

Global HEALTH INSURANCE Summit

10th - 11th of February 2026

HOT CONFERENCE TOPICS

Vienna, Austria

Hilton Vienna Plaza Hotel



- 1 DATA AND AI DRIVEN STRATEGIES TO DETECT AND PREVENT FRAUD IN HEALTH INSURANCE
- 2 REAL-TIME INDIVIDUALISED MEDICAL UNDERWRITING FOR ANNUITIES IN THE UK
- 3 HOW TO BUILD AND MAINTAIN SUSTAINABLE AND COST AFFECTIVE NETWORKS IN AN EVER-EVOLVING LANDSCAPE
- 4 CURRENT HEALTHCARE CHALLENGES AND OPPORTUNITIES
- 5 ADDRESSING THE PAIN POINTS OF HEALTH INSURANCE CLAIMSUMER'S TRUST IN AI
- 6 REGULATORY ADAPTATION TO RECENT INSURANCE TRENDS AND TECHNOLOGIES

DEAR COLLEAGUE WELCOME TO MARXO SMITH EVENTS AND ENJOY THE NEXT 2 DAYS IN VIENNA!



SOME OF THE COMPANIES YOU WILL MEET

Health Insurance Companies CEOs, MDs, CFOs, CMOs, COOs, Directors & Managers of:

- Chief Innovation Officers
- Chief Transformation Officers
- Insurance & Operations (for Hospitals)
- Assistance Companies – Healthcare Providers and Third Party Administrators
- Managed Care Service Providers
- IT Software Solutions Providers
- Associations
- Hospitals
- Claims Specialists
- Technology Experts & Solutions Providers
- Start-ups
- Innovation labs
- Health Insurance
- Health & Accidents
- Health & Lifecare
- Chief Analytical Officers
- Business & Product Development
- Strategy & Business Development
- Chief Commercial Officers
- Employee Benefits
- Data Science & IT (Health insurance related)
- Health Insurance Pricing
- Health Insurance Distribution
- Medical Claims & Underwriting
- Medical
- Medical Channels

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SPEAKERS PANEL INCLUDE

CHAIRPERSON - DAY 1



Nir Kaminer

Director / Founder



Angelo Guerra Vilela

Senior Director - Country Head of Operations



Hans Aubauer

Head of Health Insurance
CEO UNIQA Health Services



Zlatka Cular

Chief Development Europe



James Hart

Vice President, Business Development



Jennifer Milton

Chief Executive Officer & Founder



Nicola Jedrej

Member Engagement Manager



CHAIRPERSON - DAY 2



Hayley Hornby

Head of Healthcare and Network Contracting Americas



Coco Blanco Cardona

Health Transformation Leader



María Ribagorda Muñoz

Digital Health Manager



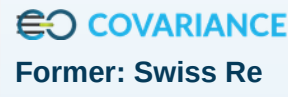
Attila Olah

Head of Corporate Personal Insurance Product Management & Business Development & UW



Nikos Kouvaras

Chief Commercial Officer



Ondrej Svoboda

CEO and Founder



Joseph Lu

Director, Longevity Science at Legal & General



John Zheng

CIO CTO & Deputy General Manager



Achim Beissel

Head of Inpatient Management



Krisztina Turi

Health Insurance expert



Ian Molyneux

Digital Wellbeing Consultant



Zoltan Bereczky

VP of Sales



Agata Żelazna-Wójcik

Innovation and AI Expert



Joris Vanvinckenroye

FOUNDER & CEO



VENUE!

HILTON VIENNA PLAZA HOTEL

VIENNA, AUSTRIA



DAY-1 Tuesday, 10th of February 2026

08:30 Registration & Coffee

08:55 Opening Remarks from the Chairperson

09:00

CASE STUDY
35 min



Nikos Kouvaras

Chief Commercial Officer



Former: Swiss Re

HARNESSING AI IN HEALTH INSURANCE: DRIVING EFFICIENCY, PRODUCTIVITY, AND FRAUD MITIGATION

- Operational Efficiency & Productivity Gains: How AI and automation streamline claims, underwriting, and provider management, reducing costs and improving turnaround times.
- Mitigating Fraud, Waste & Abuse (FWA): Leveraging AI-powered analytics and anomaly detection to strengthen fraud prevention and safeguard financial sustainability.
- Future-Ready Insurers: Embedding AI responsibly into health insurance operations to balance innovation with regulatory compliance, customer trust, and sustainable growth.

