



## FICCI 9<sup>TH</sup> ANNUAL HEALTH INSURANCE CONFERENCE

### *Making Health Insurance Universal and Sustainable*

8 December 2016, Hotel The Ashok, New Delhi

9:00 am – 10:00 am	<b>REGISTRATION</b>
10:00 am – 11:30 pm	<b>INAUGURAL SESSION</b>
10:00 am – 10:05 am	<b>Opening Remarks</b>  Ms Shobha Mishra Ghosh, Senior Director, FICCI
10:05am – 10:10 am	<b>Welcome Address</b>  Dr A Didar Singh, Secretary General, FICCI
10:10 am – 10:25 am	<b>Theme Address</b>  Mr G Srinivasan, Chair, FICCI Health Insurance Committee & Chairman & Managing Director, The New India Assurance
10:25 am – 10:45 am	<b>Inaugural Address by Chief Guest</b>  Mr T S Vijayan, Chairman - IRDAI
10:45 am – 10:50	<b>Release of Knowledge Papers</b>
10:50 am – 11:30 am	<b>Point – Counterpoint Session</b>  <i>The discussion would focus to understand how regulator and industry can work together to create balance between control and growth. Objective is to understand the perspective of IRDAI on various elements of health insurance industry, like product development, sales and distribution, customer education etc. would be discussed.</i>
11:30 am – 11:45 am	<b>TEA/ COFFEE BREAK</b>

11:45 am – 1:10 pm	<b>CEOs Session - ‘Increasing Relevance of Health Insurance for Consumers’</b>
	<i>Relevance of insurance is about three things: Product, price and place. This panel would debate on Product innovations for better choice; Pricing to increase affordability and target middle of pyramid; Realigning the existing distribution networks and leveraging digital platforms to increase reach.</i>
1:05 pm – 2:05 pm	<b>LUNCH BREAK</b>
2:05 pm – 2:30 pm	<b>KEYNOTE ADDRESS – ‘Covering the connected Consumer’</b>
2:30 pm – 4:00 pm	<b>PLENARY SESSION – 1 ‘ Future of Health Insurance Distribution Networks’</b>
	<p><i>Traditional distribution networks i.e. insurance agents and brokers have been backbone of insurance industry and have served well to drive the growth till date. But to boost penetration of health insurance further that also by keeping the costs under control, requires innovative distribution models for the industry. As the sophistication of customer rises, direct channels of sales would gain more relevance. So, future of insurance distribution would require organizations to develop multi-channel competence to grow and service their customers.</i></p> <p><i>This panel addresses the following questions:</i></p> <ul style="list-style-type: none"> <li>• <i>Is the insurance agent getting outdated?</i></li> <li>• <i>Consumers are comfortable buying directly from the insurer. How can industry capitalize and find that sales ‘sweet-spot’</i></li> <li>• <i>What changes are needed in regulations to help the industry get to 40% sales growth for the next 5 years.</i></li> </ul>
4:00 pm – 4:15 pm	<b>TEA/ COFFEE BREAK</b>
4:15 pm – 5:45 pm	<b>PLENARY SESSION – 2 ‘Driving Efficiencies and Growth through Digitization’</b>
	<p><i>Technology has been improving healthcare in innovative and never-seen-before ways. The relevance of technology and hence digitization is imperative as we look at newer ways to make healthcare affordable and accessible in our country. Insurance industry in India will not be an exception to digitization and its use is gradually picking up. It is essential to have an appropriate and pragmatic roadmap which can help drive digitization of healthcare insurance in India to leverage its immense potential.</i></p> <p><i>Digitization efficiency is required at two points in the health insurance value chain -</i></p> <ol style="list-style-type: none"> <li><i>1 Between Insurer and Customer</i></li> <li><i>2. Between Insurer and Provider (hospital / clinic).</i></li> </ol> <p><i>This panel will debate on the following –</i></p> <ul style="list-style-type: none"> <li>- <i>“The root cause of lack of digitization efficiency is not technology – it is adoption”</i></li> <li>- <i>How can health insurers push for digitization efficiency</i></li> <li>- <i>Why should hospitals partner in this? Will they?</i></li> </ul>
5:45 pm – 5:50 pm	<b>VOTE OF THANKS &amp; CLOSE</b>