



SINGAPORE
ACTUARIAL
SOCIETY

L.E.A.D.ing Health Insurance

Leadership and Execution using Actionable Data



Leadership and Execution using Actionable Data

Panelist

Adrian Baskir

Chief Commercial Actuary – Bupa International

Keerti Sethia

Head of Health Pricing – AXA Singapore

Lydia Williamson

Associate Director, Ins Consulting & Tech - Willis Towers Watson

Spenser Chen

Head of Health, SEA – RGA

Moderator

Lim Tien Yung

Chief Commercial Officer – Healthway Medical Corp



Leadership and Execution using Actionable Data

Agenda

1) Distribution, Underwriting and Pricing

Q&A

2) Claims and Medical Providers

Q&A

3) Market Developments & Regulators

Q&A



Leadership and Execution using Actionable Data

1) Distribution, Underwriting and Pricing

It has always been clear that in insurance, the largest pool of people covered will result in the lowest price for a given benefit. In the context of health insurance, there has always been a challenge in ensuring the people buy in while they are healthy.

Where are the future opportunities, and quick wins that insurers should look at?



Leadership and Execution using Actionable Data

1) Distribution, Underwriting and Pricing

It has always been clear that in insurance, the largest pool of people covered will result in the lowest price for a given benefit. In the context of health insurance, there has always been a challenge in ensuring the people buy in while they are healthy.

How do actuaries hunt for data internally or externally to contribute to the new trend around dynamic/real-time underwriting or guaranteed issuance products?



Leadership and Execution using Actionable Data

1) Distribution, Underwriting and Pricing

It has always been clear that in insurance, the largest pool of people covered will result in the lowest price for a given benefit. In the context of health insurance, there has always been a challenge in ensuring the people buy in while they are healthy.

What are some interesting opportunities in relation to expanding access to Health Insurance (getting more people insured)?



Leadership and Execution using Actionable Data

1) Distribution, Underwriting and Pricing

Audience Q&A



Leadership and Execution using Actionable Data

2) Claims and Medical Providers

The largest cost segment of any health insurer's portfolio is definitely claims.

The relationship between the medical providers and the insurer is portrayed as antagonistic and zero sum. How do we do preferred provider networks (panels) better?



Leadership and Execution using Actionable Data

2) Claims and Medical Providers

Our conference theme Augmented Actuary: Think Global, Act Local.
Bringing that down to medical claims:

**What are some global trends in technology that is relevant for health insurers?
What are the quick wins you are working on, and what are big hopes you have?**



Leadership and Execution using Actionable Data

2) Claims and Medical Providers

Audience Q&A



Leadership and Execution using Actionable Data

3) Market Developments & Regulators

Health coverage is a critical and we would want to improve accessibility and affordability
Looking at leadership and execution using actionable data:

Which recent initiatives (any market) are beneficial?

Was it the industry, or the regulators that showed leadership?



Leadership and Execution using Actionable Data

2) Market Developments & Regulators

Audience Q&A