Asia

#### **Ben Assanasen**

CEO and Group Health Leader  
Tune Protect Thailand



#### **Frederick Hegner**

General Manager Regional Health  
Tune Protect Group, Thailand



- 1000 - 1045 Telehealth provider perspective: how the rise of digital healthcare will impact the future of health insurance

#### **Dr Shravan Verma, MD**

CEO and Co-Founder, Speedoc Pte Ltd, Singapore



### 1045 - 1115 Refreshment break and networking

- 1115 - 1200 Panel Session A: How can health financing systems in Southeast Asian countries be refined to improve accessibility, affordability and sustainability?

#### **Ben Assanasen**

#### **K K Loo**

Chief Commercial Officer, Fermion-Silverlake, Singapore



## Theme 1: How data and technology are improving the management of healthcare financing systems

- 1200 - 1245 How technology can improve automation of and enhance the claims process

#### **Adi Codaty**

Business Development Director, Munich Re HealthTech, United Arab Emirates



### 1245 - 1400 Lunch and more networking!

## Theme 2: How data and technology can produce better healthcare outcomes at lower cost to payers

1400 - 1445      How real time digital health data can be used to measure and improve outcomes in population health

**Gourab Mukherjee**

Co-founder and CEO, Aktivolabs Pte. Ltd., Singapore



1445 - 1530      Panel session B: How can data and tech solutions assist management of healthcare financing systems, produce better quality of care outcomes while also containing costs of care?

**Dr Shravan Verma**

**Gourab Mukherjee**

**Jonathan Sternberg**

Chief Strategy and Business Development Officer, Medix Global, Israel



1530 - 1545      Chairperson's summation and close of the day's session

## 10 February 2023

0900 - 0930      *Arrival refreshments*

0930 - 0945      Chairperson's opening

## Theme 3: How private health insurance is supporting health system financing

0945 - 1030      How private health insurance can support Universal Health Coverage goals in Asia

**Sejal Mistry**

Regional Director Southeast Asia, ACCESS Health International, Singapore



1030 - 1130      Panel session C: How can private health insurance support national health insurance schemes without creating a two-tier system for access to and quality of care?

**Sejal Mistry**

**Prof Dr Abhijit Chattoraj**

**Dr Sidharth Kachroo**

Medical Director & Head of Medical Portfolio Management  
Prudential Assurance Company Singapore



1130 - 1200      *Refreshment break and networking*

## Theme 4: How innovative private health insurance products are extending the reach of healthcare

1200 - 1245      Innovative product design in a high inflation and post-pandemic world

**Laurent Pochat-Cottilloux**

CEO, Axa Life & Health Reinsurance Solutions, Singapore



1245 - 1330      How to extend healthcare to the elderly

**Prof Dr Abhijit Chattoraj**

Chairperson - Programme of Insurance Business Management  
Birla Institute of Management Technology, India



1330 - 1430      *Lunch and a chance for more networking*



1430 - 1515      How a product can be a booster for innovation  
**Vaibhavi Mehta**  
Director, Market Development, Regional Marketing at RGA, Singapore



1515 - 1600      Panel session D: How can innovative products best be brought to market to achieve scale and maximum reach?

**Laurent Pochat-Cottilloux**

**Frederick Hegner**

**Vaibhavi Mehta**

**George Kesselman**

President, InsureTech Asia Association, Singapore



1600 - 1615      Chairperson's remarks and close of IHIF 2023 Southeast Asia 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 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 five years after our first event despite a two year pandemic hiatus!

# Your speakers



Ben Assanasen  
CEO and Group Health  
Leader  
Tune Protect  
Thailand

Ben plays a key role in supporting various initiatives benefiting the wider Tune Insurance Group. Responsible for providing overall management oversight and responsibility across the organisation including the profitability and strategic direction of the organisation.

Ben has a wealth of industry experience that spans over 2 decades - encompassing general management as well as hands-on operational roles covering a broad range of functions.

He joined the Group from Ernst and Young where he was an Associate Partner for ASEAN and was previously Managing Director of Bupa Health Insurance and the Chief Executive Officer of Aegon in Thailand. Ben began his career in the United States with American International Group (AIG) holding several senior management roles, then in Thailand as the Head of Accident & Health Insurance and subsequently in Hong Kong as the Regional Vice President of Accident & Health for the Asia Region.

