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Mr Clement Lau Chung-kin

Executive Director, Policy and Legislation
Insurance Authority (Hong Kong)
Special Administrative Region



The Honourable Mr CHAN Ho Lim, Joseph, JP

Under Secretary for Financial Services and the Treasury,
Financial Services and the Treasury Bureau, Hong Kong



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26-27 March 2026



Hong Kong

21ST ASIA CONFERENCE ON HEALTHCARE AND HEALTH INSURANCE

**Theme: "AsiaHealth 360 –
Insurance at the Core of Health Ecosystem"**



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Asia's strong economic growth, rapid urbanization, and evolving lifestyles are fueling the expansion of the region's health insurance market. As populations shift toward urban centers and sedentary habits become more common, the incidence of non-communicable diseases continues to rise driving greater demand for comprehensive health coverage. Furthermore, varying regulatory frameworks across countries play a pivotal role in shaping competition, market behavior, and the overall development of the health insurance sector. Health insurance in Asia stands at a pivotal crossroads. As economies expand and populations age, the region faces a dual challenge sustaining equitable healthcare access while managing the growing cost of care. Several developing markets still struggle with low insurance penetration, limited affordability, and high out-of-pocket expenditures that strain households.

Asia's health insurance market continues its robust growth trajectory, reflecting the region's rising healthcare demands and evolving insurance ecosystems. Average spending per capita on health insurance across Asia is expected to reach US\$84.73, underscoring the growing prioritization of personal health security among individuals and families. Looking ahead, the sector is forecast to maintain steady momentum with a compound annual growth rate (CAGR) of 3.23% between 2025 and 2030, bringing the market volume to approximately US\$454.14 billion by 2030. This sustained

expansion signals strong opportunities for insurers, healthcare providers, and policymakers to innovate and strengthen Asia's integrated health ecosystem. (Source: Statista, Health Insurance Market in Asia 2025)

Medical inflation is outpacing general inflation, non-communicable diseases like diabetes, cancer, and cardiovascular illnesses are surging, and healthcare providers are navigating new expectations for quality, transparency, and digital accessibility. The convergence of these factors calls for a fundamental rethink of how insurance can integrate with the broader health ecosystem not merely as a payer, but as a partner in prevention, care coordination, and wellness management.

Under the theme "AsiaHealth 360: Insurance at the Core of Health Ecosystem," the 21st Asia Conference on Healthcare and Health Insurance will convene the region's most influential leaders from insurance, healthcare, government, and technology. Together, they will explore how to redesign health protection models for a rapidly changing landscape where sustainability, innovation, and collaboration define success.

AsiaHealth 360 encapsulates a holistic vision one where insurance is not an endpoint but the connective core that sustains the entire health ecosystem. As Asia's healthcare demands continue to evolve, this conference will chart the roadmap toward a resilient, equitable, and future-ready insurance landscape that truly puts people at the heart of health.

For speaking and sponsorship opportunity please contact
Ms Erica – Conference Producer at erica@asiainsurancereview.com



