

Caribbean Conference on National Health Financing Initiatives

Optimizing Efficiency in Governance and Public-Private Partnerships

Bucaramanga, Colombia

October 4-7, 2023

A collaboration of The University of the West Indies, HEU, Centre for Health Economics and Hospital Internacional de Colombia-Fundación Cardiovascular de Colombia







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The **HEU**, **Centre for Health Economics**, The University of the West Indies' (UWI-HEU) mission is to 'make a difference' in the health and human development of the people of the Caribbean region.

The HEU's innovativeness in filling the need for evidenced-based research and technical support in the region, as well as its responsiveness to new challenges have positively influenced the progress of countries towards universal health coverage, social well-being, fiscal improvements, among others, through policy formulation and implementation.

Our organization's culture is built on knowledge sharing and collaboration with national, regional and international agencies, and civil society organizations. Some broad areas of our work include:

Health Financing and Programming

- Design and Development of National Health Insurance Systems
- Cost of Health Care Services and Programmes
- Cost of NCDs, HIV and AIDS, other Diseases and Procedures
- Provider Payment Mechanisms in the Caribbean
- Country National Health Accounts

Economic Policy

- Tobacco Taxation and Impact of Policy Reforms
- Modeling the Long-term Economic Impact of Tobacco Taxation
- Sugar-Sweetened Beverage Policies
- Social Security and Pension

HIV and AIDS and Non-Communicable Diseases

- Knowledge, Attitudes, Beliefs and Practices (KABP) Surveys
- HIV/AIDS Strategic Plan Development and Costing
- Curriculum Development for Needs-Based Training of HIV/AIDS Personnel
- Costing of Diabetes and other NCDs in the Caribbean

Training and Capacity Building

- Teaching at undergraduate and graduate levels
- Seminars and Workshops

The HEU is a World Health Organization Collaborating Centre.

The University of the West Indies Faculty of Social Sciences **HEU, Centre for Health Economics** Sir George Alleyne Building 25A Warner Street, St. Augustine, Trinidad, West Indies. Telephone: (868) 662-2002 Exts. 85422, 85426, 85427; 645-7351; 645-5465 Telefax: (868) 662-9459 Centre.HealthEconomics@sta.uwi.edu Website: https://sta.uwi.edu/fss/heu

Welcome to Hospital Internacional de Colombia, the Medical Complex of the FCV

Our purpose is to take care of lives, providing the best possible healthcare and a memorable experience for patients coming from all around the world.

"This is how we were born more than 35 years ago, with the motivation to serve others, giving our hearts day by day, so our patients and their families have the possibility to receive specialized medical treatments for different types of diseases, in an entity of excellence and worldwide recognition as a research and development center."

> MD. Víctor Castillo FCV President



HIGA DE COLOMBIA

Conference History

A Forum for sharing knowledge, testing ideas and building capacity...

In response to requests from Caribbean governments to 'do more' in health', Heads of Caribbean Social Security Organizations at their 17th General Meeting (Belize City, June 2006) agreed to establish a Caribbean forum for discussing approaches, challenges and lessons learnt in addressing health financing matters.

These Health Financing Conferences have been organized to share knowledge, test ideas, build capacity as we learn from those who have direct and indirect responsibility for planning or administering health financing initiatives.

Recognizing that knowledge in health and related health financing matters do not reside with a single professional group, the Conferences have actively expanded participation by involving experts and officials with first-hand health experience from international organizations, Ministries of Health, health insurers, third party administrators as well as health services networks, research agencies, IT companies and academic institutions.

CARIBBEAN CONFERENCE ON NATIONAL HEALTH FINANCING INITIATIVES



PREVIOUS CONFERENCES

The fourteen (14) previous Conferences were hosted by and held in:

Year	Country	Host
2006	Turks & Caicos Is.	National Insurance Board (NIB)
2007	Aruba	General Health Insurance (AZV)
2008	Trinidad & Tobago	National Insurance Board (NIB) and Ministry of Health (MOH)
2009	St Maarten	Department of Public Health (DPH)
2010	Belize	Social Security Board (SSB)
2011	Bermuda	Bermuda Health Council (BHEC) & Health Insurance Department (HID)
2012	Curacao	Social Insurance Bank (SVB)
2013	Jamaica	National Health Fund (NHF)
2014	Trinidad &Tobago	The University of the West Indies, HEU, Centre for Health Economics (UWI-HEU)
2015	Turks &Caicos Is.	National Health Insurance Board (NHIB)
2016	Bonaire	Health Insurance Office (ZVK)
2018	Suriname	State Health Foundation (SZF)
2019	Anguilla	Anguilla Social Security Board (ASSB)
2022	Antigua and Barbuda	Ministry of Health, Wellness and the Environment (MOHWE) and Medical Benefits Scheme (MBS)

THE 15TH CONFERENCE



This year's Conference is cohosted by The UWI-HEU and the Hospital Internacional de Colombia-Fundación Cardiovascular de Colombia (HIC-FCV).

