



Mr. Arthur Cozad
Chief Executive Officer, Cigna Middle East
Cigna Corporation

Based in Dubai, Mr. Arthur Cozad is the Chief Executive Officer of Cigna Middle East. In this capacity, he is responsible for advancing the company's operations as the premier provider of both health and wellness insurance services to individuals, groups and government entities across the region. In addition, he oversees Cigna's locally regulated offices in the Middle East and the implementation of high-level strategies for ensuring the long-term profitable growth of the organization.

Previously, Mr. Cozad served as CEO of Cigna Taiwan, leveraging partnerships and pioneering the use of non-traditional distribution channels to strengthen the business. During his tenure, he also served as Governor of the Board and Co-chair of the Insurance Committee of the American Chamber of Commerce in Taipei. A strong advocate for digital insurance services, he pressed for regulatory change that culminated in Cigna becoming the first insurance company in Taiwan enabled to deliver digital policies to customers, which further paved the way for the e-insurance proposition in the country.

Prior to joining Cigna, Mr. Cozad spent 17 years with the HSBC Group in various management positions across multiple geographies and businesses covering insurance, banking and consumer finance. In his last role, he was Director and Head of Personal Insurance at HSBC Insurance Hong Kong / Macau, leading the life and non-life individual insurance business across all operations. Under his management, the organization succeeded in becoming the market leader in the Hong Kong by improving market share in regular premium from 7.74 percent in 2007 to 18.1 percent in 2010. This achievement won the bank the Best Bancassurance Award at the Excellence in Retail Financial Services International Awards from The Asian Banker, a leading provider of strategic intelligence on the financial services industry.

Mr. Arthur Cozad holds an MBA from the University of Southern California's Marshall School of Business in the United States, offered in partnership with the Antai College of Economics and Management, Shanghai Jiao Tong University in China. Furthermore, he is a Fellow of the Life Management Institute (FLMI) – a credentialing program for insurance professionals.



Richard Rilstone
Director of Sales and Client Management
Cigna Insurance Middle East

Richard Rilstone is the Director of Sales and Client Management at Cigna Insurance Middle East. In his capacity, he is responsible for strategically driving the growth of all Cigna's business lines across the MENA region. The Sales and Client management team are located across the region with offices in UAE, Saudi Arabia, Lebanon, Oman & Kuwait.

Richard joined the Cigna's Dubai based team in October 2016 following 10 years with Bupa Global where he held a number of leadership roles the most recent being Head of Sales for the Bupa Global Middle East, one of Bupa largest markets, where his team was responsible for sales and client management across 22 countries. In this role he was responsible for Regional Strategy, Business Development of both group and Individual business along with the delivery of P&L for the region.

Prior to his 10 years in the UAE, Richard was a key member of the Bupa Global Sales team based in the UK head office where he was responsible for the MENA region.

Before his move to the Medical Insurance sector, Richard held various leadership roles within the travel industry, the final one being Head of Sales & Marketing for MENA for Enterprise Car Rental where his geographical remit included 8 regions (MENA & EUROPE) sourcing inbound US business.

Richard holds a degree in Business, Marketing & Administration from Coventry University. In his spare time he enjoys being out on the golf course or spending time with his family.



Lyssette L. Cardona

Chief, Caregiver Wellbeing and Occupational Health, Infectious Diseases Consultant

Dr. Lyssette Cardona is an American Board-certified internist and infectious diseases consultant and in her current role leads the Caregiver Wellbeing Division at Cleveland Clinic Abu Dhabi. Dr. Cardona completed her training at Tulane Affiliated Hospitals in New Orleans, Louisiana in the USA with additional expertise in epidemiology and public health and preventative medicine. Dr. Cardona is actively involved in developing, designing and delivering strategy for implantation of health and wellness programs as Medical Director of Occupational Health and Chief of Wellbeing Division at Cleveland Clinic Abu Dhabi. She has lived in Abu Dhabi x 2014 and participated as subject matter expert in several international and national meetings. She is passionate about creating healthy communities and inspiring wellness at work. On a personal level, Dr. Cardona is originally from Puerto Rico enjoys traveling, music, reading books(still!) and spending quality time with her husband and three children.



Nadia Sehweil

**Co-Founder / CEO
Bodytree Studio**

“Soul, Mind and Bodytree! Family and fitness come first for Nadia. The mother of two has found a way of achieving balance between her family and her passion for holistic exercise and well-being. A business graduate from Montreal, Nadia has combined her passion for Pilates, yoga, dance and holistic healing under one roof, where the Abu Dhabi community can benefit from the therapeutic properties of movement and wellness. Her entrepreneurial skills have built a beautiful studio that reaches several disciplines of exercise that harmoniously live under one roof.”



Dareen Zoughbi

**Board Member
AmCham Abu Dhabi**

Dareen Zoughbi is an active member of AmCham and serves as a Member of the Board of Directors since 2016. She is the Co-Chair of the Healthcare Committee and is the Chairwoman for Women in Business Committee. Dareen Zoughbi is a Member of the Board of Trustees for the European International College.

Dareen Zoughbi led the healthcare consultancy practice as the Chief Executive Officer at Nadereen Consultancy based in Abu Dhabi, United Arab Emirates. A senior advisor and a passionate healthcare guru; Mrs. Zoughbi’s has 15 years of professional experience includes

working for a US fortune100 company, UAE investment firm, an international not-for-profit organization and start-up companies. Mrs. Zoughbi's career began with Aflac (IN, USA) in 2003, after which she joined Humana Inc. (KY, USA) in 2004. During her role at Humana, Mrs. Zoughbi led the MENA and GCC business development efforts. Between 2009 and 2014, she held a number of leadership positions at UAE organizations such Emirates Advanced Investments where she was responsible for strategic development and business performance management. In 2014, Mrs. Zoughbi lead the business operations for a homecare agency in Dubai before launching the healthcare consultancy in 2015.

She holds an MBA degree from Manchester Business School (UK- distinction) and a B.S. in Finance from the University of Manchester (USA).