# 20TH ASIA CONFERENCE ON HEALTHCARE AND HEALTH INSURANCE

19-20 MAY 2025, PARKROYAL COLLECTION MARINA BAY, SINGAPORE

THEME: THE HEALTHCARE AI REVOLUTION - THE NEW DIAGNOSTICS FOR SMARTER INSURANCE

BRINGING TOGETHER 100+ INDUSTRY DECISION-MAKERS AND EXHIBITORS IN HEALTHCARE & HEALTH INSURANCE ACROSS ASIA TO SHAPE THE FUTURE OF AI-DRIVEN INNOVATION

### **POST EVENT REPORT**



Participants from 14 Countries

2

Days of Engagement 20 informative and interactive discussion sessions

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## DISTINGUISHED SPEAKERS AND THOUGHT LEADERS



John Spence Managing Director, Asian Capital Advisors Limited



Rangam Bir
Chief Executive Officer, AmMetLife
Insurance Berhad (AmMetLife)
Vice President, Life Insurance
Association of Malaysia



Prof Matthew Chua
Deputy Director, Digital and
Smart Health Office, Centre for
Healthcare Innovation, National
Healthcare Group Associate
Professor, Department of
Biomedical Informatics, Yong Loo
Lin School of Medicine, NUS



Rudolf Frei
Managing Director – Asia,
IBNR Management Consulting
Pte. Ltd



**Myra Yu**Managing Director – Asia,

Teladoc Health



**Sejal Mistry**Director, Crowell Global
Advisors



Dr Mayank Gurnani
Deputy Director, Venture
Creation & Growth, Innovation
& Enterprise, The Agency for
Science, Technology and Research
(A\*STAR)



Prof Maurice Tan
Program Director, NUS Yong
Loo Lin School of Medicine



Makoto Okubo
General Manager, International
Affairs, Global Business Planning
Department, Nippon Life
Insurance Company

## DISTINGUISHED SPEAKERS AND THOUGHT LEADERS



Dr Gary Ang Yee
Consultant, Health Services &
Outcomes Research / Health
Empowered by Al Launchpad
National, National Healthcare
Group



Dr Dario Heymann
Founding Member & Chief
Research Officer, Galen Growth –
Global HealthTech Intelligence



Nidhi Swarup
Chair – Alliance of Patients'
Organizations Singapore (APOS)
Patient and Family Advisory
Council, National University
Health Services
Strategic Advisory Board, Patient
Focused Medicine Development
Strategic Committee, Office of
Patient Engagement, Lee Kong
Chian School of Medicine
Founder and President of the
Crohn's & Colitis Society of
Singapore



Mr Sutowo Wong Divisional Director, Health Analytics, Ministry of Health Singapore



**Dr Feras Mahdi** Partner, L.E.K. Consulting



lan JianLiang Low Head, Artificial Intelligence Lab Programme, Prudential plc



VishnuKalyan Reddy Gangasani Founder & CEO, Flip Health India



Laurent Pochat-Cottilloux
Chief Executive Officer, AXA Life &
Health Reinsurance Solutions

## DISTINGUISHED SPEAKERS AND THOUGHT LEADERS



Dr Genie Sugene Gan
Chief Executive Officer, 1ST INTEL
Global Governor & Ambassador for
Responsible AI
Coordinating Committee for
Smart Nation and Cybersecurity of
Singapore



**Mukul Tuli**Founder of RIA Insurance, India
InsurTech Association Member



Dr Kenneth Chen
Deputy Chair, Singapore General
Hospital Robotic Surgery
Committee, SingHealth