As in past Conferences with selected themes, this year's focus is on 'Health Financing in the Caribbean: Optimizing Efficiency in Governance and Public-Private Partnerships'.

Particular attention will be centered on:-

- International, regional and national best practices and lessons with governance of health financing programmes;
- New trends and regional case studies in public-private partnerships in health and health financing matters;
- Findings from Caribbean applications of the WHO's Health Financing Progress Matrix (HFPM) evaluation instrument; and
- Health financing resilience-anticipating and staying ahead of challenges and shocks.

As shown in the Programme, we have a well-planned mix of:

- Feature papers, panel discussions and expert commentaries;
- Caribbean and non-Caribbean speakers;
- New and experienced presenters; and
- The full benefits of open one-on-one sharing of insights, experiences and suggestions from participants during and outside Conference hours.

Welcome - UWI-HEU

We at The UWI-HEU are particularly pleased and excited to collaborate with the HIC-FCV in convening the 15th Caribbean Conference on National Health Financing Initiatives from October 4-7, 2023 in Bucaramanga, Colombia.

With fourteen successful Conferences held in various countries in the Caribbean, these Conferences are unique in the region given their specific focus on health financing matters. Since the first meeting in 2006, these Caribbean Conferences on National Health Financing Initiatives have actively sought to share knowledge and build capacity in relation to ongoing issues, challenges, responses, institutional arrangements and best practices in Caribbean health financing systems.

Mindful that we have only seven years left to show significant progress on Universal Health Coverage (UHC) re: Sustainable Development Goal 3.4 (2015-2030), this year's Conference will focus on two critical components of UHC—governance arrangements; and public-private partnerships for financing and delivery of essential health services.

The Conference's Programme has just the right balance of intense technical discussions and fulfilling social events. In this regard, we expect that the 15th Conference will propel us several steps ahead in advancing knowledge and strengthening institutional networking arrangements for getting health financing right and securing UHC in our countries.

On behalf of the entire team at The UWI-HEU, let me heartily join with our co-host and collaborating partner, the HIC-FCV, to cordially invite and welcome you for four productive and knowledge-packed days at the 15th Conference in Bucaramanga, Colombia.

Dr. Althea La Foucade

Director HEU, Centre for Health Economics, The University of the West Indies, St Augustine Campus



Welcome - HIC-FCV

After several years of planning and discussions, our team at the HIC-FCV is delighted to collaborate with The UWI-HEU in convening the 15th Caribbean Conference on National Health Financing Initiatives from October 4-7, 2023.

We are also pleased to extend a very special welcome to Bucaramanga, the beautiful city of Colombia and home of the internationally accredited FCV Medical Complex "Hospital Internacional de Colombia". This city is located in the department of Santander which is famous for its beautiful landscapes such as the Chicamocha Canyon, the second deepest in the world, its ecotourism and adventure. It is also very well known for its strong health-tech sector, with more than 6,000 companies in this field, and the highest level of education in the country.

At the Hospital Internacional de Colombia, we provide a range of medical specialties for local and international patients and we fully recognize the significance of reliable financing plans for access to patient care and sustainability of the hospitals and health systems. We eagerly look forward to the presentations and discussions at the Conference since all of us have experiences, challenges and successes to share in this crucial area of health financing.

With the Conference being held in the auditorium and meeting rooms at the Hospital Internacional de Colombia, we also look forward to providing opportunities for participants to tour the facilities and to discuss our management of patient care, training, as well as local partnerships and collaborations in advancing these in their home countries.

In addition, we have planned a series of social events that will thrill you with some of the culinary experiences, sights and sounds of the city of Bucaramanga and the department of Santander.

Join us—the team of the HIC-FCV, our co-host The UWI-HEU, as well as other local and visiting participants—for what promises to be a wonderfully productive and exciting 15th Conference in Bucaramanga.

Dr. Victor Castillo

President Hospital Internacional de Colombia-Fundación Cardiovascular de Colombia



Welcome - Conference Coordinator

Warm greetings to participants, presenters, sponsors and online visitors.

