

Seminar: 11th Seminar on Current Issues in Health Care Insurance in India
Venue: Plazzio Hotel, 292-296, Sector 29, City Center, Gurugram, Haryana 122001
Date: 5th December, 2017
Timings: 09:30 am to 06:00 pm

Speakers Profile



Mr. Dhruv Sarin
Director and Head of Health Insurance
Policybazaar.com

Dhruv Sarin is the Director and Head of Health Insurance Business at PolicyBazaar.com - the largest online insurance aggregator in India.

Dhruv joined Policybazaar.com in 2011 as the Head - Key Accounts and was responsible for the business development of North and South India. In 2012, he took over the position of Head of Health Insurance Business Unit. In his leadership, Policybazaar.com witnessed significant growth for health insurance vertical to emerge as one-stop destination for online health insurance needs. In this period, he also developed, Health-CRM team to create best-in-class service solutions for the company. He is also responsible for acquiring new partnerships to further expand the health insurance business.

A Post Graduate in Business Management from Narsee Monjee Institute of Management Studies, Mumbai and a Bachelor in Electrical and Electronics from Manipal Institute of Technology, Dhruv brings with him more than a decade of experience.

Dhruv commenced his career with Infosys Technologies Limited as a Software Engineer. He also served as the India Head - Business Development for AbsolutData Research and Analytics Pvt. Ltd in his previous roles.



Aditya Sharma
Strategy Officer
Bajaj Allianz General Insurance Co. Ltd.

Aditya Sharma is a result driven and an innovative professional. He has been in the insurance industry for more than 15 years now and has been working with Bajaj Allianz General Insurance ever since the inception of the Company in the year 2001. Prior to joining Bajaj Allianz, Aditya was associated with Andromeda Marketing Pvt. Ltd. Upon joining Bajaj Allianz, he worked at various marketing positions till 2005. He then served as the Office Head and then as the Regional Manager, Mumbai, where he was responsible for both top line and bottom line budgets.

Aditya has also been as the National Head - Web Sales, Direct Marketing, Travel Channel, Home Insurance and Retail Health. He was leading the digital initiatives of the organization and was responsible for bringing all the channels on the digital platforms, handling social media activities and Branding. He was also responsible for driving sales of Retail Health and Home Insurance products at PAN India level, through multiple distribution channels. In 2015, Aditya took over as the Head of Strategic initiatives of the company, and has been heading the virtual sales office channel of the organization. Having started from scratch in 2014, in 3 years, the VSO initiative has established a strong presence at over 1000 locations across India under his guidance. This is one of the most critical initiatives of the organization, focused on geographical expansion.

Aditya is a Bachelor of Science in Physics, Chemistry and Mathematics and is also an M.F.C in Finance and Marketing. He has completed the fellowship program in General Insurance from Insurance Institute of India and has attended the prestigious Leadership Cohort at Allianz Management Institute, Munich.



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Dr. Prakash Subbarayan
Chief Operating Officer
Star Health and Allied Insurance Company

Dr. Prakash Subbarayan, is the Chief Operating Officer at Star Health and Allied Insurance Company, Chennai, India. He holds an M.B.B.S from Thanjavur Medical College (1984-1989), along with an M.S (General Surgery) From Madras Medical college (1993-1996) and an F.R.C.S (Glasgow) from the Royal College of Physicians & Surgeons of Glasgow, U.K (2000).

He is in charge of All India operations of the Company. He heads the medical team that comprises of over 250 qualified doctors/specialists and leads the outreach to Healthcare providers. He has been a significant contributor in the 100 fold growth of Star Health Insurance (GWP of \$3 million to \$442 million) from 2007 till date. He plays a key role in Planning, Recruiting and Developing Medical Personnel for Insurance claims Management through a paperless platform. He has created a network of over 8300 HOSPITALS Pan India to leverage fast and effective delivery of Quality Healthcare aimed at achieving customer delight. He has been the thought leader and contributor to innovation of disease specific Health Insurance Products to cater to the market needs for people living with Diabetes Mellitus, Cardiac Ailments, Senior Citizens & Morbid Obesity with a most recent addition of the First of its kind ever Product for those diagnosed with Cancer as well the Cancer Survivors called Star Cancer Care Gold. He is also the Chief Editor of the quarterly Health Magazine of the company aimed at spreading awareness on various health issues to the common man. He has played a key role in implementing Mass Health Insurance Schemes like the Aarogyasri in the State of Andhra Pradesh and Chief Ministers' Health Insurance scheme for Life saving treatment in the State of Tamil Nadu, thus covering more than 10% of the Indian population.

