



*Conference*

# Health Insurance 2042

Let Us Plan for Ambitious Targets for 2042

Tuesday 10 May, 2022

10:00 AM - 02:30 PM

**VIGYAN BHAWAN,**  
Maulana Azad Road, New Delhi - 110011



## INSURANCE FOUNDATION OF INDIA

(A not for profit organization under Trust Registration Act, 1982)

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## Why need for Specialized Conference on Health Insurance?

Under the leadership of Hon'ble Prime Minister Narendra Modi Health Care got due importance, especially during pandemic in 2020-21. The nation has realized the importance of health care infrastructure needed for building a Healthy India, Healthy Nation.

- ❖ In the country we have seen tremendous growth of Health Insurance since 2001 when the insurance sector was opened to fulfill the needs of the masses. In last 20 years – premium income has gone up from Rs 690 crores to Rs 73000 crores which is an increase of 10580 %
- ❖ The number of companies offering health insurance has increased from 4 in 2000 to 28, which includes 5 standalone health insurance companies.
- ❖ In view of growth in Indian economy (soon going to be 5 trillion US \$ economy) we find a great opportunity for growth in this sector during next 20 years. We are sure that Healthy Indians are needed for making our country as the second largest economy of the world .
- ❖ Assuming 20% growth we foresee in next 20 Years Health care spending will increase from Rs 21,15,000 crores to Rs 8,46,00,000 crores.
- ❖ Major part of this spending will be coming from health insurance and present pattern of spending from personal savings or borrowings by the individuals and families will shift.

We intend to have this important conference to discuss the innovation, change in thinking, out of box thinking required so that Health Insurance portfolio is put on strong footing, which is a must for fulfilling the wishes of large population. Major segment will be need of 25 crores senior citizens .

## Target Audience will comprise of:

- ❖ Officials of Health Ministry (Governments of India)
- ❖ Officials of Health Ministry (State Governments)
- ❖ Officials of National Health Authority & National Digital Health Mission
- ❖ Insurance Companies
- ❖ Reinsurance Companies
- ❖ Insurance Broking Firms
- ❖ TPA's
- ❖ Senior Management & Officials from Health Care Service Providers (Hospitals, Diagnostic Labs, Pharma Companies, e-Commerce Pharmacies, Medical Equipment Manufactures )
- ❖ Consultants/ Claims Consultants/ EB Consultants
- ❖ Wellness Program Companies / Service Providers
- ❖ Surveyors / Investigators
- ❖ Insurtech/ Technology Companies working towards taking Health Insurance to the next level of growth, supporting India to emerge as 5 Trillion US \$ economy.

## Points to be covered in the Conference are:

- ❖ Should Health Insurance be made mandatory for all or only for Senior Citizens ?
- ❖ Discussion on Niti Aayog Report " Health Insurance for India's Missing Middle"
- ❖ Investment & improvement of health care infrastructure is needed in a big way to support & manage the needs of the masses.
- ❖ What Product innovations are needed in Health Insurance policies ?
- ❖ Necessity for use of Technology in all aspects of insurance from proposal filling to claim settlement.
- ❖ OPD coverage – is the need of all stake holders
- ❖ What can we learn from other countries? Brazil and Chile are good examples to be considered .
- ❖ Availability of cheaper, sufficient loans along with better attractive taxation structure are essential for growth of healthcare sector.
- ❖ Higher FAR should be allowed in all metro cities for hospitals – more beds per square metre of land



### What you can expect from the Conference?

Realize the difficulties being faced by different stake holders and understand Government thought process to have growth of this great sector.

Some Key Take Away for Various Stake Holders will be:

- ❖ Understanding of the expectations and needs of customers so that higher standards for service can be fixed
- ❖ Important Issues in Health Insurance
- ❖ Government thinking and growth projections
- ❖ Role of Technology in monitoring of Claims
- ❖ Will we have more stand-alone health insurance companies being established in the next 10 years?
- ❖ Level of FDI investment expected to come in next 20 years in hospitals/ health insurance companies ?
- ❖ Will Insurers become investors in hospitals to set up bench mark standards in this industry ?
- ❖ Will Data Analytics, AI & Machine learning change the scene?
- ❖ Is digital India expecting innovations & speed in underwriting and claims settlement?
- ❖ Are we looking for revamped TPA's with high focus on technology to participate in this growth ?
- ❖ Will there be market disruption and increased role for insurers in supply chain process of medical devices, pharma products ?
- ❖ Will OPD become the dominant part in marketing strategy of health insurance ?