09:35

CASE STUDY
35 min



Ian Molyneux

Digital Wellbeing Consultant



MOVING THE NEEDLE ON POLICY HOLDER ENGAGEMENT: HOW PERSONIFY HEALTH IS ELEVATING HEALTH INSURANCE VALUE

- What it takes to deliver a world class solution that differentiates insurers in a competitive, inflation pressured market.
- The formula behind sustained, high-frequency engagement that insurers rarely achieve alone.
- The strategic framework that delivers proven health outcomes, cost containment, and customer loyalty.
- Unlocking new revenue and cross-sell opportunities through targeted, data-driven pathways.

10:10

CASE STUDY
35 min



Attila Olah

Head of Corporate Personal Insurance Product Management & Business Development & UW



PRIVATE HEALTH INSURANCE, CLASSICAL SUM-INSURED INSURANCES, ASSISTANCE AND PRIVATE CLINICS DIRECT OFFERS – ALLIES, PARTNERS, COMPETITORS, ENEMIES?!?

- What is the recent situation and trends?
- How to combine services? What are the interests and options?
- What strategies and collaboration, solutions can we see?
- Future?

10:45

35 min

Coffee Break & Networking

11:20

CASE STUDY
35 min



María Ribagorda Muñoz

Digital Health Manager



OPTIMIZING DERMATOLOGY PATHWAYS IN HEALTH INSURANCE: AI-DRIVEN TRIAGE, RESOURCE OPTIMIZATION, AND PRIMARY CARE EMPOWERMENT

- Reducing unnecessary dermatology referrals through AI-powered diagnostic support and severity assessment, improving access to specialists for high-risk patients.
- Optimizing insurer resources and costs by redesigning dermatology care flows, shifting appropriate cases from specialist care to primary care and telemedicine.
- Empowering primary care physicians with clinical-grade AI tools to safely manage dermatological conditions, increase diagnostic confidence, and improve decision-making. -Improving patient experience and engagement by enabling faster resolution, clearer care pathways, and digital-first access to dermatology services. -Real-world insurer use cases showing measurable impact on waiting times, referral rates, and care efficiency.

11:55

CASE STUDY
35 min



Joseph Lu

Director, Longevity Science at Legal & General



REAL-TIME INDIVIDUALISED MEDICAL UNDERWRITING FOR ANNUITIES IN THE UK

- Competitive market means that customers expect real-time medical underwriting and quote.
- Discussion of case study of automation of medical underwriting and pricing.
- The role of AI and what drives the adoption of AI in medical underwriting

Panel Moderator

12:30

INTERACTIVE
PANEL
DISCUSSION
30 min



Joseph Lu
Director, Longevity Science at Legal & General



Hans Aubauer
Head of Health Insurance
CEO UNIQA Health Services



James Hart
Vice President, Business Development



Zlatka Cular
Chief Development Europe



Interactive Panel Discussion

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

- The Evolution of AI in Remote Healthcare
- Improving products using predictive health analytics
- Harnessing real-time health insights for deeper personalisation
- Unlocking new possibilities in telemedicine and remote patient monitoring
- Virtual nursing and the emergence of smart hospitals

13:00

1 hour

LUNCH BREAK

14:00

CASE STUDY
30 min



Nicola Jedrej
Member Engagement Manager



A GLOBAL PMI STUDY OF AI ADOPTION

- A global study in conjunction with London School of Economics
- Interviews with 28 members across 5 continents
- Both quantitative and qualitative data reported

14:30

CASE STUDY
30 min



Joris Vanvinckenroye
FOUNDER & CEO



UNLOCK BETTER CARE: HOW A MEDICAL SECOND OPINION BOOSTS PATIENT SATISFACTION, CATCHES MISDIAGNOSES & OVERTREATMENT, AND CUTS COSTS

- In-person second opinions vs. virtual second opinions.
- Second Opinions in Healthcare: Expense or Essential for Cost Containment?
- Clinical Value of Second Opinions in 250 Studies.
- Incorporating Medical Second Opinions into the Customer Experience.
- Best Practices and Pitfalls Identified from Over 250,000 Medical Second Opinions.