Ben is qualified with Honours with a BSc in Operational Research & Industrial Engineering and a Master's in Engineering and Business Administration from the Cornell University, New York.



Frederick Hegner  
General Manager  
Regional Health  
Tune Protect Group  
Thailand

Frederick "Fred" Hegner has 29 years of life and health experience in the US, Asia Pacific, European, and Latin American insurance markets. He has worked for multiple insurers including United Healthcare, AIG, AIA, Chubb and joined Tune Protect Group in 2021 to help build their health insurance division.

Fred's background is in technical claims and underwriting but he has reinvented himself to look at the entire insurance journey and focus on what is important to the customer in the digital era. His goal is to find new ways to engage the customer and make their health insurance journey simple and meaningful.

Fred recently published an article on the importance of health wearables in the insurance industry: <https://www.linkedin.com/pulse/wearables-insurance-exploring-value-wearable-tech-can-fred-j-/>

Fred resides in Bangkok with his wife and daughter, and he has one son attending university back in the US.



Dr Shravan Verma, MD  
CEO and Co-Founder  
Speedoc Pte Ltd  
Singapore

Dr Verma graduated with a Doctor of Medicine (M.D.) from Duke-NUS Medical School Singapore, with undergraduate studies in Biomedical Engineering and Electrical Engineering from Duke University, USA.

He has since been a practicing medical doctor in various public restructured hospitals in Singapore. Having a keen eye for health-tech innovation, he embarked on an entrepreneurial journey as the Founder and CEO of Speedoc to drive innovation using the latest technology in a mission to improve healthcare access for the community and develop newer models of care that help to drive down overall healthcare costs.

Dr Shravan Verma and Serene Cai started Speedoc in 2017 with one goal in mind: to push healthcare beyond current times and to make hospital-level care more accessible and affordable to everyone in Singapore and the region.

Speedoc is a virtual clinic and healthcare solutions platform that allows users to seek medical care and services from home. Its aim is to drive the world's medical care needs out of hospitals and clinics by bringing a full range of healthcare services delivered to people's homes. These services include doctor and nurse home visits, video consultations, allergy and health screenings, virtual hospital wards, and remote health monitoring among others.

Over the past 5 years, Speedoc's services have evolved. From its first house call visit to launching its trademarked Chronic Disease Home Management (CDHM)<sup>®</sup> programme, to being a part of the COVID response programme, and on to the successful pilot with the National University Health System, and the launch of its virtual hospital programme, H-Ward<sup>®</sup>, its vision remains the same: ensuring patients and caregivers get quality hospital-level care, within the comfort of their homes.



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.



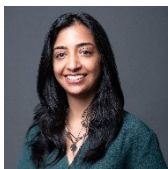
Gourab Mukherjee  
Co-founder and CEO  
Aktivolabs Pte. Ltd.  
Singapore

Gourab's passion lies in scaling and commercialising high-impact technology that touches lives.

Striving to solve real-world problems by connecting people, ideas and networks, Gourab co-founded Aktivolabs to improve population health and longevity.

He brings with him 10 years of experience in building business lines globally in digital health and commercialising data-science innovation.

He holds a double degree in Information Technology from ECU, Australia.



Sejal Mistry  
Regional Director  
Southeast Asia  
ACCESS Health  
International  
Singapore

Sejal Mistry is Regional Director of ACCESS Health Southeast Asia, leading the Health Futures program at the intersection of innovative health financing, digital technology, and service innovation in Singapore and the broader Southeast Asia region. Sejal has over fifteen years' experience in health research, international health policy, health financing, and HIV/AIDS.

Previously, Sejal has worked with the South Korean Health Insurance Review and Assessment Service, the main national agency responsible for health purchasing, where she advised on HIRA's international efforts to share the Korean approaches to sustainable healthcare financing. Sejal has also served as senior health policy and multilateral affairs advisor for the US Government with several agencies (US State Department, US Health and Human Services, and the US National Institutes of Health).

She holds a Masters degree in International Affairs and a Masters Degree in International Health (public health) from Johns Hopkins University.



