



# 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

## 12<sup>th</sup> Seminar on Current Issues in Health Care Insurance

14<sup>th</sup> November, 2018 (Wednesday)

Hotel Sea Princess, Mumbai

### Speakers Profile



**Pournima Gupte**

Member (Actuary),

Insurance Regulatory and Development Authority of India (IRDAI)

Pournima Gupte is the Member (Actuary) at the Insurance Regulatory and Development Authority of India. As a whole time member of the Authority, appointed by the Government, she is responsible for the Actuarial work being carried out at the Regulator's office. She has been working in the Indian Insurance Industry for more than 35 years in various capacities in public as well as private life insurance companies. This includes eight years tenure as Appointed Actuary in private life insurance companies and deputation to London Branch of LIC of India for four years. Pournima is a Fellow of Institute of Actuaries of India. She holds a degree in Statistics from the University of Mumbai.

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#### Session 1: Introduction to Mental Illnesses and factors to consider for offering Insurance

Presented By : Dr. Jae Menon



**Dr. Jae Menon**

M.B.B.S., M.D.

Medical underwriting & claims assessment (Life & Health), Munich Re

Dr. Jae Menon is a post graduate in Internal Medicine from Mumbai University. Having worked at Hinduja Hospital, Mumbai in the past, she has been a part of the insurance industry for 16 years. Her experience in the insurance industry started initially as a Medical Consultant for a direct insurance company. She has been with Munich RE India for 11 years



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as the CMO providing expert opinion in medical underwriting & claims assessment (Life & Health). She also provides support, training and expert medical opinion for underwriting & claims assessment for South Asia, South East Asia & GCC markets. She has given numerous presentations & training sessions in underwriting seminars in India & the regional markets. She also provides medical expertise & support in areas of product development

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## Session 3: Panel Discussion on Ayushman Bharat

Chairperson: Pournima Gupte

Presented By: Mr. Sanjay Datta, Mr. Rajagopal Rudraraju, Mr. Anurag Rastogi



**Sanjay Datta**

**Chief - Underwriting & Claims**

**ICICI Lombard General Insurance Company Limited**

A stalwart in the field of General Insurance, his expertise and insight in the field can feed the curiosity of freshers for generations to come. With over 24 years of experience, Sanjay currently heads Underwriting and Claims division across the organization and has been the propelling force behind the surge of ICICI Lombard's position as a market leader. Having been a part of the startup team in 2001, he takes pride in the myriad roles he essays to perfection, be it as the Customer Service Head for all product lines of the business, Operational Excellence, Product Development and Pricing across Wholesale and Retail products or Underwriting. His passion and penchant for quality service delivery is what makes him a leader to reckon with.

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**Anurag Rastogi**

**Member of Executive Management, Chief Actuary and Chief Underwriting Officer**

**HDFC ERGO General Insurance Company Ltd.**

Anurag has 360 degree experience of general insurance spanning over 30 years, which includes underwriting, claims, marketing, profit centre head, research, teaching and consulting in Afro Asian countries and actuarial. Anurag started his career as a direct recruit AAO of National Insurance in 1988 where he worked till 2001 in different profiles that included Underwriting, Claims, Sales and profit centre head. Post National, Anurag has worked at NIA Pune in the areas of research consulting and teaching, and in Bajaj Allianz GIC in actuarial profile. Since April 2014 Anurag is working with HDFC Ergo GIC. He joined them as Appointed Actuary and soon moved to business side. Currently he is Member of Executive Management, Chief Actuary and Chief Underwriting Officer. Anurag has chaired and has been a member of several committees of IRDA and IIB on actuarial and other areas of non-life insurance.

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**Rajagopal Rudraraju**

**Senior Vice President & Product Head- Health & Health Claims**

**Tata AIG General Insurance Company Limited**

“Rajagopal Rudraraju is the Senior Vice President & Product Head, Health & Health Claims at Tata AIG General Ins Co Ltd where he is responsible for Product Development, Underwriting and Claims for the health vertical. He was previously with Apollo Munich health Insurance for nearly 10 years in various roles including managing Claims and Group Underwriting. He also worked for 5 years with the TPA, Family Health Plan Ltd. In operations and customer service. Rajagopal is an active participant in various Industry forums and has contributed extensively in areas of standardization, risk management, market development, claims and fraud management. He has been a guest faculty in many institutes where he teaches Insurance Basics and Health Insurance. Rajagopal holds a B.Com from Andhra University and a PGDM from Amity Business School, Noida. He is also a Fellow of the Insurance Institute of India

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## Session 3: Embedding wellness in the Insurance model

Presented By : Anuradha Sriram



**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 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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## Session 4: Ensuring Operational Efficiency in the emerging technology era

Presented By : Kamlesh Manuja



**Kamlesh Manuja**

**Head of Business Operations & Customer Service**

**Edelweiss Tokio Life Insurance Co. Ltd.**

Kamlesh is a highly committed and focused professional with sound inter-personal and leadership qualities. He possesses extensive experience across insurance domains with specialisation across Operations, Customer Service, Risk Management, Wellness, Provider Management and Portfolio Management. Have demonstrated expertise in initiating start ups' and achieved benchmark results with expertise across Life and Health insurance domains. Has worked in various sectors i.e Pharmaceutical, Life and Health Insurance. Currently is a **Head of Business Operations & Customer Service** with Edelweiss Tokio Life Insurance including Underwriting, Claims and Customer Service.