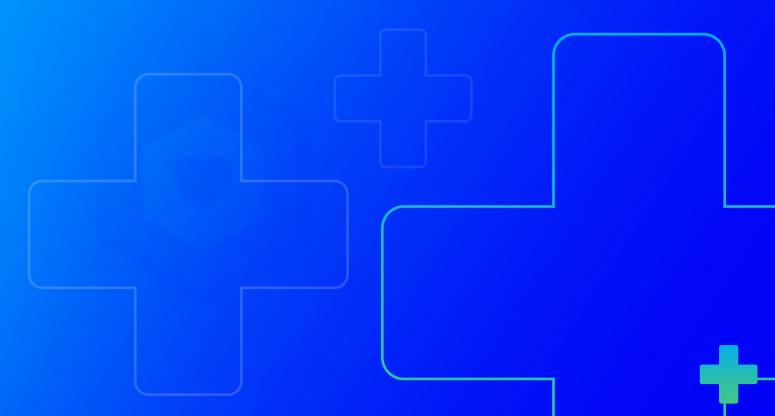
Mr Roy Wee Assistant Vice-President, Digital Products & Services, IHH Healthcare Singapore



Dr Winnie Lam
Head, Nuclear Medicine &
Molecular Imaging, Singapore
General Hospital / SingHealth,
(Singapore Health Services)



Jim Lim
Head of Health Ecosystem APAC,
Zühlke
Mentor, NUS Medicine Digital
Advanced Technology Accelerator





Speakers at the 20th Asia Conference on Healthcare and Health Insurance discussed how Al is changing health insurance and healthcare by making patient care better, simplifying claims and helping assess risks more accurately.

By Reva Ganesan



sia's healthcare scene is quickly going digital, and Al is leading the charge – changing how diagnoses are made, improving patient care and reshaping how insurers assess risk.

Al powered predictive analytics and real time health monitoring are paving the way for more personalised, data driven solutions that catch diseases earlier, lower treatment costs and improve outcomes across the region.

Speakers at the 20th Asia Conference on Healthcare and Health Insurance, with a heavy focus on the AI revolution, discussed how health insurance has gone beyond simple automation, AI-driven innovations, regulatory considerations and solutions to augment insurers and the healthcare industry for a more resilient healthcare sector in Asia.

Delivering his welcoming remarks, Life Insurance Association of Malaysia vice president and AmMetLife Insurance Malaysia CEO Rangam Bir said the key word, both on the health and insurance side, is trust.



"As long as we are not able to establish that confidence and trust, there will always be challenges in terms of how technology adoption is seen in healthcare and health insurance. The pandemic has served as a powerful catalyst, prompting us to reimagine how healthcare is delivered, accessed and protected," he said.

"Today, AI stands at the forefront, redefining not only how we diagnose and treat but also how we underwrite, price, cover and serve customers. We are at a pivotal point in the history of technological evolution, akin to the advent of telephones, computers, the internet and similar technologies that have transformed human society over decades," Mr Bir said.

Since late last year, significant social and political discussions around healthcare costs and inflation-driven premium increases have highlighted the urgent need for meaningful reform. Without this, the system will continue to face unsustainable pressures.

"Upholding ethics, data privacy and transparency is crucial in a domain as personal and vital as health and protection," Mr Bir said.



Building a more sustainable approach

**IBNR Management** Consulting managing director Rudolf Frei delved into the technical aspects and presented practical solutions for building a

more sustainable approach to fraud

management. "Measuring the true extent of fraud is inherently difficult. We can only account for what we detect, which is a major challenge. Fraud presents several serious issues," Mr

Frei said. "First, it's not a victimless crime; there are often innocent people affected, including cases involving property damage or, in life and health insurance, even fatalities. Second, there is significant financial harm, with insurers bearing high investigation costs and resource burdens. Third, policyholders are impacted as fraud contributes to rising premiums year after year. And finally, fraud affects affordability, particularly in the health insurance space, making coverage less accessible to those who need it most," he said.

The beauty of the integration of Al in healthcare was further explained by Global HealthTech Intelligence founding member and chief research officer Dario Heymann.



