



# Institute of Actuaries of India

Unit No. F-206, 2<sup>nd</sup> Floor, F Wing, Tower II, Seawoods Grand Central, Plot no R-1,  
Sector 40, Near Seawoods Railway Station, Navi Mumbai- 400706

+ 91 22 62433333 + 91 22 62433322

## 6th Capacity Building Seminar on Health Care Insurance

2<sup>nd</sup> Aug, 2018 (Thursday), Gurugram, The Plazzio Hotel

### Speakers Profile



**Vishwanath Mahendra**

**Appointed Actuary**

**Apollo Munich Health Insurance Company Limited**

Vishwanath has over 23 years of experience in analytics, actuarial and finance domains in some of the best known companies in India. He is working with Apollo Munich Health Insurance Company Limited since May 2008 and currently holding position of Appointed Actuary. Apart from Actuarial he is also responsible for Analytics & Decision Science, Business Intelligence & Enterprise Reporting and Planning & Controlling. He is an Associate Member of The Institute of Cost Accountants of India, Associate Member of Institute of Actuaries, UK and Fellow Member of Institute of Actuaries of India (IAI) with specialisation in Health and Care Insurance. He is Chair of Advisory Group on Health Care Insurance of IAI.



**Raunak Jha**

**Chief Actuarial and Risk Officer**

**Reliance Health Insurance**

Mrs. Raunak Jha is qualified Actuary from Institute of Actuaries of India with close to 14 years of work experience in Actuarial domain. In her current profile, Raunak is spearheading Actuarial, Risk Management and Data Science Departments in the upcoming Health Insurance venture of Reliance ADA Group. Having worked with companies like Magma HDI, Cigna TTK and IFFCO TOKIO, she holds strong industry knowledge and has played critical role in setting up initial teams and systems in place in these organisations. She is a regular speaker in Industry forums and actively participates in relevant Industry initiatives.



**Anuradha Sriram**

**Appointed Actuary**

**Aditya Birla Health Insurance**

Anuradha Sriram is the Appointed Actuary of ABHI. In this role, Anuradha will play a critical key role in all aspects of the Actuarial function including pricing, reserving as per regulatory requirements, valuation, experience review and reporting. Besides she also oversees the product function and takes care of product design and GTM planning/ seamless support to distribution. Anuradha has obtained a BSc in Computer Science and is a Certified Fellow Actuary with nearly



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a decade of post qualification experience with an overall 2 decades of work experience. She comes to us from Willis Towers Watson where she was leading the employee benefits vertical for India. She used to work with Life Insurance Corporation of India earlier. She has co-authored research on health and wellness in the Indian corporate sector, spoken on this topic in various forums and has written in a number of newspapers and business and industry publications while at Willis Towers Watson.

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**Atanu Majumdar**

**Director, Micro Insurance Academy (MIA)**

A post-graduated from Indian Statistical Institute (Kolkata), Atanu Majumdar is a seasoned Statistician. With over three decades of work experience he has handled data from multiple sectors especially from the field of health. During the past 10 years he has been providing statistical support to various research projects of MIA including pricing of community based health insurance products. MIA, promoted by Professor Dr David Dror, a globally renowned Health Economist and the person who invented the term microinsurance, is one of the pioneers in the domain of microinsurance providing technical support for community involvement in microinsurance all over the world.

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**S P Chakraborty**

**GM (Actuarial)**

**IRDAI**

S P Chakraborty is a qualified fellow of Institute of Actuaries of India. He has more than 28 years of experience in Insurance Industry out of which 10 Years + in Insurance Regulator's office. Currently, he is working as General Manager (Actuarial) and mainly handles valuation and product clearance aspects of both Life, Non-life and health insurance companies. He is working as a member in various key committees of the IRDAI.

