

# Clalit's Board of Directors

The Board of Directors is Clalit's senior executive forum. Board members are representatives of the public. They are appointed by a public committee headed by a retired judge and operate under Clalit's regulations.

The Board of Directors is the senior executive and supervisory body of the largest and leading health service organization in Israel. Its door is always open to all of Clalit's insured members.

As mentioned, Board members operate according to the stipulations set forth in Clalit's regulations.

[To view Clalit's complete Regulations document, click here.](#)

## The Board Members:

### Yochanan Locker - Chair of the Board of Directors



**Education:** BA in Economics and Business Administration, Bar Ilan University. Masters Degree in Public Administration, Kennedy School of Government, Harvard University (Boston, MA, USA).

**Positions held in business sector:** Chair of ICL Corporate; CEO of Clal Heavy Industries and Real Estate Ltd.; Chair of Beit Shemesh Engines Ltd.; Chair of Golf Group Ltd.; Chair of Hadera Paper Industries; Chair of Clal Energy. He has also served on the board of many companies.

**Military positions:** Major General (reserve). His final position in the Israel Defence Forces was as Military Attache for the Prime Minister. Previously he was Air Force Chief of Staff and Air Force Lieutenant Commander, Head of Air Group, Commander of Hatzerim Air Force base, Head of Department of Planning and Organization, and Commander of an Operational Squadron.

He began the position of Chair of the Board of Directors on March 1, 2020.

**Avner Emanuel, CPA:**



**Education:**

Holds a BA in Economics and Accounting and an MBA with honors from

the Hebrew University of Jerusalem. Holds a Israeli and American CPA licenses.

**Business and public experience:** External director of major public companies. About 20 years of experience as CFO and board member at Shufersal, Blue Square Israel, Ericsson Israel, and Partner Communications. Cofounder of the cyber company Lagoon Security, which was sold to Check Point. A financial expert for the courts in debt settlements of public companies including Africa Israel, Maayan Ventures, Gilon, Euroglobe, and Profit Benaya. Serves as an external director and chairman of the balance sheet committee at Isramco (a partner in the Tamar reservoir) and member of the auditing committee of Mifal Hapayis (Israel's state lottery). An entrepreneur, mentor and investor in cyber, fintech and medical startups.

Member of Clalit's Board of Directors since March 2019.

### **Benjamin (Ben) Harel**



**Education:** MBA from Keller Graduate School of Management in Chicago, USA. MA in Governance from IDC Herzliya (specialized in terrorism studies), B.Sc. in Chemistry, Biology, and Paramedical Subjects from the University of Louisiana, USA.

**Business and public experience:** Harel founded and led Interlogic in the USA (1980–1985) until it was sold to Konami Industries, one of the largest software companies in Japan. He then served as Konami CEO in the USA and Europe until 1991.

In 1991, he founded and managed Interlogic Ltd. in Israel, a private company investing in technologies and innovation. In 2000, together with Poalim Capital Markets and Japanese investment bank Nomura, he established Delta Ventures, a venture capital fund specializing in tech startups in the fields of communications, software, Internet, medical equipment, and other fields of innovation. In 2008 he founded Global Technology, a consulting firm for the development of technological systems in developing countries. He has sat on the boards of private and public tech companies. He currently serves as Chairman of the Members of the Eastern Mediterranean International School (EMIS). He was chosen for the Directors Team of the Government Companies Authority. Has been a director at Clalit since March 2019.

### **Prof. Jacob Yahav**



**Education:** M.D., School of Medicine at Tel Aviv University, Professor of Pediatrics, Hebrew University of Jerusalem. An expert on pediatrics, gastroenterology, pediatric gastroenterology and medical management.