15:00

CASE STUDY
30 min



Zoltan Bereczky
VP of Sales



THE EVOLUTION OF IPMI AND CRITICAL ILLNESS COVERAGE IN A CONNECTED WORLD

- Bridging global access and local needs.
- Expanding access to care through digital health and global networks.
- Data-driven product design for smarter, more adaptive coverage.

15:30

30 min

Coffee Break & Networking

16:00

CASE STUDY
30 min



Ondrej Svoboda
CEO and Founder



FROM REACTIVE TO PROACTIVE HEALTHCARE: RESHAPING THE PARADIGM WITH DR. DIGITAL

- **Innovative Technology:** Dr. Digital's diagnostic tools and health risk models use only smartphones to deliver cutting-edge, personalized care.
- **Concierge Services:** Efficiently coordinating patient care through a broad network of traditional providers, offering cost-effective solutions for insurers.
- **Seamless Telemedicine:** Performing clinical procedures remotely with advanced protocols and comprehensive patient profiles for personalized care.
- **Technology and Traditional Care:** Partnering with insurers and providers to create a streamlined, effective healthcare ecosystem.

16:30

CASE STUDY
30 min



Angelo Guerra Vilela
Senior Director - Country Head of Operations



LEVERAGING AI TO TRANSFORM THE HEALTH CLAIMS PAYMENTS PROCESS

- Status before project implementation.
- A combined technology set, leveraging AI.
- Transforming the operational profile, with a human touch.

17:00

INTERACTIVE
PANEL
DISCUSSION
30 min



Hayley Hornby
Head of Healthcare and Network Contracting Americas



Nir Kaminer
Director / Founder



Joris Vanvinckenroye
FOUNDER & CEO



Attila Olah
Head of Corporate Personal Insurance Product Management & Business Development & UW



Interactive Panel Discussion

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

- Today's Key Challenges and Opportunities in Healthcare
- Tailored Health Solutions for At-Risk Populations
- How Public Health Strategies Help Lower Universal Insurance Costs
- Digital Innovation Driving Progress Toward Universal Health Access
- Cross-Sector Collaboration to Advance Universal Health Coverage

17:30

1 hour

Cocktail Reception & Networking



08:30 Registration & Coffee

08:55 Opening Remarks from the Chairperson

09:00

CASE STUDY
35 min



Achim Beissel

Head of Inpatient Management



AI ON BOTH SIDES OF THE MEDAL: IMPROVING DISCHARGE MANAGEMENT AND DETECTING FRAUD IN THE HOSPITAL DRG INVOICE.

- Average 3 Months Waiting time after discharge for patients with Depression to see an outpatient doctor.
- High risk for unnecessary Re-Admission during these 3 Months without treatment. -AI Solution: Risk Score Likelihood of Hospitalization for Follow up Treatment.
- 20% of DRG Invoices are suspicious for fraud.
- AI Solution: Support the Insurance Staff to detect the real fraud invoices.

09:35

CASE STUDY
35 min



Hans Aubauer

Head of Health Insurance
CEO UNIQA Health Services



RECENT SHIFTS IN THE HEALTH CARE MARKET: INTEGRATION OF PAYER & PROVIDER CAPABILITIES AS A STRATEGIC ANSWER

- A quick overview of the Austrian health care system
- Trends and challenges for private health insurances
- Payer - Provider Integration as a strategic answer
- Digitalization as an additional value lever

10:10

CASE STUDY
35 min



Agata Żelazna-Wójcik

Innovation and AI Expert



PREVENTIVE MEASURES THROUGH INSURER – LESSONS LEARNT FROM PILOT PROJECTS

- How to design perfect pilot?
- Expectations vs. customer conversion
- Navigating innovation in complex organization

10:45

30 min

Coffee Break & Networking

11:20

CASE STUDY
35 min



Nir Kaminer

Director / Founder



CLINICAL “REAL INTELLIGENCE” IN ACTION: HOW RAPID ACCESS TO SPECIALISTS REDUCED COSTS AND IMPROVED OUTCOMES FOR HEALTH INSURERS

- Insurers current claims related challenges.
- Set up of a rapid access to global network of specialists.
- Benefits realisation: rapid access to clinical resources, claims costs reduction and tackling fraud waste and abuse.