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## Session 5: Health Protection Gap in Asia

Presented By : Karthik Raja



**Karthik Raja**

**AVP - Medical Pricing Lead**

**Swiss Re India**

Karthik Raja is an 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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## Session 6: Panel Discussion on Insurtech

Moderato: Raunak Jha

Presented By: Mr. Vishal Gondal, Mr. Prayat Shah, Mr. Vinay Kumar & Mr. Nishant Jain



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**Raunak Jha**

**Appointed Actuary and Risk Officer**

**Reliance Health Insurance**

Mrs. Raunak Jha is qualified Actuary from Institute of Actuaries of India with 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.



**Vishal Gondal**

**Founder & CEO**

**GOQii**

At a time when teens are still confused about what they want to do or pursue in life, he started his entrepreneurial journey founding Indiagames. Few years later Vishal Gondal was best known as the Father of the Indian Gaming Industry. Having taken the company to amazing heights, in 2012, IndiaGames was acquired by the Walt Disney Company, post which he served as Managing Director Digital, Disney UTV. A notable angel investor, Vishal was listed among the top 50 executives in the mobile content space by the UK based 'Mobile Entertainment' Magazine alongside noted people like Steve Jobs. A health and fitness enthusiast, he runs marathons, treks and goes ski diving. His love for the outdoors and pushing oneself physically dates to his growing years when he was a national level volleyball player. In 2016, he did the most arduous trek to Everest Base Camp (EBC). His passion for technology, fitness & gaming led him to his next venture GOQii which is focused on helping people make a change towards a healthier lifestyle and be the force of good. Vishal is a long time TEDster, gadget & gizmo freak and a judge on two television shows 'The Pitch' on Bloomberg TV & 'Your Wish is my App' on NDTV. Currently, he brings his knowledge and love for interviewing people to a whole you platform by hosting a new podcast series '**Beneath the Force: The Vishal Gondal Show**', he has conversations with personalities from various walks of life providing a sneak peek into their fascinating lives while in his own style.



**Vinay Kumar**

**CEO & Founder**

**[arya.ai](http://arya.ai)**

[arya.ai](http://arya.ai), leading enterprise deep learning platform globally. Founded in 2013, along with Deekshith, today Arya.ai works with leading financial institutions globally, enabling them to deploy autonomous intelligence into core products in insurance, banking & lending. He heads the business expansion and global partnerships. He is listed in Forbes Asia 30



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under 30 in 2016. He was the youngest member of AI task force initiated by Ministry of Commerce and Industry in 2017. He gave more than 30+ industry and academic sessions on Deep Learning and Autonomous systems in San Jose, SF, London, Hong Kong, Singapore etc. He did his Bachelors & Masters from IIT Bombay with research in mathematical modelling and autonomous systems. He received an excellence award for his research from ISHRAE in 2012. He also published two novels with a US publisher and Indian publisher while in college.

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**Nishant Jain**

**Co-Founder and Head of Product**

**Toffee Insurance**

Nishant Jain is the co-founder and Head of Product for Toffee Insurance, small insurances for millennials, and has led the product experience since Toffee's inception. He has almost two decades of experience in design thinking and digital transformation. He is also the co-founder and CEO of Design for Use, a multinational digital strategy, and design agency. During this time he has led, built and managed design teams across geographies and industries. He believes that thoughtful design can improve people's lives. He holds a Masters degree in Human-Computer Interaction (HCI) from the University of Michigan and a Bachelors from the Delhi College of Engineering.

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## Session 7: IFRS 17- Health Insurance Perspective

Presented By: Mr. Shrenik Baid



**Shrenik Baid**

**Senior Partner, Deloitte Haskins & Sells LLP**

Shrenik is a Partner with Deloitte Haskins & Sells LLP, India in Audit & Assurance practice, with more than 22 years of experience providing assistance in capital market transactions and accounting advisory services. He has also had secondment experience in the United States, South Korea, Japan and the United Kingdom. Shrenik has helped clients by providing them with technical and project management advice on accounting and financial reporting issues associated with debt and equity offerings and conversions to and from IFRS, Ind AS and US GAAP. In his present role, Shrenik focuses on financial services and infrastructure sector. He is leading financial services IFRS conversion projects and as a firm helping 17 banks (including State Bank of India), 7 insurance companies (life and non-life) and several NBFCs and HFCs on their IFRS conversion projects. Shrenik is a Chartered Accountant and regular speaker on IFRS and US GAAP at the ICAI and various other forums. He has co-authored the publication, "Similarities and Differences: IFRS, US GAAP and Indian GAAP".