Heymann said. "Al's potential is particularly powerful in healthcare due to the rising burden of administrative costs. Data shows just how significant this burden is, especially as populations grow sicker and require more complex care. Much of the administrative work is repetitive and time-consuming, making it ideal for automation. However, successful implementation depends on workforce readiness.

"Upskilling is essential, not only to

ensure effective use of AI but also to help workers feel empowered, not threatened. Simply replacing staff, as seen in recent large-scale layoffs, only fosters fear. Instead, the focus should be on enabling the workforce to leverage AI as a tool to enhance their roles and deliver better outcomes," he said.

#### Al's role in population health management

The global healthcare system is facing unprecedented pressures driven by ageing populations, rising chronic disease burdens and provider shortages.

In addition to the global challenges, Asia is facing significant healthcare disparities, with some of the best and the worst healthcare systems.

Teladoc Health managing director for Asia Myra Yu gave an insight about a platform called Teladoc

which leverages over 2bn health and engagement data points.

"Al's impact is already evident: a 70% reduction in waiting times, 150% faster stroke diagnoses and significant weight loss outcomes through intelligent nudging. Al has become a great help assisting health professionals to work more efficiently, with better accuracy.

The platform's engagement engine further personalises care by segmenting customer bases and tailoring communication based on demographic and behavioural profiles. This approach supports a continuous, life-stage-based journey: from maternity and chronic care to ageing and end-of-life support," Ms Yu said.

#### Digital healthcare in the **Philippines**

Asian Capital Advisors managing director John Spence gave us an insight on how digitisation presents a big opportunity to improve healthcare outcomes in the Philippines.

"The first important issue is government investment in healthcare which has been addressed, which is a positive step. The next challenge is building a digital healthcare system to support



universal health coverage by connecting doctors and patients electronically. Private enterprise is stepping in to help create this digital infrastructure," Mr Spence said. "Of course, there are challenges, Wi-Fi access can be unreliable in some areas, and much of the population still relies heavily on Facebook for communication. In fact, the Philippines has one of the highest Facebook usage rates globally.

That said, there's strong potential to build a "care-tech" ecosystem: connecting clinics, labs, hospitals, pharmacies, HMOs (health maintenance organisations, which are like health insurance) and mobile apps. The goal is integration.

From an insurance perspective, the investment opportunity lies in the ability to upsell digital healthcare solutions to individuals currently covered by the national healthcare programme," he said.

## Al is hype and hype follows money

Unpacking from a panel discussion on the key expectations from AI in healthcare and its outcomes, National University of Singapore Yong Loo Lin School of Medicine programme director Maurice Tan said there is a lot of hype around AI because hype follows money.

He said last year around \$7.6bn went into Al-related startups and one in every four dollars invested in health tech is going into Al – so the excitement is driven by investment.

"But adoption is another matter. A Harvard Business Review report in February highlighted how people are using AI, and interestingly, therapy and counselling ranked highest. In mental health and wellness, where there's a major shortage of psychiatrists, psychologists and

therapists, AI is being used to help fill the gaps," Mr Tan said.

"The healthcare ecosystem in Singapore is very active, with strong government support and funding to drive AI adoption and develop new solutions; especially given the critical shortage of manpower in the sector," he also said.

The Agency for Science, Technology and Research venture creation and growth and innovation and enterprise deputy director Mayank Gurnani said, "Just before and during COVID, simply mentioning "AI" in your pitch deck could secure funding – money was being thrown at anything AI-related. But things have cooled down since. Now, investors and organisations are asking more critical questions: What data trained your AI? What's its performance? What are its limitations?"

"This is a typical tech adoption cycle. People get excited, early adopters jump in, often taking on the most cost and risk. But sectors like healthcare and finance, where insurance sits at the intersection, are naturally conservative. They watch, evaluate, and then move decisively when ready.

When the insurance industry starts embracing AI more fully, it will be deliberate and impactful. From a government perspective, AI is revolutionary, but success depends heavily on using the right data to develop it responsibly," Dr Gurnani said

Further to that discussion, Nippon Life Insurance Company global business planning department and international affairs general manager Makoto Okubo said the business model has changed as we now focus on prevention and keeping customers healthy and happy.