With sincere thanks to the dedication, support and collaborative activities of our cohost - the internationally-accredited HIC-FCV - we are absolutely delighted to be in the city of Bucaramanga, Colombia for the 15th Caribbean Conference on National Health Financing Initiatives.

As in previous Conferences, we have incorporated feedback from participants, as well as the voices and suggestions from policymakers, health managers and other health financing experts to design and craft this year's Programme with the theme 'Health Financing in the Caribbean: Optimizing Efficiency in Governance and Public-Private Partnerships'.

In this regard, participants can expect a mix of informed insights and bold thinking from our selected presenters—policymakers, policy advisors, health managers, academics and 'new voices'—climaxing in a special Panel on Day 3 examining the matter of 'anticipating challenges, building resilient health financing systems'.

Additionally, with overseas care being such a crucial yet costly requirement for universal coverage in our countries, we have provided adequate opportunities in the Programme for relevant discussions with on-site hospital officials at the HIC-FCV; the premier health facility in Colombia for treating overseas patients.

Save the dates and join us at the 15th Conference in Bucaramanga, Colombia as, individually and collectively, we enhance our capacities to 'do more and do better' in health financing matters.

Dr. Stanley Lalta

Conference Coordinator HEU, Centre for Health Economics, The University of the West Indies, St Augustine Campus







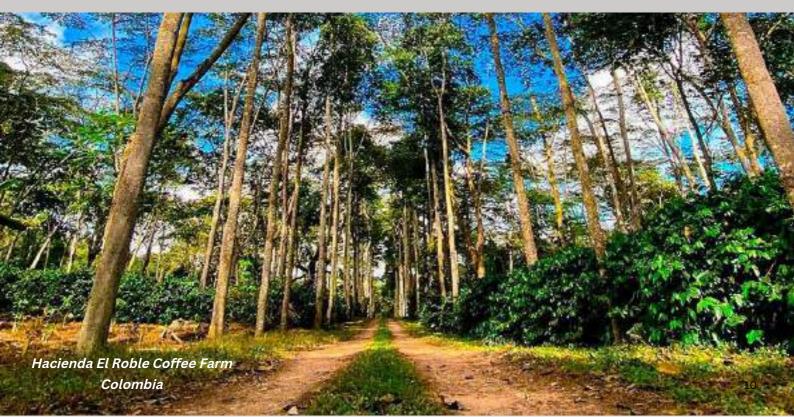
Dr Ramon Figueroa, M.D, MPH

Dr Ramon Figueroa received his Public Health training at Hebrew University Hadassah School of Public Health, Jerusalem, Israel. He is a graduate of the PAHO International Health Residency course in Washington, D.C (1996) and has done various courses on Health Management and Quality Assessment at Harvard School of Public Health.

He has worked in the Ministry of Health most of his career with positions as Director of Maternal and Child Health; Director of Primary Care; Director of the Planning Unit and Permanent Secretary/CEO in 1998 and 2015-2018. He also worked as PAHO Health Systems Advisor for the Eastern Caribbean based in Barbados in 2012/2013.

He was General Manager of the newly established National Health Insurance Unit in the Social Security Board in 2000 and returned to this position since 2018.

He is a competitive sports enthusiast particularly in triathlon, martial arts, and long distance running.







Dr Ramon Abel Castaño

Dr Castaño is a physician attached to the CES University (Institute of Health Sciences) in Colombia.

He gained his Master's Degree in Health Management and Policy from the Harvard School of Public Health and PhD in Public Health and Policy from the London School of Hygiene and Tropical Medicine.

He is a health systems consultant and author of the book 'Health Reform Yes or No? Five Reasons Why Petro's Proposal Does Not Solve The Fundamental Problems of the Colombian Health System'.

Dr Castaño is also a Member of the National Academy of Medicine of Colombia.









Dr Robin Roberts, M.D., MBA

Dr. Robin Roberts is medical graduate of The University of the West Indies (UWI) with his Urology specialty training from Dalhousie University in Canada. He also holds an MBA from the University of Miami.

He is a Senior lecturer at the UWI and served for the past 10 years as Director of The UWI's School of Clinical Medicine & Research in The Bahamas. He also served as the first Chairman of the Board of the National Health Insurance Authority in 2017, and currently is the Deputy Chair.

He has held several national and regional administrative responsibilities and was awarded an Order of the British Empire (OBE) in 2017 for his contribution to healthcare in The Bahamas.

