

## Current Issues in Health Care Insurance

**One day Seminar on January 20, 2012 in The Westin, Gurgaon, New Delhi**

**Background:** Health Care Insurance is strongly influenced by economic and socio economic developments, regulatory changes and inflationary trends. What were the most relevant developments in India in 2011? Which of those current issues have the potential to change the Indian health insurance market and in which direction? How can the Industry prepare for it?

This seminar brings the relevant stakeholders: Manager, Actuaries, Underwriters, TPA's, Providers and Regulatory Bodies and Intermediaries together to exchange opinions and share best practice related to those questions. The Institute of Actuaries of India, through this one-day Seminar attempts to facilitate this discussion and dialogues.

The seminar will include coverage of the following:

- Regulatory Trends in India and Emerging Issues
- Issues related to coverage of elderly and portable cases
- Health Saving Account Products
- Driver of Health Insurance Product Innovation
- Update on Hospital Quality of Care and Provider Accreditation

**Speakers:** The speakers are prominent leaders from the Health Industry including senior decision makers from the IRDA, the Indian Insurance regulator.

**Who should attend:** Given the nature of the issues being discussed and the diverse profiles of the speakers, it is open to all professionals associated with the Health Insurance industry.

Liyaquat Khan  
President

Herbert Meister  
Chair – Advisory Group on Health Care Insurance

**PROGRAMME**

Friday, 20th January 2012				
S No.	Time	Sessions	Speaker	Chairperson
	0900 - 0945	Registration		
	0945 - 1000	Introduction	Herbert Meister	Chair – Advisory Group on Health Care Insurance
	1000 - 1030	Inaugural Address	Liyaquat Khan	President - IAI
S1	1020 - 1050	Keynote Address	Dr. Damien Marmion, CEO – Max BUPA Health Insurance	Liyaquat Khan, President – IAI
	1050 - 1100	Tea Break		
S2	1100 - 1145	Drivers for Health Insurance Product Innovation	Dr. Noel Coutinho, Associate Director - Health Services - RGA Services India Pvt. Ltd.	J. Meenakumari, HoD (Health, Actuarial and HRD), IRDA
S3	1145 - 1230	Health Saving Accounts: Targeting the mass market	Binay Agarwala, EVP & Head: Products, Risk Management & Corporate Strategy - ICICI Prudential	Anuj Gulati, CEO - Religare Health Insurance Company
	1230 - 1330	Lunch		
S4	1330 - 1415	Challenges related to coverage of elderly and portable cases	Dr. Bhabatosh Mishra, VP (Underwriting & Product Development) - Apollo Munich Health Insurance	Amit Bhandari, VP (Health Underwriting & Product) – ICICI Lombard
S5	1415 - 1500	Update on Hospital Quality of Care and Accreditation in India	A. P. V. Reddy, Family Health Plan (TPA) Ltd.	Richard Kipp, Consulting Actuary - Milliman
	1500 - 1515	Tea Break		
S6	1515 - 1715	Round Table: Regulatory Trends in India and Emerging Issues	Krishnan Ramachandran, COO - Apollo Munich Health Insurance	Dr. Sidharth Kachroo, Head of Health Business Development – Munich Re India
			M. Karunanidhi, Director - Actuarial Services - RGA Services India Pvt. Ltd.	
			Mahendra Kumar, LIC India	
			Shiva Belavadi, CEO - United Healthcare	
	1715 - 1730	Closing Remarks	Biresh Giri	Secretary – Advisory Group on Health Care Insurance

**Note:**

- Dress Code: Business Casual
- Point of Contact for any query: Aparajita Mitra ([aparajita@actuariesindia.org](mailto:aparajita@actuariesindia.org))

## SPEAKERS



**Anuj Gulati**

**CEO - Religare Health Insurance Co. Ltd.**

Anuj is a Chemical Engineer from IIT and holds a management degree from IIM Bangalore. He started his career as a financial analyst with Procter & Gamble India Ltd. In his last role at ICICI Lombard, Anuj was the Director for Services and Business Development and was responsible for Product Development, Pricing, Underwriting, Claims, Operations, Technology, Marketing & Corporate Communications. Apart from heading these functions, he also had complete business responsibility for E-Channel and the Rural Business.



**Binay Agarwala**

**EVP & Head: Products, Risk Management & Corporate Strategy - ICICI Prudential**

Binay Agarwala is an MBA from IIM Ahmedabad and has an experience of more than 13 years in financial services. He has worked in diverse areas like product management, risk management and ALM, fund management, business analytics, direct marketing and business development & strategy. He was part of the team which setup ICICI Prudential in 2000. He is currently Executive Vice President with ICICI Prudential and handles Products and ERM as well as Business Intelligence & Corporate Strategy. He was instrumental in establishing the presence of ICICI Prudential Life in the area of health insurance.



**Dr. Bhabatosh Mishra**

**VP (Underwriting & Product Development) - Apollo Munich Health Insurance**

Dr. Bhabatosh Mishra is the present head of Underwriting and Product development at Apollo Munich Health. He 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's an active member of industry groups and committees working on standardization & innovation in health insurance and teaches as a guest lecturer on subject of Health insurance in IIHMR. Dr. Mishra is an M.B.B.S from SCB Medical College Cuttack.



**M. Karunanidhi**

**Director – Actuarial Services – RGA Services India Pvt. Ltd.**

Karuna, a Fellow of the Institute of Actuaries of India, has 17 years of work experience spanning across insurance, reinsurance, retirement benefits consulting and actuarial education. He currently heads the life and health pricing function for RGA India. In his last role at Mercer, Karuna was responsible for building a large actuarial back office set up in India that carry out actuarial valuation of pension and post-retirement medical schemes. Karuna graduated from the Bharathidasan University in Mathematics and completed postgraduate diploma courses in Actuarial Science and Computer Science and applications.



**Krishnan Ramachandran**  
COO - Apollo Munich Health Insurance

Mr. Krishnan Ramachandran was born in Chennai, India. As the Chief Operating Officer he handles Underwriting and Product Development, Actuarial, Claims & Provider Management, Customer Service and Technology. He is one of the founding management team members of Apollo Munich, 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.



**A. P. V. Reddy**  
CEO - Religare Health Insurance Co. Ltd.

Mr. Atchyut Prasad Reddy is an Mechanical Engineering graduate from REC Warangal, and got a post graduate degree in Mech Engg, from the Univ of Wisconsin, USA. He has extensive experience of over 25 years in the manufacturing industry in the areas of production, operations and logistics. For the past 15 years he has been in the fields of Medical Informatics and Health Insurance. He is presently the Managing Director of Family Health Plan (TPA) Ltd. He is also a member on the National Insurance advisory council constituted by the IRDA and has been closely associated with the IRDA sub committees on Data collection, standardization, and Provider accreditation for Health Insurance



**Amit Bhandari**  
Vice President - Health Underwriting & Product, ICICI Lombard General Insurance

Amit completed his B. E. (Chemical) from IIT, Roorkee and his MBA specializing in Finance from FMS, Delhi. Currently, he is Vice President - Health Underwriting & Product, ICICI Lombard General Insurance Company Limited. At ICICI Lombard, Amit is responsible for the Group and Retail health (including overseas Travel insurance) portfolio. He is also in-charge of the Personal Accident and Weather Insurance business. In the last ten years, he has worked in various other divisions within the company like Corporate Sales, Reinsurance etc. Prior to ICICI Lombard, Amit has worked with Reliance Industries Ltd and Evalueserve, Gurgaon.