Amongst other challenges, Health insurers are facing higher claims costs, overutilization, and increased complexities when making claims decisions. Rapid access to an international network of specialists, is a simple service to implement which helps in tackling such challenges.

11:55

CASE STUDY
35 min



Krisztina Turi

Health Insurance expert



CURRENT HEALTHCARE CHALLENGES AND OPPORTUNITIES

Why the demand was constantly growing, what was the market dynamics, how client's behavior changed. Why Covid triggered a quick shift in digitalization and how Insurers can use this to reduce growing costs and utilization rate.

12:30

INTERACTIVE
PANEL
DISCUSSION
30 min



Krisztina Turi
Health Insurance expert



Ondrej Svoboda
CEO and Founder



Zoltan Bereczky
VP of Sales



Interactive Panel Discussion

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

- How Innovation is Reshaping Life & Health Insurance
- Managing Life and Health Coverage Amid Economic Uncertainty
- Blending Digital Health Tools with Preventive Wellness Approaches
- Building a Resilient and Sustainable Life & Health Insurance Framework

13:00

1 hour

LUNCH BREAK

14:00
CASE STUDY
30 min



John Zheng
CIO CTO & Deputy General
Manager



REVOLUTIONIZING HEALTH INSURANCE: MAXIMIZING AI'S POTENTIAL.

- From “claims automation” to “risk front-shifting” value loop: AI-driven claims automation and anti-fraud.
- “Policy-as-a-Service” embedded health: Connecting hospitals, pharmacy-to-home delivery, and e-prescription fulfillment.
- Outcomes-oriented payment and product innovation: “Policy + Services + Digital Fulfillment”.

14:30
CASE STUDY
30 min



Jennifer Milton
Chief Executive Officer &
Founder



FROM INSURANCE TO INTELLIGENT ASSISTANCE: BUILDING MODERN TRAVEL HEALTH PROTECTION FOR HIGH-RISK JOURNEY

- Membership + insurance: Closing care, coordination & info gaps for travellers.
- Operational playbook: Telemedicine, 24/7 assistance & risk management in one workflow.
- Data & compliance: Sharing medical docs under GDPR (DACH focus).
- Partnership economics: SLAs, KPIs & outcome measures that make it viable.
- Case learnings: Ukraine & beyond—prevention, escalation & ethical boundaries.

15:00
INTERACTIVE
PANEL
DISCUSSION
30 min

Panel Moderator



Angelo Guerra Vilela
Senior Director - Country Head
of Operations
grupo
ageas
portugal



Nikos Kouvaras
Global Head of Health Insurance
Insights and Monitoring Director
Former:
Swiss Re



John Zheng
CIO CTO & Deputy General
Manager



Interactive Panel Discussion

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

- Exploring What's Ahead for Life & Health Insurance
- Establishing Key Priorities in a Changing Insurance Environment
- Strengthening Risk Strategies to Tackle Emerging Challenges
- Enhancing Efficiency with Digital-First Operational Models
- Transforming Customer Experience Through Tailored Solutions
- Using AI and Analytics to Advance Risk Assessment and Modeling

15:30 Closing Remarks from the Chairperson - Coffee & Networking

VENUE VIENNA



Global Health Insurance Summit
will take pace in: **Hilton Vienna Plaza Hotel**

Things to do in Vienna

- Visit Schönbrunn Palace
- St. Stephen's Cathedral (Stephansdom)
- Have Coffee and Cake at a Traditional Café
- Attend a Classical Concert or Opera
- Ride the Giant Ferris Wheel at Prater
- Visit the Austrian National Library
- Relax at Stadtpark or Volksgarten

I am looking forward to welcoming you personally at the summit!

Production Manager
Lorela Troshani

VENUE - VIENNA

HILTON VIENNA PLAZA HOTEL





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