**Business and public experience:** Director of Kaplan and Hertzfeld Hospitals between 2007 and 2016. Director of Beilinson Hospital between 1997 and 2007, Deputy Director of the Sheba Medical Center (Tel Hashomer) between 1990 and 1997. Member of the National Council of Pediatrics since 2009, Member of the Disabled IDF Veterans and Nazi Victims Appeals Committee in the Tel Aviv, Rishon Lezion, and Herzliya magistrates' courts since 2015. Management member of: Beterem- Safe Kids Israel - since 2016. Advisor to the medical director of the National Insurance Institute regarding children with disabilities since 2016. Research consultant in the field of hospital construction at the Technion's Faculty of Architecture since 2016. Member of Clalit's Board of Directors since November 2017.

## **Ravit Barniv**



**Education:** Masters in Business Administration from Tel Aviv University, MA in Governance with a specialization in Terrorism Prevention from the

IDC in Herzliya, BA in Economics and Philosophy from Tel Aviv University.

**Business and professional experience:** CEO of NetVision from 2001 to 2007. Barniv led the company's IPO on the Tel Aviv Stock Exchange and its merger with Barak and Globecall.

Chairman of the Board of Directors of the Shikun & Binui Group between 2007 and 2012, where she led the group to profitability, and led its sustainability strategy and entry into the field of renewable energies. Between 2013 and 2015 she served as the Chairman of the Board of Directors of the Tnuva Food Company.

Currently, Barniv serves as a board member for Ormat Industries and Bamaale (an organization promoting corporate responsibility and developing responsible management standards in Israel). She is also a member of the Executive Council of the Ametz Lohem project at the Association for the Wellbeing of Israeli Soldiers. She is one of the initiators of the Institute for Internet Research at Tel Aviv University, and a member of the Board of Directors of the Batsheva Dance group. She is a member of the Board of Directors of Ruppin College and of the Lahav School of Management at Tel Aviv University. She has been a member of Clalit's Board of Directors since November 2017.

## Avi Gabay



**Education:** B.A. in Economics from the Hebrew University of Jerusalem, Diploma in Business Administration from the Technion, and graduate of the Social Policy and Administration Program at Elka (the Association for the Advancement of Manpower in Social Services in Israel).

**Public and business experience:** Until 2016 he served as Senior Deputy of the Accountant General at the Ministry of Finance in the Social Economics Division, which deals with the fields of medicine, welfare, economics, financial management, financial auditing, insurance, and tenders, among other things. Former member of the Board of public companies and corporations: Bezeq, provident funds and advanced studies funds at Bank Yahav, the Inbal Insurance Company, and the Eilat Beach Development Company. He has been a member of Clalit's Board of Directors since November 2017.

## Adv. Orit Son



**Education:** Bachelor of Law, Hebrew University of Jerusalem.

**Business and public experience:** Served as the Deputy State Attorney for Civil Affairs and prior to that as Director of the Civil Department at the State Attorney's Office and as the Jerusalem District Attorney (Civil). When she served as Deputy State Attorney she was professionally and managerially in charge of representing the state in legal proceedings in all courts, formulating legal rules and setting legal policies for all the state agencies. She led organizational and strategic moves that positioned the civil office at the front lines of defending the rule of law, and protecting the public interest and the state's assets. She was recognized for her work with a Civil Service Citation.

She currently serves as a member of the board and legal advisor of the Sparks in Education Association (Nitzotzot Bachinuch), which operates through volunteers in high schools to encourage motivation and self-actualization among students.

She has been a Clalit Board Member since March 2018.



## Prof. Dan Greenberg



**Education:** B.A. in Social Sciences from the Open University, M.A. in Industrial Engineering and Medical Management and Ph.D. from the Health Systems Management Department at Ben-Gurion University of the Negev.

**Business and public experience:** Full professor and Head of the Department of Health Systems Management at Ben-Gurion University of the Negev, and an associate faculty member at the Tufts School of Medicine in Boston.

Served as a research fellow between 2001 and 2004 at the Beth Israel–Deaconess Medical Center, and between 2003 and 2006 was a guest scientist at the School for Public Health at Harvard University.

Dan is a leadership member at the International Society for Pharmacoeconomics and Outcomes Research (ISPOR).

