

## SPEAKERS PROFILE



**Mr. Rajesh S**  
**Product Actuary – Life & Health**

**Swiss Re Services India Private Limited**

Rajesh has been working in the Indian insurance industry now for around 20 years in various actuarial assignments. He qualified as an actuary in 2001 and has worked in a wide variety of roles involving product development & pricing, statutory and other financial reporting, specialty consulting projects and reinsurance. Subsequent to joining Swiss Re in early 2010, Rajesh has primarily focused on health insurance.



**Mr. Krishna Singla**  
**Actuarial Manager**

**AXA Business Services Pvt. Ltd.**

“Krishna Singla is a student member of the IAI and is presently working as an Actuarial Manager (Health) at AXA Business Services, based in Pune. He is a mathematics graduate and has 12 years of experience in US Healthcare and Healthcare Insurance, specific to claims adjudication, provider network management, benefits implementation, coding, etc. He moved to a core actuarial role in the beginning of 2011 and has since worked on multiple assignments including pricing Medicare products, health cost trend analytics, health economics research, and others. Currently, he is involved in health actuarial projects of various AXA Entities globally.”



**Ms. Raunak Jha**  
**Senior Consultant**

**Towers Watson**

Raunak has close to nine years of non-life insurance experience in areas like reserving, pricing, product designing, regulatory reporting and experience analysis. Having worked in different roles with leading Non-life insurance companies in India in Marketing, Underwriting and Actuarial functions, she has a widespread understanding of the industry. She is currently working as a Senior Consultant with Towers Watson and is playing an instrumental role in developing organization's Health Actuarial Consultancy practice in India.



**Mr. Alam Singh**  
**Independent Advisor**

Alam Singh is a frequent speaker on various topics related to health insurance, including fraud prevention & detection in health insurance. He is a member of both the CII and FICCI working groups on health insurance and also a member of the FICCI sub-group on health insurance fraud. He contributed to the FICCI white paper on health insurance fraud and is now developing more specialized content, including a framework for rewarding whistle blowers and name & shame guidelines. Previously he was the Asst. Managing Director of Milliman's health insurance practice in India.



**Dr. Sidharth Kachroo**  
**Head - Health Business Development**

**Munich Re India Services**

Dr. Sidharth Kachroo has over 10 years of experience in the health insurance industry. He is responsible for leading Munich Re's Health Business in South Asia. He is responsible for providing advice and delivering solutions on health product development, underwriting, claims management and operational matters to clients in relation to their health insurance businesses in India, Sri Lanka, Bangladesh and Nepal.

He has held senior positions as Vice President Operations and Business Unit Head for multinational risk management companies and direct insurance companies.

Dr. Sidharth has significant operational experience in managing health risk management companies and establishing a Knowledge Process Outsourcing service company in India for overseas health insurance companies. He has a wide experience of health product development, health underwriting and health claims management. He also has an extensive and in-depth expertise in TPA management, provider networking and fraud and abuse management.

Dr. Sidharth is a medical doctor by training and holds a Doctoral Degree in Medicine. He is a member of the Indian Medical Association and a member of the Confederation of Indian Industries working sub-group on Health Insurance. Prior to joining the health insurance industry, Dr. Sidharth was actively involved in clinical practice.



**Dr. Shreeraj Deshpande**  
**Head - Health Insurance**

**Future Generali India Insurance Company Ltd**

Dr. Deshpande started his career with a Public Sector Company and served in various profiles for more than 14 years. He is in present assignment from March 2010 onwards. Prior to this he was working with Bajaj Allianz General Insurance Company Ltd, from 2004 to 2010 as Head of Health Insurance. He is also responsible for setting up Health Vertical (Including In-house Servicing units) in both the companies. His Areas of interest include Health Insurance, Travel Insurance, Personal Accident Insurance and Rural insurance.



**Mr. Ankur Agrawal**  
**Head - Actuarial Function**

**Axa Business Services**

Ankur Agrawal heads the Actuarial function at AXA Business Services and is based out of their Pune office. He has over 10 years of actuarial and analytics experience in Property & Casualty and Healthcare insurance actuarial domain spanning India and Europe. Prior to AXA, he was heading the actuarial function at Max Bupa Health Insurance.

He is an engineering graduate from IIT Delhi and is a fellow member of the Institute and Faculty of Actuaries, UK and Institute of Actuaries of India.