### Knowledge Paper:

Prepared by faculty of National Insurance Academy, Pune will be released & copy of the same will be given to all delegates.

### Eminent Speakers addressing this Conference:

- ❖ **Mr. Rajesh Bhushan**, Secretary, Ministry of Health & Family Welfare, Government of India
- ❖ **Dr. Ram Sewak Sharma**, CEO, National Health Authority, MoHFW (Govt. of India)
- ❖ **Ms. Malti Jaswal**, Consultant World Bank and Advisor, National Health Authority.
- ❖ **Dr. Steward Doss**, Professor, National Insurance Academy, Pune
- ❖ **Mr. Bhaskar Nerurkar**, Head, Health Insurance, Bajaj Allianz General Insurance - Wellness - Driving the future of Health Insurance
- ❖ **Ms. Kanya Saraswathy C**, Head Commercial and Reinsurance Practice, Insurance Advisory Group & Lead - US West Accounts, BFSI, Tata Consultancy Services Limited
- ❖ **Mr. Raghavendra Pawar and Mr. Rajasekhar Maddireddy**, CEO, Coverself InsurTech - Intelligent Automation in Health Insurance
- ❖ **Mr. Raajeev Hajela**, Chief Advisor Claims, JKIBL
- ❖ **Dr. Sameer Gupta\***, Co-Chair, Hospital & Diagnostics Committee, PHDCCI
- ❖ **Dr. Sultan Kamruddin Badani**, Deputy Head - Health & Accident Lines Business, Universal Sompo General Insurance Co. Ltd.
- ❖ **Mr. Pradeep Multani**, President - PHD Chamber of Commerce And Industry
- ❖ **Dr. Harsh Mahajan**, Chair, Hospital & Diagnostics Committee, PHDCCI and Founder & Chief Radiologist, Mahajan Imaging
- ❖ **Mr. S K Sethi**, Co-Chair, BFSI Committee, PHDCCI & Founder & CEO, Insurance Foundation of India
- ❖ **Mr. Jitesh Khosla**, Programme Director – Insurance Foundation of India, Retd. IAS, Govt. of India
- ❖ **Ms. Teena Jain Kaushal**, Senior Editor, Business Today
- ❖ **Mr. Deepak Singh**, CEO, Cofounder, Tatsam
- ❖ **Ms. Annu Dey**, Tatsam - Mental Health – Challenges and Opportunities



### **Accommodation:**

This is a nonresidential Programme, however good hotels/ guest houses are available in surrounding areas.

### **Delegate Fee:**

❖ No fee is payable, but pre-registration is requested

### **About the Organizers:**

#### **Insurance Foundation of India**

Insurance Foundation of India (IFI) is set up under the Trust Registration Act 1882 of Government of India as a Not for Profit Organization. The main objective of IFI is to promote awareness of Insurance among masses. IFI has successfully organized various Executive Development Programmes/ Skill development Programmes of International standards in India with world-class faculty.

The best part of the Training Programmes being organized by us is that faculty comprises of those, who have up to date knowledge of working in Insurance Companies, Insurance Brokerage Firms, Insurance Surveyors & Loss Assessors, Law Firms or Insurance Buyers. This results in the sharing of practical and up to date knowledge by all stakeholders and hence up- gradation of the skill in the Indian Insurance Industry. This aspect is being highly appreciated in Social Media on a global basis and now the Insurance Foundation of India is rated as the top NGO in Insurance Training in the country and that too without Government support.

#### **RIA Insurance Brokers Private Limited**

RIA Insurance Brokers Private Limited is an IRDA approved Insurance Brokerage Firm (IRDA Direct Broker License No. IRDA/DB 120/03) with over 2,500+ clients across corporates, MSMEs, and individual customers.

As an insurance broker, we represent the client, and ensure that the client's business interests are properly protected in their dealing with insurance companies. We use our domain knowledge and expertise to help the client properly assess their insurance needs, shop for the best value in insurance coverage and help the client in managing their claims.

#### **PHD Chamber of Commerce & Industry**

PHD Chamber of Commerce and Industry, established in 1905, is a proactive National Apex Chamber working at the grass-root level and with strong national and international linkages. The Chamber acts as a catalyst in the promotion of industry, trade and entrepreneur-ship. PHD Chamber, through its research-based policy advocacy role, positively impacts the economic growth and development of the nation. PHD Chamber is more than an organization of the business community, as it lives by the chosen motto In Community Life & Part of It and contributes significantly to socio-economic development and capacity building in several fields.