He is President of the Physician Alliance Organization - a private company of physician investors who, in a unique Public Private Partnership, manages the Private Medical and Surgical inpatient-wards and suites of the 450-bed tertiary care Princess Margaret Hospital in The Bahamas.



Dr Kester Nedd

Dr Nedd is the Managing Partner of Design Neuroscience Center, LLC and Chairman & CEO of JIPA Network, LLC.







Dr Victor Raul Castillo

Dr Castillo is a Cardiovascular Surgeon attached to the Universidad Pontificia Bolivariana in Colombia.

He is President of the internationally-accredited Fundación Cardiovascular de Colombia and Hospital Internacional de Colombia. He is also a Member of the Board of Directors of the Acueducto Metropolitano de Bucaramanga.

In the scientific field, he has been involved in numerous research projects in pediatric and adult surgery. From these positions, he has led significant initiatives for regional health and medical development. He has also served as special guest lecturer in prestigious health care courses, national and international congresses, and symposiums.



Dr Ricky Braithwaite

Ricky Brathwaite has over 15 years of experience in leading healthcare initiatives and teams related to health systems. He has specific technical expertise in the areas of healthcare economics, health systems engineering and bioengineering.

He currently serves as the CEO of the Bermuda Health Council, whose role is to regulate, coordinate, and enhance the delivery of health services in Bermuda.





Dr Guillermo Sandoval, PAHO Advisor in Health Economics and Financing for Latin America and the Caribbean Ms Charlene Bain, Manager, Community Health, The Bahamas Ms Eliana Florez, Manager of Accounts, Social Insurance Bank, Curacao

Ms Christy Butler, Director, National Health Insurance Program, The Bahamas

Ms Shakira Mascoll, Senior Health Planner, Ministry of Health and Wellness, Barbados

Mr Roy Barry, Deputy Director, Social Security Board, Virgin Islands (UK)

Dr Anco Ringeling, Consultant and Retired Director, General Health Insurance (AZV), Aruba

Mr Kevin Silston, Chief Executive Officer, Medical Benefits Scheme, Antigua and Barbuda

Dr Dexter James, Chief Executive Office, Millenium Heights Medical Complex, St Lucia

Mrs Mary Miller Sallah, Brooks Health Group, USA

Ms Charmaine Metivier, Research Fellow, UWI-HEU, Trinidad and Tobago

Mrs Patricia Edwards-Wescott, Research Fellow, UWI-HEU, Trinidad and Tobago

Mr Brian Hogan, Chief Executive Officer, Mitan International Ltd, Florida

Ms Renee Thomas Vengopal, Instructor, Department of Public Health and Preventive Medicine, St George's University, Grenada

Ms Leselle Pierre Romain, Deputy Chair and Practicum Coordinator, Department of Public Health and Preventive Medicine, St George's University, Grenada

Ms Lauren Blanchard, Chief Health Planner (Ag.), Ministry of Health, St Lucia

Dr Heather Harewood, Senior Lecturer in Public Health, Cave Hill Campus, UWI, Barbados

Ms Jeanine Constansia-Kook, Policy Director, Ministry of Health, Environment and Nature, Curacao

Ms Lillian Misick, Chairperson, National Health Insurance Board, Turks and Caicos Islands

Ms Peeta Gay Thompson, Ministry of Health, Jamaica

Mr Chad-Rick White, Ministry of Health, Jamaica

Mr Clifford Griffin, Ministry of Health, St Kitts and Nevis

Dr Lex de Jong, Consultant, Aruba

Programme

PROGRAMME 15th CARIBBEAN CONFERENCE ON NATIONAL HEALTH FINANCING INITIATIVES

BUCARAMANGA, COLOMBIA, October 4-7, 2023

THEME – Health Financing in the Caribbean: Optimizing Efficiency in Governance and Public-Private Partnerships