He is a cofounder of the Israeli Association for Pharmacoeconomics and Outcomes Research (ISPOR Israel) and has served in various roles in the association since its establishment. Until recently he was a member of the Friends of the Soroka Medical Center Association. He has been a Clalit Board Member since March 2018.

## Aiman Saif

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**Education:** B.A. in Economics and Business Administration and Masters in Business Administration from the University of Bamberg, Germany. Masters in International Planning and Development, Clark University, USA.

**Business and public experience:** Served as Director of the Authority for Economic Development of Minorities at the Prime Minister's Office and the Ministry for Social Equality (until April 2018). Worked in a senior economic division at the Prime Minister's Office. Served as chairman and deputy of steering committees for many government decisions: Decision 922 for the economic development of Arab society, the decision to develop East Jerusalem, the decision to develop the Bedouin settlements in the north, and the steering committee for guidance centers for the Arab and Bedouin societies. Represented the Office as a member of the board of many public bodies and institutions, including the National Council for Planning and Construction, the Investment Center, and the Commission for Equal Opportunities at Work.

## Dr. Israel Peleg



**Education:** Ph.D. in Communications from the Hebrew University of Jerusalem.

**Public and national experience:** Served as CEO of the Company for the Location and Restitution of Holocaust Victims' Assets in Israel, Director General of the Ministry of the Environment, Consul General of Israel in Philadelphia, and Director of the Government Press Office. He was a member of Prime Minister Shimon Peres' team of advisors, a Member of the Board of Directors of the Israel Broadcasting Authority, and Chairman of the Board of the Ganei Yehoshua Company. He established "Ha'Mishlama" for Jaffa, and currently serves as Honorary Consul of Cape Verde in Israel.

**Business experience:** Owned two advertising and PR agencies, and served as the CEO of Medical Management Consultants.

Was Acting Chairman and President of H&O Fashion, leading its strategy management, positioning, branding, and business development. Served as VP Marketing and Advertising for Mifal Hapayis (Israel's state lottery). Currently serves as Chairman and CEO of a firm that consults on the topic of sustainability and environmental management.

**Academic experience:** Was a lecturer in communications at the Hebrew University of Jerusalem and Tel Aviv University, marcom lecturer for MBA

students at the Center for Academic Studies (CAS). Belongs to the Board of Trustees of the Academic College of Tel Aviv-Jaffa.

**Boards of directors:** Was a Board member for El Al, Poalim Investments, Blue Square Israel, Gaon Agro Industries, and the Jewish Colonial Trust. He is currently a member of the Cameri Theater's Board of Trustees, and was chosen for the Directors Team of the Government Companies Authority.

### **Ronit Zalman Malach, CPA**



**Education:** B.A. in Economics and Accounting, Tel Aviv University (Dean's List every year), and MBA with a specialization in Financing from Bar-Ilan University.

**Business and public experience:** Up until recently was VP of Finance and Control at IMI Systems. She currently serves as a board member of companies and gives lectures.

Ms. Zalman Malach has over 25 years of experience in the field of finance, out of which 5 were spent in the role of CFO of the Clal Insurance Group. She has in-depth knowledge of the capital market and financial systems, from the perspectives of both an investor and a credit

consumer. In her various roles, Ms. Zalman Malach has led large-scale debt issuances, the establishment of credit lines, setting financial standards, decisions on the amount of leverage, and management early repayments, including vis-a-vis banks in the USA.

In addition, Ms. Zalman Malach was a financial and managerial accounting lecturer at the College of Management and Tel Aviv University for about 11 years. She was also the representative of reporting entities at the Institute of Accounting Standards for two years.

## **Contacting Members of the Board**

Contact the Secretary of the Council and the Board of Directors, Ms. Zehavit Hazan:

- **Email:** [zehavitha@clalit.org.il](mailto:zehavitha@clalit.org.il)
- **Address:** 101 Arlozorov St., Tel Aviv, 62098, Israel

## **Arbitration Committee:**

Clalit offers its members the services of an Arbitration Committee. [For more information click here.](#)