"Nippon Life owns a large hospital in Osaka and are collaborating with tech companies and research institutes to experiment with Al in healthcare. We're not just part of insurance innovation- we're also advancing medical innovation," he said

"Al supports us in multiple ways. For sales, it helps our 55,000 tied agents by analysing decades of data to recommend the right people to visit and how to approach them. In claims handling, where expectations are high in Japan, Al helps identify potential claims even before customers file them," he added.

## Smarter, more human-centric insurance ecosystem

Drawing the conference to a close, Mr Spence said, "The goal is to build a smarter, more human-centric insurance ecosystem."

"Our discussions emphasised collaboration, not to replace, but to enhance the human touch in care, product design and claims, while promoting healthier living through prevention. As one speaker noted, today's diseases could lead to tomorrow's solutions, but innovation must come with ethical responsibility, robust regulation and strong partnerships.

Ultimately, our shared goal is to improve wellbeing at every stage of life, from promoting good health to supporting palliative care. We hope this conference has sparked new ideas and strengthened collaboration between insurers and healthcare professionals," he said.

The 20th Asia Conference on Healthcare and Health Insurance, organised by *Asia Insurance Review* and sponsored by flip.health, AXA, IBNR and Teladoc HEALTH, ran from 19-20 May 2025 in Singapore.

# CONFERENCE PHOTOS















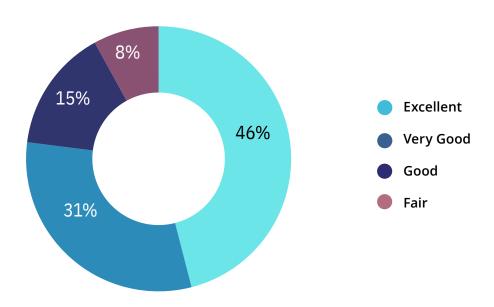




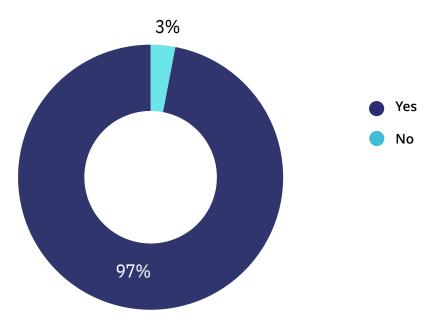




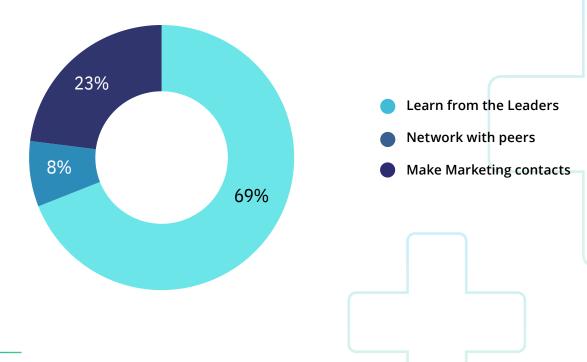
#### Q1. How would you rate the quality of the conference overall?



#### Q2. Did the conference meet your expectations?







#### Q4. What is your key takeaway from the conference?

- We are in the most dynamic region and industry
- We should use AI for enhance our work, not for replace
- Al is here to stay; double-edged sword; regulatory framework need to keep pace. Coming from a Reinsurer perspective, how can Reinsurer use Al or influence the use of Al in cedent? Afterall, if the cedent has transfered the risk to the Reinsurer,eg 80%) what is the motivation to invest in Al FWA system?
- Al is here to stay
- Integration of AI process in healthcare and insurance
- Al is not a threat, but a performance enhancer
- A more in-depth exploration on the potential and pitfalls of AI in the insurance industry
- Al and other digital transformation is here to stay and will grow, need to learn to embrace challenges
- I think meeting the people was great! hope to hear more about how wearables and insurance can coincide in the future

# TESTIMONIALS

"One of the best conference I have attended this year; Excellent speakers providing insightful information and delightful discussions relevant to the theme. Not one dull moment!"