**Dr Detloff Rump**  
**Chief Underwriter, Asia**

**Swiss Reinsurance Company, Hong Kong**

Dr. Detloff studied in Germany and Switzerland and graduated with a doctorate in medicine from the Technical University in Munich. He also holds an MBA from Lingnan University, Hong Kong. He worked at the German Heart Centre and the Hospital of the Ludwig-Maximilian's University in Munich.

Dr. Rump joined Munich Reinsurance as Medical Officer in 1989 and from 1995 to 2003, he worked as Chief Underwriter Australasia in Munich Re's Sydney office.

Between 2003 and 2008 he was the Regional Chief Underwriter for American International Assurance (AIA), based in Hong Kong.

He joined General Reinsurance in November 2008, and had responsibility for Life Underwriting and Claims across General Re's Asian business units. Since January 2013, he is working as Chief Underwriter Asia, Life & Health at Swiss Re, based in Hong Kong.

Dr. Rump is a Fellow of the Australian and New Zealand Institute of Insurance and Finance (ANZIIF), Vice President and member of the Bureau of the International Committee for Insurance Medicine (ICLAM), a member of the American Academy of Insurance Medicine (AAIM), the Academy of Insurance Medicine in Asia (AIMA), the Australian Life Underwriters and Claims Association (ALUCA) and the Hong Kong Underwriting and Claims Association (HKUCA).



**Richard A. Kipp**  
Principal, Consulting Actuary

**Milliman**

Richard is a principal and consulting actuary with the Philadelphia office of Milliman. He joined the firm in 1986 and has more than 30 years of health industry experience.

Richard's areas of expertise include provider risk sharing, managed care, and disease management. His experience includes capitation and case rate analyses, as well as the more traditional actuarial areas of forecasting, rating structures and systems, liability estimation, and trend analysis.

Richard advises Blue Cross and Blue Shield (BCBS) organizations, insurance companies, HMOs, PPOs, providers, disease management companies, and pharmaceutical companies. Richard also undertakes consulting assignments involving product feasibility and strategic business plan development. He is currently acting as managing director of the firm's office in New Delhi, India, as well.

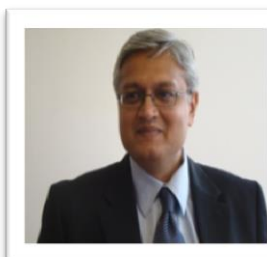
Prior to joining Milliman, Richard was chief actuary for the BCBS New Hampshire and worked for 10 years in various roles at the BCBS Rhode Island, the BCBS New Hampshire, and the BCBS of Vermont.



**Ms. Gayle Adams**  
Consulting Actuary & Appointed Actuary

**Raheja QBE**

Gayle is a specialist health consulting actuary, CERA and the Appointed Actuary at Raheja QBE. Gayle has been based in Mumbai for the previous five years and been on the Board of Directors of an Indian TPA. She also has extensive experience in health consulting in the Gulf, South East Asia and Asia Pacific and obtained her initial health experience in the USA. Gayle is the former Chief Actuary and Head of Risk Management of two large stand alone health insurers."



**Mr. Krishnan Ramachandran**  
Chief Operating Officer

**Apollo Munich Insurance Company**

Mr. Krishnan Ramachandran was born in Chennai, India. He is the Chief Operating Officer of Apollo Munich Insurance Company. He is one of the founding management team members of the company, involved in company setup i.e.

licensing, business plan development, product filing, establishment of operating policies & processes, recruitment etc. He has over 13 years of global experience including more than six years with Deloitte, New York where he provided advisory services to several major US insurance companies. He is an Electrical Engineer from IIT-Madras and an MBA from IIM-Calcutta.



**Dr. Bhabatosh Mishra**  
**Head Underwriting and Product development**

**Underwriting and Product development**

Dr. Bhabatosh has more than a decade of rich experience in insurance, both Life and Health. Having worked in various capacities with leading Life, General and Health insurance companies in functions of Underwriting, Claims and Product development, he has a holistic understanding of the sector. He is an active member of industry groups and committees working on standardization & innovation in health insurance. He teaches as a guest on subject of Health insurance in IIHMR. Dr. Mishra also regularly speaks in industry forums and teaching institutions. He has authored & co-authored articles published in leading insurance magazines.