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**Sumit Ramani**

**Actuarial Consultants**

**Consulting Actuary at Actuarial Consultants and Chief Actuary at FidentiaX**

Sumit Ramani is an Information and Communication Technology (ICT) engineer turned actuary. He has over a decade of experience in (re)insurance industry with a focus on Life and Health insurance and has worked with stakeholders/clients across the globe including Americas, Europe, Australia and Asia. Sumit has been unconventional in his approach to life. This could possibly explain why he has been attracting unconventional assignments since he started on his own. His first assignment was to help a gaming company enter the insurance market. Luckily, it turned out it was first amongst many that followed. Sumit is a seasoned speaker and has been invited to deliver talks in several local and international actuarial and insurance conferences. He is a Fellow member of IAI and IFoA



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**Rajesh Dalmia**

**Partner, EY Actuarial Services LLP - India**

Rajesh Dalmia is a Partner with EY Actuarial Services LLP - India, providing advisory services to Insurance companies. He has been working in the insurance industry for 15+ years as a consultant. Rajesh has been providing services to insurance companies involving various areas like statutory reporting, shareholder reporting, shareholder transactions, economic capital, ifrs etc. He has been past president of Institute of Actuaries of India and has held various positions like member of governing board of Insurance Information Bureau, member of Insurance Advisory Committee, member of committees of International Actuarial Association, member of various committees/groups constituted by IAI and IRDAI. He is a fellow member of IIM, Bangalore and IFoA.



**Abhijit Pal**

**Head - Pricing, Actuarial Research and Innovation**

**Munich Re's South Asian**

Abhijit Pal has over 12 years of actuarial experience in Life & Health Insurance and Annuities. He has worked extensively in the areas of actuarial research, product development & pricing, experience analysis, predictive analytics and reporting of market consistent embedded values with insurers in India and the UK. Abhijit holds a Post Graduate Diploma in Actuarial Science from the Narsee Monjee Institute of Management Studies, Mumbai. And, he is a Fellow of the Institute of Actuaries of India & the Institute and Faculty of Actuaries, UK.

He has been part of an Actuarial Oversight Committee that was involved in the project of developing a new mortality table for the Life insurance industry.



**Karthik Raja**

**AVP - Medical Pricing Lead**

**Swiss Re India**

Karthik Raja is a health actuarial professional with a background in consulting, direct insurance and reinsurance, spanning the US, India and SEA health insurance markets. In his current role with Swiss Re, he is a member of the global medical reinsurance team, and specialises in providing product development and pricing services along with risk transfer and capital optimization solutions to clients in India and SEA. In his past roles he has managed product pricing and actuarial analytics for a stand-alone health insurer in India and has also worked on a number of actuarial consulting assignments for international clients.



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**Rachin Aggarwal**

Consultant - Healthcare

Milliman

Rachin has over 10 years of experience in health insurance actuarial consulting, product pricing, data analytics, and project management. He has worked extensively on various health product pricing, data analyses, reserving, underwriting, actuarial process review and setup, and benchmarking assignments including tool development and training. He has been involved with assignments for companies in India, UK, US, Middle East, Hong Kong and Indonesia. He has also worked on Milliman proprietary products & tools specifically designed for US health insurance industry.

Rachin's experience includes Health products - benefit design and pricing, Data analytics and benchmarking, Milliman Health Cost Guidelines®, Medicare bid development and pricing, DRG based package pricing. Rachin have Masters in Business Administration (Insurance and Finance) from National Insurance Academy School of Management, Pune, India. He has completed his Bachelor of Commerce from Panjab University, Chandigarh, India.

## PUBLICATIONS

Health Insurance Data, Pricing and Reserving - included as a chapter in IC-27 - Health Insurance course material of Insurance Institute of India, 2010A cost effective way for statistical modelling and pricing - published in 12th Global Conference of Actuaries, 2010 .



**Neha Taneja**

Associate Actuary, IAI & Consultant - Healthcare

Milliman

Neha is a Consultant - Healthcare at Milliman's India office and has recently qualified to become an actuary. She joined the firm as an Actuarial Analyst with the India office of Milliman in Sep 2012. Neha has almost 10 years of experience in health insurance actuarial consulting, product pricing, reserving, data analytics, and project management. Before joining Milliman, Neha worked as an actuarial analyst at OptumInsight, part of UnitedHealth Group as an Actuarial Analyst specializing in US healthcare work. She has worked extensively on national and international health product design, pricing reserving assignments primarily in India, UK, US and Middle East. She has also worked on Milliman proprietary products & tools specifically designed for US health insurance industry. She is B.Sc. (H) Mathematics & has experience in, Health products - benefit design and pricing, Product governance strategies for insurers, Data analytics and benchmarking, Milliman Health Cost Guidelines®, Medicare bid development and pricing

## PUBLICATIONS

Principles and evaluation of care management interventions, published in Cover magazine, 2017, a valuable proposition, published in International Travel & Health Insurance Journal and Actuary India magazine, 2017 & Product Governance, 2018