" As a Patient Advocate, I was thrilled to share my perspectives & connect with various delegates during the 20th Asia Conference on Healthcare and Health Insurance, I'm now looking forward to the stakeholders engaging patients to co-create solutions in healthcare. Primarily, in the space of public education about insurance products, personalized insurance coverage, and using **Asian Inclusive Medical** Data for a person's risk assessment."

"The healthcare & insurance conference brought the avantgarde of providers and practitioners together discussing the benefits of AI in this domain and the next investment opportunity for insurers to sustainably strengthen their claims fraud control."

"This conference offered well balanced views on AI application and adoption in healthcare and health insurance ecosystem. More importantly, the speakers offered recommendations to mitigate challenges of AI in healthcare and insurance since it is a unavoidable trend of using AI."

"Deeply insightful with a diverse selection of speakers who are experts in their respective fields. The speakers generously shared their powerful insights and addressed all questions with humility and respect. Fantastic event!"

#### **DELEGATE LIST**

Designation	Organisation		Country
Alliance and Sales Director - APAC	Elfie	Elfie	
Director of Transformation Business	Teladoc Health		China
Managing Director	Asian Capital Advisors Limite	ed	Hong Kong
Branch Manager	AXA China Region Insurance	Company Limited	Hong Kong
Manager	AXA Life & Health Reinsuran	ce Solutions Pte Ltd	Hong Kong
Manager	Crawford (Hong Kong) Limite	ed	Hong Kong
Managing Director & Principal Consultant	IBNR Insurance Consulting L	td	Singapore
Consultant	Pacific Cross International Lt	rd	Hong Kong
Associate Director	Pierre Leong & Co. Ltd		Hong Kong
IT Executive	AIR Event Services Pvt. Ltd		India
Founder & CEO	Flip Health India Pvt. Ltd.		India
Vice President & Business Head	Flip Health India Pvt. Ltd.		India
Chief Medical Officer	Flip Health India Pvt. Ltd.		India
Chief Marketing Officer	Flip Health India Pvt. Ltd.		India
Lead Community Manager	India InsurTech Association		India
Founder	RIA Insurance		Singapore
Executive Director	ASEAN Insurance Council		Indonesia
General Manager, International Affairs, Planning & Research Dept	Nippon Life Insurance Comp	any (Tokyo Headquarters)	Japan
Health Strategy Officer	Allianz Life Insurance Malays	sia Berhad	Malaysia
Senior Manager, Marketing and Client Engagement (Asia)	AM Healthcare Management	t Consulting Sdn Bhd.	Malaysia
		(	

Chief Executive Officer	AmMetLife Insurance Berhad	Malaysia
Senior Actuarial Analyst	Bank Negara Malaysia (Central Bank of Malaysia)	Malaysia
Head of Pricing	Berjaya Sompo Insurance Berhad	Malaysia
Chief Executive Officer	Life Insurance Association of Malaysia (Persatuan Insurans Hayat Malaysia)	Malaysia
Public Relations Officer	Life Insurance Association of Malaysia (Persatuan Insurans Hayat Malaysia)	Malaysia
Head of Medical Claims	Tokio Marine Life Insurance Malaysia Bhd	Malaysia
Human Resource	Association of Mandatory Insurance	Mongolia
Senior Referent	Financial Regulatory Commission of Mongolia	Mongolia
Chief Executive Officer	Insurance Association of Mongolia	Mongolia
Chief Executive Officer	Smart Brokers LLC	Mongolia
Chairwoman	Tenger Insurance LLC	Mongolia
Head of Life Insurance Business Operation	Global World Insurance Co, Ltd	Myanmar
Managing Director	Global World Insurance Co, Ltd	Myanmar
Senior Vice President, Head of Actuarial/Head of Life Operations	Paramount Life & General Insurance Corporation	Philippines
Head of Broker & Specialty Lines	Paramount Life & General Insurance Corporation	Philippines
Technical Assistant	Philippine Insurers and Reinsurers Association (PIRA, Inc)	Philippines

