

Speakers Profile



Subhendu Kumar Bal
Appointed Actuary
SBI Life Insurance Company Ltd

Subhendu is a Fellow of Institute of Actuaries of India (FIAI) and post graduate in Statistics from Calcutta University.

He is the Chairperson of advisory group of Examination and was an Ex- Chairperson of advisory group of HR, Admin and Finance of Institute of Actuaries of India.

Subhendu has experiences of more than 22 years in several life insurance companies and was a visiting faculty of a Management Institute, teaching the courses on Life & Health Group and Risk Insurance Management



Sunil Sharma
MSc, FIA, FIAI Appointed Actuary and Chief Risk officer,
Kotak Mahindra Old Mutual Life Insurance Limited

As the Appointed Actuary at Kotak Mahindra Old Mutual Life Insurance Limited, Sunil Sharma is responsible for ensuring the solvency of KLI at all times. He also Chief Risk officer of KLI and advises the management on risk management, business mix, product features, pricing and reinsurance.

Sunil has more than 25 years of experience in the Insurance sector. He has worked in Life Insurance and Reinsurance practice areas in India, USA, UK and South East Asia with companies such as Swiss Re, GE Financial Assurance Inc. besides leading Indian life insurers.

He is an elected council member of the Institute of Actuaries of India (IAI). He is also the Chief Editor of the Actuary India Magazine.



Chetan Toshniwal
Deputy Head of Research and Pricing
Munich Re India Services Pvt. Ltd.

Chetan joined Munich Re in 2012. He has over 9 years of experience in the Indian life insurance industry. He is the Deputy Head of Munich Re's Research and Pricing team in India and is involved in research, product pricing, and experience analysis. Previously he has held actuarial positions with insurers in the private sector. Prior to joining Munich Re he was leading the pricing function of a private life insurance company in India.

He is the fellow member of Institute of Actuaries of India (IAI)



Lee Waddle
Head of Financial Risk – AEGON Religare Life
Aegon Religare

Lee Waddle is a Fellow of the US-based Society of Actuaries and a CFA® charterholder. Lee has worked in the US, the Netherlands, and India in various actuarial capacities with a primary focus on financial risk management.



Avdhesh Gupta
Head Pricing – AEGON Religare Life
Aegon Religare

Avdhesh Gupta is a Fellow from Institute of Actuaries of India and Institute & Faculty of Actuaries, UK and MSc. Actuarial Management from Cass Business School, London. He is currently the Head Pricing at Aegon Religare with total work experience of 8 years in life insurance.



Prabhakar Veer
Sr. Director –Actuarial & Cat Risk Modeling
Sutherland Global Services

Prabhakar is post graduate in Statistics from University of Delhi and pursuing actuarial accreditation from Institute of Actuaries of India and UK. He has more than 13 years of experience in Actuarial and quantitative analytics. Majority of his experience comes from P&C Reserving for North American, London and Lloyd's market spread across Personal, Commercial, Specialty lines of business besides some experience in UK Pensions pricing/US DB valuation.



Kirti Kothari
Appointed Actuary
Reliance General Insurance Company Limited

Kirti is a graduate in Statistics from Mumbai University and holds fellowships of the Institute of Actuaries of India and the Institute and Faculty of Actuaries, UK.

Kirti began her career at LIC of India as an actuarial apprentice, and gained experience in varied activities, including pricing, reinsurance and policy servicing. Kirti has also worked with private life insurers before moving to general insurance.

Currently employed at Reliance General Insurance Company Limited as Appointed Actuary, Kirti's areas of responsibility include reserving, pricing and regulatory reporting, among others.