	Pre-Conference Day	October 3rd, 2023	
TIME	ACTIVITY	PRESENTER	
5.00p - 7.30p	Early Registration	Hotel Punta Diamente, Blotel Soresta	
Opining Pro	1.1006.0201005	om 4th, 2023 omt de Colombia-Eurolación Cardiovascular de HEC-FCV)	
7.00x+8.15	Registration	Conference Secretariat	
815-8.25	Call to Order and Security Parlocols	Ms Pilar Selectio, Master of Ceremony	
825-838	Welcome Message	Mrs Maria Panla Correjo, Director of International Services and FCV Conference Coordinator	
8.30 - 8,35	National Anthem of Colombia and Arthem of Santander	Videos	
835-848	Invection/Prayer	Pricet	
8,40 - 8,45	Vote of Thurks and Introduction of Conference Team	Dr Victor Castillo, President, HEC-FCV	
\$45-\$59	Welcome Video and Adventorial on Bicommerge and HIC-FCV	HIC-FCV	
8.50 - 9.05	Address and Formal Opening of Conference	Mr Jun Catlos Carlanas, Mayor of Bacaramanga	
205-5.00	Canference Remarks	Mr Shann Malcohn, Hearnmhle Minister of Health, Turky and Calcon Islands	
9:10-9:15	Conference Romeths	Professor Karl Theodore on behalf of Dr Akhos La Pencode, Director, The University of the West Indies, HEU, Centre for Health Economics, Trinsdad and Tohago	
9.15 - 9.25	Overview of 15 ⁴ Conference Programme	Dr Stanky Lafa, Programme Coordinator	
9.25-9.38	Calcural Iteas	HIC-FCV	
9.30 - 9,45	Group Photograph-HIC-FCV Conference Official Photographer		
5,45-10.00	BREAK		
TIME	PRESENTER	PRESENTATION	
Objection	Highlighting Care Ostlanges, L. Financing, Governme and	Robin Roberta, The Bichanna nhages and Lersons of Experience on Health Public-Private Parmerships	
1448-16.39	Dr Ricky Brathwaitz, Bermuda	Legislation and Governmee in Bernada Health Pinancing System	
10.30 - 11.00	Dr Anco Bingeling, Consultant	Health Care Procurement: A Challenging Endeavour	
1149-1139	Dr Ramon Abel Castaño, Colombia	Thirty Years of Health Financing Reforms and the Mandatory Health Insurance Plan (POS) in Colombia Lessons of Experience	
11.30-12.00	OPEN DISCUSSION		
1240-1008		TUNCH	

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Programme

	Section 2. Panel Is Chargerson	- Dr Gullenno Sendoval, PAHO
0	ljective: Country Experiences-G	overnance of Health Financing Plans
1.00-1.39	Dr Dexier James, Consultant	Innovations in Parmer Financing—Evidence for Public Health Practice
1.30 - 1.40	Ms Wendy Jackson on behalf of Mr Kevin Silston, Antigaa and Burbuda	Legislation and Governmee in Medical Benefits Scheine, Antique and Barbacla
1.40 < 2,00	Ms Eliana Florez, Caracao	Legislation and Governmente in David Health Insurance (CURE/S2V), Cornero
1.80 - 1.20	Ms Christy Butke, The Balannas	Logislation and Governance in National Health Insurance, The Baharans
2.30 - 2.45	0	PEN DISCUSSION
2.45 - 3.60		BREAK
		Panicia Edwards-Wescott, UW1-HEU onnies on Health Financing Progress
3.80 - 3.20	Mr Clifford Griffin, Coordinates of Universal Health Financing, St Kins and Nev's	Progress Towards Universal Health Financing in St. Kitt and Nevis
3.20 - 3.40	Ms Lauren Bloschord, Chief Health Planner (Ag.), St Lucia	Advancing Action Towards Universal Health Instrume in St Lucia
3.40-4.10	0	PEN DISCUSSION
5.00 - 8.00g	CONFERENCE WE	LCOME RECEPTION - CIE Terrace
100000000000000000000000000000000000000	Dr Robin Roberts, UWI, The	TealthWhat Works, What Does Not (1) Public-Private Partnerships in HealthLesson from
8,301-8,50	De Robin Roberts, UWI, The Bahamas	Public-Private Partnerships in Health—Lessons from The Bahames
8.56 - 9.10	Dr Victor Castillo, HIC-FCV, Colombia	HEC-PCV's Experience and Best Practices with Payon (Insurans & Governments) For Oversees Patients
9.30+9,30	Dr Banon Figueron, NHI Belice	Continening NHIP's Services - Comparing Public and Private Health Providers
9.30 - 9.50	Dr Kester Nodd, JIPA	Public-Private Partnering to Achieve Statisticity on Health Case
9,59 - 10,15	OPEN DISCUSSION	
1015-1030		BREAK
Object		son —D/ Lev. de Jong, Anaba Health—What Wirtks, What Does Not (2)
10.30 - 10.50	Ms Charlene Bain, Ministry of Health, The Bahamas	Partnering with Communities to Advance Health for All in The Bahamas
10.50 - 11.19	Ms Shakira Mascoll, Ministry of Health, Burbades	Contracting Private Providers for Specialist Care in Barbaden
11.00+11.00	Mr Roy Bany, NHI, Virgin Islands	Contracting Local and Overseas Providers in the BVI- NHI Program
11.30 - 11.59	Mr Sergio Raiz, FCV	Activities of the FCV Institute for Ambolistory and Preventive Medicine
11.50 - 12.15	0	PEN DISCUSSION
12.25 - 1.019		MINCH
	Service to Panel S. Chairpenon-	Dr Henther Harewood, Barbados
	Objective New Director	m in Health Financing (1)
1.89 - 1.29	Dr Guillerme Sandoval, PAHO	PAHO's Strategic Plans for the Caribbean with Focus of Health Firancing Program
		Building Management and Clinical Process Capacity