Self-employed Healthcare Consultant	Confidential	Singapore
Executive Chairman	1st Interl	Singapore
Public Relations	1st Interl	Singapore
Chair	Alliance of Patients' Organizations Singapore (APOS	) Singapore
Conference Producer	Asia Insurance Review	Philippines
Business Development Manager	Asia Insurance Review	Singapore
Conference Executive	Asia Insurance Review	Singapore
Journalist	Asia Insurance Review	Singapore
Senior Manager, Business Development	Asia Insurance Review	Singapore
Manager (Circulation & Marketing)	Asia Insurance Review	Singapore
Senior Conference Assistant	Asia Insurance Review	Singapore
Senior Conference Assistant	Asia Insurance Review	Singapore
Chief Executive Officer, AXA Life & Health Reinsurance Solutions	AXA Life & Health Reinsurance Solutions Pte Ltd	Singapore
Senior Manager, Partner Relationship, South Asia & Pacific	AXA Life & Health Reinsurance Solutions Pte Ltd	Singapore
Senior Manager, Global Claims Control	AXA Life & Health Reinsurance Solutions Pte Ltd	Singapore

Assistant Manager, Global Claims Control	AXA Life & Health Reinsurance Solutions Pte Ltd	Singapore
Senior Manager, Business & Digital Transformation	AXA Life & Health Reinsurance Solutions Pte Ltd	Singapore
Consultant	Crowell Global Advisors	Singapore
Director	Crowell Global Advisors	Singapore
Senior Consultant	Crowell Global Advisors	Singapore
Advocacy Manager	EU-ASEAN Business Council	Singapore
Vice President, Reinsurance Underwriting	Everest Reinsurance Company	Singapore
Chief Research Officer	Galen Growth Asia: The Asia HealthTech Connector	Singapore
Business Analyst	Galen Growth Asia: The Asia HealthTech Connector	Singapore
Global Governor & Ambassador for Responsible Al	Global Council for Responsible Al	Singapore
Manager	GuidelineX	Singapore
Assistant Vice-President, Digital Products & Services	IHH Healthcare	Singapore
Chief Operating Officer	IHH Healthcare	Singapore
Asst Manager ui/ux	IHH Healthcare	Singapore
	IHH Healthcare	Singapore

Senior General Manager, Head – Life, Health, Travel - ASEAN	J. B. Boda & Co (S) Pte Ltd	Singapore
Chief Operating Officer	Khoo Teck Puat Hospital	Singapore
Partner	L.E.K. Consulting	Singapore
Regional Manager, Business Development	Million Dollar Round Table (MDRT) Asia Pacific	Singapore
Senior Director, Business Development at MDRT	Million Dollar Round Table (MDRT) Asia Pacific	Singapore
Manager	Million Dollar Round Table (MDRT) Asia Pacific	Singapore
Divisional Director, Health Analytics	Ministry of Health	Singapore
Manager (Future Systems & Innovation)	Ministry of Health	Singapore
CEO & Founder	MiyaHealth Pte Ltd	Singapore
Director	National Health Innovation Centre Singapore (NHIC)	Singapore
Assistant Director (Operations)	National Health Innovation Centre Singapore (NHIC)	Singapore
Consultant	National Healthcare Group	Singapore
Director, School Health, Workplace Health	National Healthcare Group	Singapore
Deputy Director of Digital	National Healthcare Group	Singapore
and Smart Health Office		