Laurent Pochat-Cottilloux  
CEO  
Axa Life & Health  
Reinsurance Solutions  
Singapore

Laurent Pochat-Cottilloux is a seasoned health insurance professional, who has spent 25 years in the industry. An actuary by trade and a graduate of London Business School's MBA program, he has worked both in start-ups and in large corporate environments. In 2010 he was asked by AXA to set up a regional health reinsurance hub in Singapore. This has now expanded into a global business with teams in multiples locations worldwide from Miami to London, Dubai to Shanghai.

AXA offers a unique 360°reinsurance proposition dedicated to life & health insurance. They support their insurers across the entire health value chain from market assessment to product design, medical & commercial underwriting, TPA & assistance services, distribution support and risk transfer (typically proportional treaties). For products that include cross-border coverage, AXA will provide access to its proprietary global cashless hospital network. AXA helps Life and non-Life companies, MGA/MGUs & Insurtech firms reach their L&H ambitions in most low- and mid-income markets worldwide.

Via video link



Prof Dr Abhijit Chatteraj  
Chairperson -  
Programme of Insurance  
Business Management  
Birla Institute of  
Management  
Technology  
India

Dr Chatteraj is a well-known insurance academician, consultant, and researcher. He is a Chartered Insurer and Goodwill Ambassador of the Chartered Insurance Institute in India; He is one of the members of the Board of Governors of Asia Pacific Risk and Insurance Association (APRIA) – Singapore; he has been the Hon. Vice President of the Risk Management Association of India since 2017 and Federation of Indian Chambers of Commerce and Industry - Health Insurance Committee member since 2018. Abhijit is also a Senior Associate-CIP Member of the Australian and New Zealand Institute of Insurance and Finance (ANZIIF)

Before joining BIMTECH as Professor and Chairperson in 2017, he was also Chairperson of PGDM and Chairperson of students' welfare at the National Insurance Academy (NIA) Pune. He also headed Amity Business School, Amity University, Mumbai. He is ACII from Chartered Insurance Institute and CRICP from The AICP (both UK). He holds a PhD in Management from University of Pune, India, and is a Fellow of the Insurance Institute of India.

Dr Chatteraj has co-authored three books on Health Insurance for the Insurance Institute of India.



Vaibhavi Mehta  
Director - Market  
Development  
Regional Marketing at  
RGA  
Singapore

Vaibhavi has 16 years of experience in Asia Pacific Re/Insurance and Consulting, having worked with clients from Asia Pacific, Japan, Europe and UK. She has skills in Business and Market Development, Sales, Strategy Planning and Execution, Partner Engagement, Client Proposition, Project and P/L Management, Portfolio Analytics, Underwriting and Pricing, Product Development, Building Impactful Teams, and Training.

Vaibhavi has successfully engaged stakeholders from multicultural multi-linguistic markets; by using a Consultative Approach, Solving Complex Issues, applying rigorous Problem-Solving skills, Thought Leadership on Best Practices and General Outreach. She has acquired Self-Awareness and Empathy from varied experiences that have shaped her attitude toward diversity, inclusion, handling team conflict, and developing talent. Soft values drive hard results.

Vaibhavi has a Global Executive MBA from Insead. She is the author of Group Benefits and Health Insurance for the Singapore College of Insurance; She has been a Program Leader for the workshop of experienced Insurance Executives. Vaibhavi is also a regular speaker and panelist at Leadership Summit, Industry Events, and Management Colleges.

## Additional panelists



K K Loo  
Chief Commercial  
Officer  
Fermion-Silverlake  
Singapore

KK is a seasoned international executive with extensive Global experience including US, Asia Pacific, etc. in health, life, general, banking, etc.

As an innovative and transformational leader, KK has domain experience and track record across diverse businesses and multi-distribution channels. He developed digital ecosystems (HealthTech, InsureTech and FinTech) that engage customers, improve customer experience and build customer value.

KK held senior business leadership roles in building and transforming businesses into market leaders ranging from start-ups, green fields, new market entries, and turnarounds to multi-million businesses in emerging and developed markets. He has delivered sustainable and profitable growth through innovative strategies, digital and transformational execution.

Prior to his current position, KK was the Co-Founder and President of MiyaHealth which is an AI-Driven Health Ecosystem for Population Health.