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Programme

1,40 - 2.00	Ms Chammine Metivier and Mrs Patricia Edwards-Wescon, UWI- HEU	Findings From WIIO's Health Financing Policy Evaluations in the Caribbean	
2.09-2.30	- 0	PEN DISCUSSION	
2.31-2.8		BREAK	
	Sieminu 7:11	ospital Tour	
2.45-4.00	FC	/ HOSPITAL TOUR	
1.00-9.00p		DINNER	
	Day J. Octor	er 6th 2021	
	Strengthening Preparedness and R	anley Lahn mid Dr Heather Harewood exponsiveness of Health Financing Systems	
8384-1988	PANEL DISCUSSION—De Ricky Brathwaite, Dr Victor Castille, Ms Jearine Constantia-Kook, Ms Churlene Bain, Dr Lev de Jong	Health Financing Systems: Asticipating Challenges, Building Resilience (Epidemiology, Technology, Economics, Climate Change, Human Rights) in the Caribbeau	
81.00 - 10.05	el avonovan mos sucovalonas-cov	BREAK	
	Session 9: Chargerson—Ma Objective: New Direction Ms Lillian Missis, NHIP, Torks and	a in Hashh Financing (7) Chillenges and Plans for the Second Decade of NHIP	
83.15-18.30	Calcos Iskinds	Changes and Plans for the Second Decade of NHIP	
88,30 - 10,50	Ms Pacta Gay Thompson and Ma Chad-Rick White, Ministry of Health, Jamaica	Recent Health Financing Plans and Key Public-Private Partnerships in Januaics	
18.50~11.10	Mr Brian Hogan, Mitantech	Key Features and indicators of a Robust (Winning) Health Financing Fian	
11.14 - 11.30	Ms Renze Thomas Venagopai and Ms Leselle Pierre-Romain, St George's University, Grenada	Findings from Sun ey of Private Health Insurance in Generals	
11.30-11.35	Mis Patrizia Edwards Wescott, UWI- HEU	UWI-HEU Research Programme on Social Security and Health in the Caribbean	
\$8.89-11.49	OPEN DISCUSSION		
10.45-32.00	Conference Coordinator's Progress Rep	Conference Coordinator's Progress Report - Dr Stanky Laka	
12.01-12.30	OPET	N MIKE COMMENTS	
12,29 - 12,36	CLOSU	RE OF CONFERENCE	
12.01 - 1.09		LUNCH	
	01	PEN AFTERNOON	
	FAREWELL EVENT - BucarsNight		
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Social Events



Welcome Reception

Wednesday 4th October, 2023 CIE Terrace, FCV, Colombia



Thursday 5th October, 2023

Coffee Tour at El Roble Farm & Chicamocha National Park Saturday 7th October, 2023









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About Us

We are recognized leader for designing and executing sustainable health finance models that connects private and public health organizations.

We are currently working with private and public initiatives in more then 14 Caribbean nations.

Our Public and **Private Partners** Are Our Asset

SPRC (IIPA's model) encompasses three key functions: revenue collection, pooling, and payment. By effectively managing these processes, we are able to support the pursuit of UHC and contribute to the overall enhancement of healthcare systems in Caribbean Nations.

Health Policy

Health Finance Initiatives

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International Reinsurance Managen, LLC (IRM) is a recognized leader in risk management for Health and Group Life reinsurance in Latin America and the Caribbean. We partner with experienced, top-rated global reinsurers. Our primary focus has always been our clients, which include a number of National Health Insurance plans in the region. We provide an extensive range of value-added services, offering solid support to our insurance partners. We are committed to working with you to find the best possible solutions for your business.



Provider Network Development. and Administration

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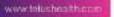
Our actuarial and health consulting services include:

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