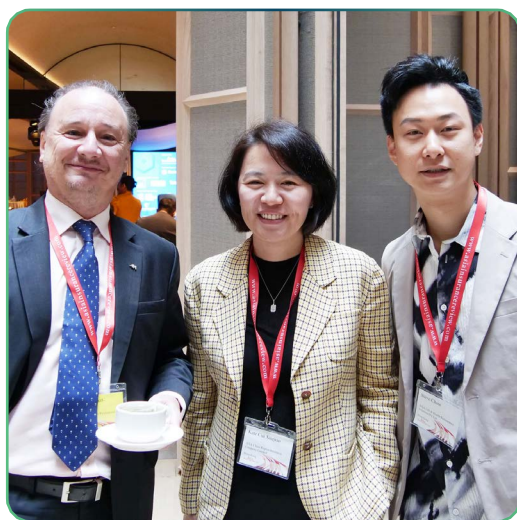


Who Should Attend

- Chief Executive Officer (CEO) – Health Insurance
- Chief Operating Officer (COO) – Health Insurance
- Chief Financial Officer (CFO) – Health Insurance
- Chief Risk Officer (CRO) – Insurance
- Chief Underwriting Officer (CUO)
- Chief Actuary
- Chief Product Officer – Health Insurance
- Chief Marketing Officer (CMO) – Insurance
- Chief Digital Officer – Insurance / HealthTech
- Chief Innovation Officer – Health / InsurTech
- Head of Underwriting – Health Insurance
- Head of Claims / Claims Director
- Head of Health Insurance Product Development
- Head of Corporate Health Insurance Solutions
- Head of Customer Experience – Insurance
- Head of Risk Management – Health Insurance
- Head of Actuarial Services – Health Insurance
- Managing Director – Insurance Brokerage
- Regional Sales Director – Health Insurance
- Head of Health & Employee Benefits – Broker
- Business Development Director – Health Insurance
- Head of Client Solutions – Health Insurance
- Senior Account Manager – Corporate Health Insurance
- Relationship Manager – Health Insurance
- Director / Deputy Director – Health Insurance Regulator
- Health Policy Advisor / Analyst – Ministry of Health
- Public Health Insurance Program Manager
- Social Health Insurance Specialist
- National Health Insurance Program Director
- Health Financing & Policy Lead
- Director of Digital Health Solutions
- Head of Health Analytics / Data Science
- Head of Telemedicine / Virtual Care Programs
- Health & Wellness Program Manager
- Chief Medical Officer (CMO) – Insurance
- Head of Preventive Care Programs
- Director of HealthTech Partnerships
- Head of AI & Predictive Analytics – Health Insurance
- Director of Customer Digital Experience – Insurance
- Head of Health Engagement Programs
- Senior Actuary – Health Insurance
- Risk Modeling Manager – Health Insurance
- Product Manager – Critical Illness / Cancer Insurance
- Claims Analytics Manager
- Head of Employee Benefits / Corporate Health Programs
- Regional Health Insurance Consultant
- Policy & Regulatory Compliance Manager
- Director of Population Health Programs
- Clinical Programs Manager – Insurance
- Health Economics & Outcomes Research (HEOR) Director
- Innovation & Strategy Manager – Health Insurance



Building Excellence: Highlights from Previous Edition







Day One: 26 March 2026, Thursday

8:00 am Registration and Welcome Reception with Coffee and Tea

Spotlight Session 1: Building the future of health insurance products

9:00 am Opening Speech from the Conference Chairman

9:10 am Keynote Speech



Mr Clement Lau Chung-kin

Executive Director, Policy and Legislation, Insurance Authority (Hong Kong)

9:25 am Policy Leadership Address



The Honourable Mr CHAN Ho Lim, Joseph, JP

Under Secretary for Financial Services and the Treasury, Financial Services and the Treasury Bureau, Hong Kong Special Administrative Region

9:50 am The fireside chat : Bridging the gap – Consumer insights on insuring their future

Fireside Chat Guest:



Lee Yen Ho

Group Chief Distribution & Proposition Officer, FWD Group

10:15 am Panel session: Asiahealth 360 – Insurance as the foundation of a sustainable health system

Health insurance is increasingly recognized as a critical pillar of sustainable healthcare systems across Asia. This panel brings together industry leaders, policymakers, and innovators to explore how insurance solutions can support equitable access, improve health outcomes, and enhance financial sustainability.

Moderator:



John Spence

Managing Director, Asian Capital Advisors Limited

Panellists:



Jamie Zuo

Executive Chairman of the Greater Bay Area Healthcare Association (GBAHA) and Managing Partner of EverBright Actuarial Consulting



Makoto Okubo

General Manager, International Affairs (Fellow, Global Business Planning Department), Nippon Life Insurance Company



Orchis Li

CEO, HealthMutual Group



Jacky Lio

Chief Medical Officer, Bowtie Life Insurance Company



Dr Kenneth Tsang

Regional CEO – IHH Healthcare North Asia
CEO – Gleneagles Hospital Hong Kong
Honorary Clinical Associate Professor of School of Public Health, Li Ka Shing Faculty of Medicine, The University of Hong Kong

11:15 am **Networking Refreshment Break (Coffee & Tea)**

11:40 am **Plenary Address**

12:05 pm **Corporate Luncheon Buffet**

Spotlight Session 2: Managing and sustaining health insurance performance

1:05 pm **Consumer-centric health insurance: Adapting to changing expectations in Asia**

As healthcare needs evolve, insurers must understand and respond to the shifting expectations of their customers. This session explores emerging consumer trends ranging from digital engagement and telemedicine adoption to personalized insurance solutions and preventive care incentives and how insurers can leverage these insights to drive performance, loyalty, and sustainable growth.