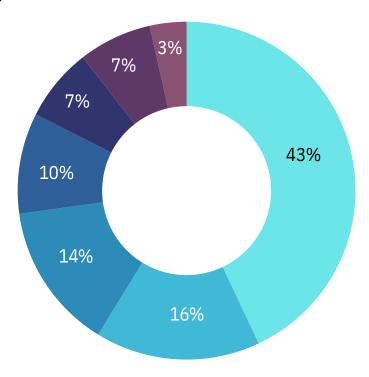
Program Director	National University of Singapore	Singapore
Mentor	National University of Singapore	Singapore
Consultant Surgeon & Deputy Chief Medical Information Officer	Ng Teng Fong General Hospital, NUHS	Singapore
Executive Vice President	Nippon Life Asia Pacific (Regional HQ) Pte. Ltd.	Singapore
Senior Analyst	Nippon Life Asia Pacific (Regional HQ) Pte. Ltd.	Singapore
Director of Operations	Parkway Hospitals Singapore Pte Ltd	Singapore
Director	Singapore General Hospital	Singapore
Senior Manager	Singapore General Hospital	Singapore
Executive	Singapore General Hospital	Singapore
Head, Nuclear Medicine & Molecular Imaging	Singapore General Hospital	Singapore
Duty Director, Strategy and Insights	Singapore Health Services	Singapore
Deputy Chair, Singapore General Hospital Robotic Surgery Committee	Singapore Health Services	Singapore
Senior Staff Nurse	Tan Tock Seng Hospital Pte Ltd	Singapore
Deputy Director, Venture Creation & Growth, Innovation & Enterprise	The Agency for Science, Technology and Research (A*STAR)	Singapore
Sales Director, South East Asia - Life, Health & Travel	Verisk APAC Pte Ltd	Singapore

Chief Executive Officer	BNP Paribas Cardif TCB Life Insurance Co, Ltd	Taiwan
Asst Vice President, Policy Admin	BNP Paribas Cardif TCB Life Insurance Co, Ltd	Taiwan
Asst Vice President, Actuarial	BNP Paribas Cardif TCB Life Insurance Co, Ltd	Taiwan
Manager	Cathay Life Insurance Co, Ltd	Taiwan
Vice President of Branch Network Business Unit	Bangkok Insurance Public Company Limited	Thailand
Vice President	Bangkok Insurance Public Company Limited	Thailand
Manager of Product Design & Development Division	Bangkok Insurance Public Company Limited	Thailand
Manager of Non-Motor Claims Department	Bangkok Insurance Public Company Limited	Thailand
Business Analyst	Thai Life Insurance Public Company Limited	Thailand
Senior Manager, Total Rewards	Etihad Airways	United Arab Emirate
Insurance Officer	Etihad Airways	United Arab Emirate
Manager Insurance	Etihad Airways	United Arab Emirate
lan JianLiang Low	Prudential Plc	Singapore
Managing Director (Asia)	Teladoc Health, Inc	Singapore

Insurance Underwriter - Health Insurance	BaoViet Insurance Corporation (BaoViet Insurance)	Vietnam
Claim Assistant Director	Dai-ichi Life Insurance Company of Vietnam, Limited	Vietnam
Senior Director - Digital Transformation & Healthcare Services	Dai-ichi Life Insurance Company of Vietnam, Limited	Vietnam



#### Total no of delegates: 100%



- Insurance and Reinsurance Companies
- Healthcare Providers / Hospitals
- Consulting Firms
- HealthTech / InsurTech

- Research and Academe
- Associations / Councils
- Regulators / Goverment

#### For more information please contact:

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Asia Insurance Review and Middle East Insurance Review

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#### **Disclaimer**

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## 20<sup>TH</sup> ASIA CONFERENCE ON HEALTHCARE AND HEALTH INSURANCE

**19-20 MAY 2025**, PARKROYAL COLLECTION MARINA BAY, SINGAPORE

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**Ms Erica** 

Email: erica@asiainsurancereview.com

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