**Dr. Nishant Jain**  
**Deputy Programme Director**

**German Development Cooperation (GIZ)**

Dr. Nishant Jain is currently working as Deputy Programme Director with Social Security Programme of German Development Cooperation (GIZ) in India. At present, he is deeply involved, as an Advisor to Ministry of Labour and Employment, with design and implementation of National Health Insurance Scheme of Government of India called Rashtriya Swasthya Bima Yojana (RSBY). He is advising many countries in Asia and Africa in development of their Social Protection Initiatives including National Health Insurance Programmes. Dr. Jain is one of the leading researchers in the field of health financing and health insurance in India and has published in various journals. Dr. Nishant Jain has done in Doctorate in Health Insurance and Health Finance from Indian Institute of Management, Ahmadabad. He has a very vivid background and apart from MBA in Finance, he has also done M.Sc. in Chemistry and M.A in music.



**Mr. Segar Sampathkumar**

Mr. Segar joined the insurance industry as a Direct Recruit Officer in 1980. He worked in Accounts Department in the initial years. From 1987 worked continuously in Marketing as Branch Manager, DM, SDM in various places. He worked as Chief Regional Manager for over four years at Baroda and Visakhapatnam. On promotion joined New India as DGM in August 2008. He was Promoted as General Manager in New India in September 2012, heading Health, Liability and Misc. lines of business at Corporate Office. He was responsible for Product design and development for Health insurance products. He was also in charge of Customer Service. Mr. Segar worked actively for the conceptualization and implementation of Preferred Provider network on behalf of the four Public Sector insurance companies, handling all Corporate Group Health Insurance Accounts and also responsible for product design and development. Mr. Sampath has earlier handled Grievance portfolio and drafted the Grievance Policy of the company. He was also handling the Motor Portfolio at corporate office and formulated the guidelines for Lok Adalat Settlements.





**Dr. Nayan Shah**  
**Managing Director**

**Paramount Health Services Pvt. Ltd**

Dr. Nayan Shah - A Eminent Radiologist of his practicing days got into Healthcare Management field. He is one of the pioneers to bring in concept of cashless treatment and managed care concepts in India. His organization was selected by Munich Re for their entry in Health Insurance field in India. Today, he is considered one of the top experts in Health Insurance field in Indian Subcontinent. Dr. Shah has over 25 years of rich experience of healthcare industry spanning from clinical practice, ownership and management of diagnostic centers, designing and constructing corporate tertiary care hospital and designing economic policies of the same, managed care and health insurance plans and third party administration. In short, considerable exposure to entire value chain of healthcare service delivery.



**Kenneth Cunningham**  
**Vice President, Analytics**

**LexisNexis Risk Solutions**

Kenneth Cunningham is Vice President-Vertical markets implementation lead for LexisNexis Risk Solutions. He works closely with both P&C insurance and healthcare clients of LexisNexis to understand data driven analytics and apply these solutions to improve the payment of insurance and healthcare claims. He is the former General Manager of the Chicago analytics group of LexisNexis Risk Solutions. He joined Magnify, a pioneer in predictive analytics, in August 1998 as Chief Operating Officer bringing thirty years of experience in the financial services field. He has overseen the development of insurance claims analytics and the implementation of those analytics in major P&C insurance carriers. Immediately before joining Magnify, he ran his own risk management consulting and training company. Cunningham held a number of senior management positions with banks in Chicago and London. Cunningham received a B.A. degree in Economics from The Colorado College."



**Mr. Pavanjit Singh Dhingra**  
**CEO**

**Prudent**

Mr. Pavan is B.S. Computer Science, Columbia School of Engineering & Applied Science, Columbia University, NY Chief Executive Officer of Prudent. Pavan has helped grow Prudent into a company that places over 450 crores of direct premium annually servicing close to 1500 corporate clients on a Pan India basis.



**Ms. Swati Umre**  
**Senior Manager | Financial Services - Risk Advisory Services**

**Ernst & Young**

Swati has provided technical, research and project management inputs to product development initiatives and pricing life & health insurance products. She has been extensively involved in product development and pricing, getting internal and regulatory clearances for new product launches while working for a life insurance company while working in the industry prior to joining Ernst & Young. Swati is a Senior Manager in the Financial Services (Risk Advisory) team with Ernst & Young's India practice.