1:30 pm **Aligning with insurers: Combating medical inflation through standardized care**

In this session, LIGHTMAC Medical Group will explore strategies to combat medical inflation and optimize loss ratios through the implementation of standardized care models. The discussion will cover key pillars such as ensuring cost predictability, achieving zero administrative friction, and enforcing robust clinical governance to establish trusted provider networks for major insurers.



Ray Ma

Head of Healthcare Management, LIGHTMAC Medical Group

1:55 pm **From claims processing to clinical governance: How independent medical reviews unlock value-based health insurance**

As Asia's healthcare landscape evolves, insurers face mounting pressure from medical inflation, chronic disease spread and the growing demand for value-based care. This session introduces a new framework for integrating medical specialists and second-opinion networks into insurer workflows which transforms claims management from a transactional process into a strategic platform for clinical governance.



Nir Kaminer

Founder, MedRev International

2:20 pm **Panel Session: Staying resilient – Building sustainable health insurance models for the future**

Health insurance is facing unprecedented challenges from rising costs, evolving health risks, and shifting consumer expectations. This panel brings together industry leaders, regulators, and innovators to explore strategies for creating sustainable, resilient health insurance models across Asia.

Panellists:



Nir Kaminer

Founder, MedRev International



Dr Felix Lee

Co-CEO of The GBA Healthcare Group

Chairman of the China Committee the Hong Kong General Chamber of Commerce (HKGCC)

Director at the Hong Kong Chamber of Commerce Guangdong



Yuman Chan

Councillor, General Insurance Council, The Hong Kong Federation of Insurers (HKFI)



Sean Deehan

Head of Hong Kong & Macau and Greater China Divisional Leader,
Insurance Consulting and Technology, WTW



Bernhard Kotanko

Senior Partner, McKinsey & Company

3:20 pm **Networking Refreshment Break (Coffee & Tea)**

3:40 pm **The market for traditional chinese medicine (tcm) insurance: Econometric evidence on moral hazard and selection**

Voluntary health insurance in Hong Kong offers an add-on option to cover Traditional Chinese Medicine (TCM). This option is typically chosen by 34.3% of enrollees with Western Medicine (WM) benefits and 10.7% of the total population. If adverse selection dominates, individuals with higher expected healthcare needs are more likely to choose TCM-inclusive coverage, leading to estimates of utilization biased upwards in naïve models. However, TCM's holistic appeal could attract people who are more attuned to health and wellness, leading to beneficial selection and lower than average subsequent utilization. We use IV models to detect the direction of the bias. Our instrument set is lags of the insurance coverage of one's occupational group. Our findings support the beneficial selection hypothesis. IV estimates are two to four times larger than non-IV estimates, indicating that those with a lower propensity to utilize health services self-select into TCM-inclusive coverage. Using instruments to control for bias due to self-selection, TCM-inclusive coverage significantly increases both TCM and WM utilization across extensive and intensive margins, with lower out-of-pocket (OOP) spending, indicating both moral hazard and a complementary relationship between TCM and WM.



Dr David Bishai

Director and Clinical Professor, School of Public Health, The University of Hong Kong
Past President of the International Health Economics Association
2021 Winner of the Sharmanov Prize in Primary Health Care

4:05 pm **Silver Economics: Redesigning health insurance for an ageing Asia. How insurers can build sustainable health portfolios that address the growing costs and care needs of older adults**

As Asia's population ages, insurers face the dual challenge of rising healthcare costs and increasingly complex care needs. This session explores how health insurance providers can design sustainable portfolios tailored to older adults, balancing affordability, coverage adequacy, and long-term financial viability.