#### **National Insurance Academy**

National Insurance Academy (NIA) is a premier institution devoted to equip the insurance industry with the best of talents. Its close association with the Insurance industry provides the 'real life' reference to its training, education, research and consultancy activities.

NIA was established in 1980 jointly by the Ministry of Finance - Government of India by six PSU's on 16th December, 1980 in Mumbai to be the institute of excellence in learning and research in Insurance, Pension and allied areas. The Academy was shifted to Pune on 4 June, 1990 with the state-of-the-art facilities for learning and research.

Initial years of NIA were dedicated to Management Development Programme catering to the insurance industry professionals to enhance the management skills and do main expertise. Later, the two year Post Graduate Diploma in Management course was initiated to fulfill the growing demand of skilled professionals in Insurance and Risk Management. The Programme offers dual expertise in management and Insurance.



### Training Programme Calendar

S.No.	Planned Events	Date
1.	Webinar on “Challenges & Opportunities in implementation of IFRS in Insurance Sector in India”	Delhi: 06 May, 2022
2.	1 Day Training Programme on “Cyber-Security, Crime & Insurance”.	Delhi: 18 May 2022*
3.	Full Day Training Programme on “Insurance Frauds” – How to Control it? – 2022	Delhi: 14 Jun 2022*
4.	Full Day Training Programme on “Artificial Intelligence” in Insurance Industry – 2022	Delhi: 19 Jul 2022*
5.	Training Programme on “Project Insurance” – 2022	Delhi: 23 Aug 2022*
6.	Training Programme on “Marine (Cargo) Insurance” – 2022	Delhi: 20 Sep 2022*

### SUCCESSFUL EVENTS

S.No.	SUCCESSFUL EVENTS	Date
1.	Conference on <b>Art Collection : Building and Managing Programme by Rishiraj Sethi</b>	Delhi: 27 April, 2022
2.	Participant in the Webinar on “Securing Retirement with NPS & Insights for Employer”	Delhi: 15 Mar, 2022
3.	Webinar on “Insurance Claims Management-Growing Need of MSME Sector”	Delhi: 15 Feb, 2022
4.	Webinar on “Investment Options – During Pandemic Time”	Delhi: 10 Feb, 2022
5.	Participated in the Webinar on “Securing Retirement with NPS and Insights for employer” – PHD Chamber	Indore: 12 Nov, 2021
6.	Participant Amity University 2 days conference in the theme “Corporate Social Responsibility during Pandemic and Beyond: Organization Responses, Business Model Innovations and Responsible Business Practices”	Noida: 28 Oct, 2021
7.	NGO Partner & Moderator in 2nd National InsurTech Connect 2021 “Heavily Digitized & Personalized World Vulnerability: Cyber Security Threats for Insurance Industry”	Delhi: 24 Sept, 2021
8.	NGO partner of ASSOCHAM National E-Summit on Cyber Insurance “Reinvigorating The Future For Bridging The Gap”	Delhi: 23 Sept, 2021
9.	Participated with stall in “7th Farm2Fork” 2 days event organized for farmers by PHD Chamber of Commerce	Delhi: 15-16 Sept, 2021
10.	Participated in The Economic Times Global Digital League 2.0 – “Dialogue: The Insurance Tech Forum – Building for the new normal ”	Delhi: 15 Sept, 2021
11.	Participated in the Webinar on “Securing Retirement with NPS and Insights for employer” – PHD Chamber	Delhi: 14 Sept, 2021
12.	Guest Faculty in specialized Programme on “Artificial Intelligence in General Insurance” organized by national Insurance Academy, Pune	Pune: 1 Sept, 2021
13.	Associate partner of ASSOCHAM, National E- Summit Productive Use of Financial Resources “Roadmap for economic rebound”	Delhi: 29 July, 2021
14.	Webinar Risk Management in Indian Agriculture – Ensuring Secure Livelihood for farmers – PHD Chamber	Delhi: 8 July 2021
15.	Webinar on “Employee Benefits Insurance, Need - Myth - Reality - Strategy”	Delhi: 6 July 2021
16.	Webinar on “Selecting the Right Insurance Policy during Covid Time”	Delhi: 9 June 2021
17.	Webinar on “Health & Term Insurance for MSMEs: Open Issues, Way Forward & Role if IRDAI”	Delhi: 18 May 2021
18.	Webinar on “Livestock Insurance - Need of the Day” follow up to conference of Feb 2020	Delhi: 27 Oct. 2020