Jonathan Sternberg  
Chief Strategy and  
Business Development  
Officer  
Medix Global  
Israel

Jonathan serves as the Chief Strategy & Business Officer at Medix where he focuses on growth, international expansion and collaboration opportunities for the group.

Prior to joining Medix, Jonathan held various positions as a business development and strategic consultant focusing on market entry strategies and international expansion for companies such as Miele and Teva Pharmaceuticals. He also represented Invest Hong Kong, assisting and advising companies, looking to establish a presence in Asia.

Jonathan holds a BA in International Relations and Business and an MBA focusing on Strategy, Entrepreneurship and Innovation.



Dr Sidharth Kachroo  
Medical Director & Head  
of Medical Portfolio  
Management  
Prudential Assurance  
Company  
Singapore

Dr. Sidharth is the Medical Director for Prudential Singapore and is responsible for providing solutions to achieve profitable and sustainable metrics for Prudential's Health Insurance business. His role includes development and implementation of management initiatives related to medical business as well as supporting cross functional teams in developing long-term healthcare models, both on a digital and conventional platform.

Dr. Sidharth has an extensive Health Insurance & Reinsurance experience and was responsible for providing expertise and delivering solutions related to health product development and operations including health underwriting & claims as well as health-tech solutions, to Insurers in South & Southeast Asia. He also has significant operational expertise in managing health KPO's and TPA's and is currently serving as the Deputy Convenor of the Health Insurance Sub-committee, Life Insurance Association Singapore. Dr. Sidharth is a Physician by training and was actively involved in clinical practice prior to joining the Health Insurance industry.



George Kesselman  
President  
InsureTech Asia  
Association  
Singapore

George is an Asia-based, Canadian entrepreneur and insurance innovation leader.

Following a successful corporate career, where he had managed large, distributed teams, George jumped into fintech and built both InsurTech Asia Association and a startup venture, which was then acquired. In his most recent role, George was a Chief Commercial Officer at an Asian fintech unicorn.

George is passionate about helping entrepreneurs succeed and sharing his knowledge through speeches at leading events. His views are regularly featured across global publications. George contributed as a co-author of “The InsurTECH Book,” published by John Wiley & Sons in 2018.

George holds an MBA from the University of Western Ontario and a Bachelor of Computer Engineering from the University of Manitoba, Canada.



## Forum affiliate



Trusted by some of the world's largest and forward-looking institutions and fortune 1000 corporations – Aktivolabs has built a digital health platform that empowers financial institutions to measure real-time chronic disease risk of populations and drive meaningful engagement at scale with customers about health and longevity.

Headquartered in Singapore, Aktivolabs' flagship mobile application called Aktivio® is currently deployed in 12 countries across Asia Pacific, Middle East and Europe, and helps 365,000+ end-users to maintain a healthy physical lifestyle, build better eating habits and improve mental wellbeing.

## Strategic partner



The Southeast Asia regional office of ACCESS Health International is an extensive innovation network of public and private sector partners across Southeast Asia.

The Southeast Asia office is a catalyst for innovative health solutions and a resource for comprehensive market insights across the region. With a central office in Singapore, ACCESS Health Southeast Asia is well positioned to offer collaborative cross-industry partnership opportunities through its extensive network of private and public sector partners.

## Media Partner



Asia Insurance Review (AIR) was launched in January 1991 to meet the information needs of insurance practitioners in Asia and the rest of the world. It quickly became the premier and comprehensive professional regional insurance magazine, read by all the key decision makers and readers in the insurance industry in Asia. It is more than a magazine and remains a strategic partner of the insurance industry even today as the world gets more Asia-centric. AIR brings you reliable up-to-date news and developments in the market with its high-quality editorial content.

AIR is also the Permanent Observer of the Asean Insurance Council, the Secretariat for the Reinsurance Brokers' Association of Singapore, as well as the Risk and Insurance Management Association of Singapore.

AIR launched the Asia Insurance Industry Awards to recognise and salute excellence in the insurance industry since 1997. They also launched the Australia and New Zealand Insurance Industry Awards in 2004 and The Trusted Life Agents Awards. These are conscious attempts to promote the industry's move towards higher standards and greater professionalism.

# Notes and networking contacts



The Consilient Consultancy Limited is a company registered at the Companies Registration Office of Ireland under registration number 668369  
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[www.consilient.ie](http://www.consilient.ie)

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