4:30 pm **Closing Remarks for Day 1**



Day Two: 27 March 2026, Friday

8:00 am Registration and Welcome Reception with Coffee and Tea

Spotlight Session 3: Regional deep dive – Navigating the evolving health insurance landscape in Asia

9:00 am **Insuring Asia's aging population: Sustainable health coverage for a longevity economy**

Asia's aging population is transforming healthcare demand and insurance risk. This session explores how insurers can build sustainable, affordable health coverage for a growing longevity economy across Asia.

9:25 am **Research and development initiatives in Malaysian life and health insurance, particularly in the area of AI-driven risk scoring and personalized underwriting**



Dr Khoo Wooi Chen

Head of Department, Institute of Actuarial Science and Data Analytics, UCSI University

9:50 am **Panel Session: As Asia's healthcare needs evolve, how are insurers adapting their products and strategies to address diverse markets, growing digital adoption, and increasing demand for affordable, accessible coverage?**

Asia's healthcare landscape is changing rapidly, driven by diverse market demands, growing digital adoption, and increasing expectations for affordable and accessible coverage. This panel brings together insurers, policymakers, and digital health innovators to discuss how products and strategies are evolving to meet these challenges.

Moderator:



Dr Henrik Naujoks

Senior Partner, Bain & Company

Panellists:



Peter Fang

Chief Insurance Officer, The GBA Healthcare Group



Sean Deehan

Head of Hong Kong & Macau and Greater China Divisional Leader, Insurance Consulting and Technology, WTW



Andrea Ma

Head of Healthcare Investment, Swire Pacific Limited



Dr Karan Srivastava

Head of Digital Transformation, Bancassurance, Standard Chartered Bank



Manisha Keyal

Chief Health Officer, Prudential BSN Takaful

Representative of Life Insurance Association of Malaysia (LIAM)

10:50 am **Networking Refreshment Break (Coffee & Tea)**

11:15 am **Balancing affordability and innovation: Health insurance strategies for emerging vs. Mature Asian markets**

Asia's health insurance markets face differing pressures across emerging and mature economies. This session explores how insurers can balance affordability, innovation, and scalability to meet diverse market needs across the region.

11:40 am **Bancassurance, big tech, and insurtech: who will own Asia's health insurance distribution?**

Asia's health insurance distribution landscape is rapidly evolving with the rise of bancassurance, Big Tech, and InsurTech players. This session examines who will lead customer access, trust, and scale in the next phase of growth.

12:05 pm **Preventive care, wellness & wearables: can insurers really bend the cost curve in Asia?"**

Explore how insurers in Asia are leveraging preventive care, wellness programs, and wearable technology to reduce costs and improve health outcomes. Can innovation truly bend the region's healthcare cost curve?

12:30 pm **Corporate Luncheon Buffet**

Spotlight Session 4 : Critical illness & high-impact health risks

1:30 pm **How can innovation in cancer coverage expand access and improve affordability for patients?**

Cancer treatment remains one of the most significant financial and healthcare challenges in Asia. This session explores how insurers are designing innovative coverage solutions that improve affordability, enhance access to care, and provide comprehensive support for patients.

1:55 pm **How can health insurance solutions address the growing risk of cardiovascular diseases in Asia?**

Cardiovascular diseases are a leading health challenge across Asia, impacting both individuals and healthcare systems. This session explores how health insurance solutions can help mitigate risk through preventive programs, early detection, and tailored coverage options.

2:20 pm **Healthcare leaders exchange: Hidden risks, hidden costs – What blind spots still exist in how insurers assess high-impact health risks in Asia?**

As healthcare systems across Asia face rising critical illness rates, demographic shifts, and escalating medical inflation, insurers are under mounting pressure to anticipate and manage high-impact health risks more accurately than ever before. This thought-provoking exchange brings together senior insurance leaders, healthcare strategists, and risk experts to examine the blind spots that may be distorting underwriting assumptions, pricing strategies, and long-term sustainability.