S.No.	SUCCESSFUL EVENTS	Date
19.	Webinar on “ <b>Debtors and Industry Protection through Insurance - Need of MSME Sector</b> ”	<b>Delhi:</b> 27 Aug. 2020
20	Webinar-cum-Training on “ <b>Protocols of Crop Insurance and the Latest Technologies</b> “	<b>Delhi:</b> 7 Aug. 2020
21.	Webinar on MITIGATING RISKS IN FOOD PROCESSING- “ <b>Role of Insurance and Quality Inspection in Food Processing industry &amp; Food Imports &amp; Exports</b> ”	<b>Delhi:</b> 29 July 2020
22.	Associate partner of ASSOCHAM, National E- Summit Productive Use of Financial Resources to Turbo-Charge Economic Growth	<b>Delhi:</b> 17 July 2020
23.	Webinar on Risk Assessment & Insurance of Warehouses (Association of Warehouse Development in association with Insurance Foundation of India)	<b>Delhi:</b> 4 July 2020
24.	Webinar on Cyber (Security & Crime) Handling Increased Risk due to working from Home	<b>Delhi:</b> 8 June 2020
25	Webinar for 1 Day Training Programme on “ <b>Insurance Claims Management</b> ”- How to Manage Claims Settlement?	<b>Delhi:</b> 11 Feb, 2020
26.	Conference on “ <b>Livestock Insurance</b> ”- Need of the day	<b>Delhi:</b> 3 Feb, 2020
27.	2 Days Workshop on “ <b>Reinsurance Matters! Part - 2 for Reinsurance Department Officials</b> ” - An extensive Programme supported with Case Studies, Examples and Working Exercises.	<b>Mumbai:</b> 23-24 Jan, 2020
28.	Seminar on Anti Money Laundering Prevention Act & CFT for Insurance Companies in Association with Professional Advancement Bangladesh Ltd. (PABL)	<b>Dhaka, Bangladesh:</b> 14 Dec, 2019
29.	NGO partner of ASSOCHAM, 12th Global Insurance Summit “ <b>Making India a Fully Insured Society</b> ” at Hotel Four Seasons, Worli, Mumbai	<b>Mumbai:</b> 6 Dec, 2019
30.	2 Days Workshop on “ <b>Reinsurance Matters! - Fundamentals, Underwriting Claims and Accounting aspects</b> ” – Ideal for Reinsurance Beginners and Non Reinsurance officials eager to make successful career in Reinsurance.	<b>Mumbai:</b> 25 - 26 Nov, 2019
31.	1 Day Training Programme on “ <b>Cyber-Security, Crime &amp; Insurance</b> ”.	<b>Delhi:</b> 22 Nov, 2019
32.	Full Day Training Programme on “ <b>Insurance Frauds</b> ” – How to Control it? – 2019	<b>Delhi:</b> 20 Sep, 2019
33.	Full Day Training Programme on “ <b>Artificial Intelligence</b> ” in Insurance Industry – 2019	<b>Delhi:</b> 19 Aug, 2019
34.	Training Programme on “ <b>Emerging Risks &amp; Liability Insurance</b> ” – 2019	<b>Delhi:</b> 14 Jun, 2019
35.	Training Programme on “ <b>Project Insurance</b> ” – 2019	<b>Delhi:</b> 10 May, 2019
36.	Training Programme on “ <b>Risk Assessment and Fire (Property) Insurance</b> ” – 2019	<b>Delhi:</b> 26 Apr, 2019
37.	Transmitting Global Knowledge for Promoting “ <b>Crop Insurance</b> ” in Bangladesh – 2019	<b>Dhaka, Bangladesh:</b> 26 - 27 Feb 2019
38.	Training Programme on Engineering Insurance with focus on – Machinery Breakdown (MBD) Insurance/ Electronic Equipment Insurance (EEI)/ Steam Pressure Vessel Material Damage Policy and Loss of Profit (Consequential Loss) – 2019	<b>Delhi:</b> 22 Feb, 2019

Any Query for Sponsorship / Registration for this Conference, Please Contact :

**S Jha**

Programme Coordinator

**INSURANCE FOUNDATION OF INDIA**

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