

Institute of Actuaries of India

Seminar: 5<sup>th</sup> Capacity Building Seminar on Health Care Insurance in India Venue: Plazzio Hotel, 292-296, Sector 29, City Center, Gurugram, Haryana 122001 Date: 4th December, 2017 Timings: 09:30 am to 06:00 pm

### **Speakers Profile**



Sanjeeb Kumar President Institute of Actuaries of India

Sanjeeb Kumar is currently the President of Institute of Actuaries of India. He has served the actuarial professional in India in various committees and advisory groups.

Sanjeeb's experience in life insurance industry in India spans over 27 years working in LIC and with private insurers. Currently he is working with Aviva India as the 'Appointed Actuary & Chief Risk Officer'. He has worked in the areas of Product Development, Pricing, Embedded Value Reporting, Solvency II Reporting, Risk Management, Statuary Valuation & reporting, Reinsurance, and financial management.

During his professional journey he has had extensive interactions with the regulators and the Board on different actuarial as well as Organization's Operational matters.

He believes that Actuarial is the highly esteemed profession which offers as many opportunities as challenges.



Lalit Baveja Principal and Sr. Healthcare Management Consultant Milliman

Lalit is a principal and senior health care consultant at Milliman's India office. He leads the clinical team. He joined the firm in Feb 2007.

Lalit is an occupational therapist registered with the Health Professional's Council of the United Kingdom, with more than 20 years of experience in medical underwriting, claims management, evidence-based clinical tools development, and clinical consulting.

He leads the India clinical team in the development of evidence-based clinical tools and consulting assignments in India and abroad. He serves as a senior consultant assisting clients in various areas, including clinical data analytics, healthcare costing, clinical content and tools development, operational processes and medical management consulting.

Lalit has broad international experience, with consulting services rendered to various clients in India, the United Kingdom, the United States, Europe, the Middle East, Southeast Asia, and Africa.

Prior to joining Milliman, he was a clinician and manager for various National Health Service healthcare trusts in the U.K. and program manager with Handicap International (France).



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### Yogita Arora

Appointed Actuary, ECGC & Consulting Actuary, AARC

Yogita comes from a diverse background with 11 years of experience in health, general as well as life insurance. She has worked for the Indian and US markets.

Currently, she is Principal & Consulting Actuary of Actuarial Analytics & Risk Consultants(AARC) and is also serving as Appointed Actuary of ECGC Ltd.

She established the Indian Actuarial team of McKinsey's Advance Health Analytics, and served US clients by helping them strategize the implementation of Obama care.

Previously, she has served as Appointed Actuary of Agriculture Insurance Company of India Ltd.

Her experience also includes 4.5 years at Aviva Life Insurance and serving clients like Swiss Re at Genpact.

She is a Fellow of Institute of Actuaries of India (IAI) and holds Master's degree in Mathematics.



Rohan Som Head Insights & Analytics

Swiss Re

Rohan Som is Head of Insights & Analytics team in Bangalore consisting of professionals in Text, data, and visual analytics, which would help business functions across the group in generating insight from structured and unstructured data for their business and strategic initiatives.

Previously he worked in Swiss Re within P&C reinsurance actuarial function where he was Head of the P&C reserving team in Bangalore and was responsible for end-to-end delivery of actuarial reserve analysis for the facultative book of EMEA reinsurance business.

Rohan Som holds a degree in Statistics and Computer Applications from the University in Kolkata, India.



Anuradha Sriram

Appointed Actuary Aditya Birla Health Ins Co

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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#### Sumit Ramani

Founder and Consulting Actuary Actuaria Consultants

Sumit Ramani is the founder and consulting actuary at Actuaria Consultants. He is a Fellow member of Institute of Actuaries of India and Institute and Faculty of Actuaries, UK. He has over a decade of experience in (re)insurance industry and worked in global markets including

Asia, Europe, UK and Americas. He has extensive experience in modelling Life and Health products. In his last role at Swiss Re, he was part of the second line of defense and worked with the wider team to give the board confidence on reserve numbers which boiled down to assumption reviews, model validation, data and process reviews. One of his recent assignments includes consulting a UK based health insurance startup enter the insurance market.



### **Anshul Mittal**

Senior Manager - Actuarial Apollo Munich Health Ins. Co. Ltd

Anshul is working with Apollo Munich Health Insurance. He looks after the designing and pricing of new and existing products along with Reserving for AMHI.

Prior to Apollo Munich, he has worked with ICICI Lombard for 3.5 years, where he had been primarily responsible for Pricing and Reserving of Personal and Commercial line of

business.

Anshul holds a degree in Economics from Delhi University and has cleared 12 exams of Actuarial Science from IAI.



### Joydeep Saha

Head of Actuarial, Product and Analytics Cigna TTK Health

Joydeep brings along a vast experience of 15 years+ in Insurance Industry. He is currently associated with Cigna TTK Health Insurance as Head of Actuarial, Product and Analytics. In his previous two assignments, he has been Appointed

Actuary of Max Bupa and Religare Health Insurance. He has also been the founding member of L&T General Insurance and was instrumental in securing the regulatory approvals for the Insurer to commence business operations in the country.

Joydeep is Fellow of Institute of Actuaries of India and has done Masters from Indian Institute of Technology, Mumbai. He is a member of Health Care Advisory Committee of Institute of Actuaries of India.