Moderator:



Damian Delaney

Insurance Executive/Senior Advisor – Consultant

Panellist:



Wan Mohd Hazwan Wan Mohd Najib

CEO, ProtectHealth Corporation, Ministry of Health Malaysia (MOH)

3:20 pm **Networking Refreshment Break (Coffee & Tea)**

3:40 pm **How can health insurance integrate preventive strategies to better manage diabetes and lifestyle-related conditions?**

With the rise of diabetes and lifestyle-related health conditions across Asia, insurers are increasingly focusing on preventive strategies to improve long-term health outcomes. This session explores how health insurance products can incorporate wellness programs, digital health tools, and early intervention initiatives to manage chronic risks more effectively.

4:05 pm **Rare & high-cost illnesses: designing sustainable coverage models**

Rare and high-cost illnesses pose significant challenges for insurers, patients, and healthcare systems across Asia. This session explores strategies for designing sustainable coverage models that provide adequate protection while managing financial risk.

4:30 pm **Critical illness insurance: Balancing risk, premiums, and patient outcomes**

Critical illness insurance is a cornerstone of financial protection for patients facing serious health events, but designing products that balance risk, affordability, and outcomes remains challenging. This session explores strategies for optimizing coverage, pricing, and claims management to meet both insurer sustainability and patient needs.

4:55 pm **Closing Remarks for Day 2**

Conference Disclaimer

The 21st Asia Conference on Healthcare and Health Insurance is organized by *Asia Insurance Review (AIR)* as a professional knowledge-sharing and networking platform for the insurance and healthcare industry.

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Diversity and Inclusion Clause

At *Asia Insurance Review*, we are committed to fostering an environment of diversity, equity, and inclusion in all our events.

The 21st Asia Conference on Healthcare and Health Insurance aims to bring together voices across different genders, backgrounds, nationalities, and professional disciplines to ensure a balanced and representative exchange of perspectives shaping the future of healthcare and insurance in Asia.

We actively seek to provide equal opportunities for all delegates, speakers, and partners, and we do not tolerate any form of discrimination or harassment based on race, gender, age, religion, disability, sexual orientation, or cultural background.

Our goal is to create a respectful, open, and collaborative platform where all participants feel valued and empowered to contribute to meaningful dialogue and industry progress.

21st Asia Conference on Healthcare and Health Insurance

26-27 March 2026, InterContinental Grand Stanford, Hong Kong

Registration Email: weeling@asiainsurancereview.com

REGISTRATION

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REGISTRATION

Early Bird (valid till 28 Feb 2026)		Normal Registration	
Subscribers	☐ S\$1,650	Subscribers	☐ S\$2,200
Non-Subscribers	☐ S\$1,950*	Non-Subscribers	☐ S\$2,500*

(*Free One Year Subscription to Digital Edition of Asia Insurance Review & AIR eDaily)

Full registration fees MUST be paid before the valid dates for admittance at conference.

Only registrations FULLY PAID FOR by the early-bird deadline will be eligible for the discount.

I came to know about this conference through:

- ☐ AIR/MEIR magazine ☐ AIR/MEIR Website ☐ Brochure ☐ Email
☐ Referral by (Association/ Sponsor/ Speaker/ Exhibitor/ Business Contact)

Group registration: Special Offer for Year 2026

Register three delegates from the same company, and send the fourth delegate to attend the conference free of charge!

(Valid only for delegates from the same company in the same country)

Registration fee includes participation at Conference plus tea breaks and lunches. All meals are prepared without pork, lard and beef.

Special Dietary Requirements

- ☐ I would like to have vegetarian meals during the Conference.

Closing date for registration: 20 March 2026

For cancellation in writing made before **20 March 2026**, 50% of the conference fee will be refunded.

No refunds will be made for cancellations after **20 March 2026**. However, substitution or replacement of delegates will be allowed.

PAYMENT

I undertake to indemnify the organisers for all bank charges

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Hotel Contact

Attn: Ms Helena Chan, Account Director – Corporate / MICE
Email: helena.chan@icgrandstanford.com | Tel: +852 2731 2850

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