He is a believer in working in sync with all the stakeholders of the ecosystem and has created an interactive platform between the Insurance Company and Hospitals under the aegis "Progress through Synergy" to develop symbiotic relationship between Payer and Provider. He has also been the Chairperson of CII Tamil Nadu Healthcare Panel for 2 years in a row (2016-17 & 2017- 18) and was most recently the receiver of The World Health Day Award of Excellence on behalf of Star Health Insurance from The Honourable President of India, Shri. Pranab Mukherjee, on 7th April 2017 at Delhi.



Joydeep Roy
Partner & Leader-Insurance & Allied Businesses,
PwC

Joydeep has over 25 years of industry experience, the majority of which has been in very senior business roles in Insurance and Banking.

His last business role was the Founder CEO of L&T General Insurance Company Limited which was set up from scratch by him without a JV and developed to win the Model Insurer Award in Technology from Celent two years in a row.

Earlier he has been part of the founding team of AIG's Life Insurance JV in India, and his last assignment there was the Chief Distribution Officer of the Life Insurance business. He was selected by AIG as a part of the very prestigious GMEDP program, the only Indian among a select group of 22 people, who dealt with many live Life Insurance projects across the globe from USA, Europe, North Asia and South East Asia. He has otherwise worked for Standard Chartered Bank, Wipro & Compaq Computer Asia Pte Ltd.

He is a member of the CII National Committee for Insurance and Pensions, and has been on the Board of Insurance Information Bureau (IIB) set up by the Regulator from 2013-2016. He has been a founder Director of the Financial Planning Standards Board and was one of the first CFPs (Certified Financial Planner) in India.

Joydeep is a recipient of the prestigious “Asia IT Leadership Award in Insurance” in 2011, an award given away by Asia Insurance Review and Celent in Seoul, South Korea in November 2011. He is also a prominent speaker in several National & International forums.

He holds a degree in Mechanical Engineering and a Master’s in Business Administration from IIM Calcutta.



Joanne Buckle

FIA
Principal, Consulting Actuary
Milliman London Healthcare Practice.

Joanne is the lead consultant in the Milliman London Healthcare practice. She has been at Milliman since 2001, including 18 months in the New York City office.

Experience

Joanne’s experience covers both private and government health systems and domestic and international medical insurance and includes:

- Product design and pricing for new start-up health insurance companies
- Rating, reserving and reinsurance analysis for US, UK, and other European healthcare insurers
- Solvency II and Chief Actuary work, including review of capital models, risk frameworks and ORSA modelling. Provider reimbursement strategy and contracting analysis, including design of capitation and risk sharing contracts for public and private systems

Joanne also has experience in projects involving wider applications of actuarial techniques for European, Middle Eastern and US healthcare organisations, for example:

- Return on investment models for preventative medicine, disease management and screening services
- Benchmarking of medical pathways against best practice protocols for NHS and private healthcare payers
- Medical management operational reviews for insurers and large employers

Joanne has been involved in several government and public healthcare projects, including developing cost-benefit models for regulating healthcare professionals, medical management operational reviews and analysis to determine the appropriateness of local budgets for healthcare.

Joanne has been involved in a number of expert witness cases involving risk equalization in health systems, medical malpractice periodic payments, international medical expense premiums and distribution contracts for accident and health plans.

Professional designations

- Fellow, Institute of Actuaries (1999)

Education

- BSc (Hons) Economics and Actuarial Studies, Southampton University, UK (Class 1) 1996
- PG Diploma in Health Economics for Healthcare Professionals (Distinction) 2007