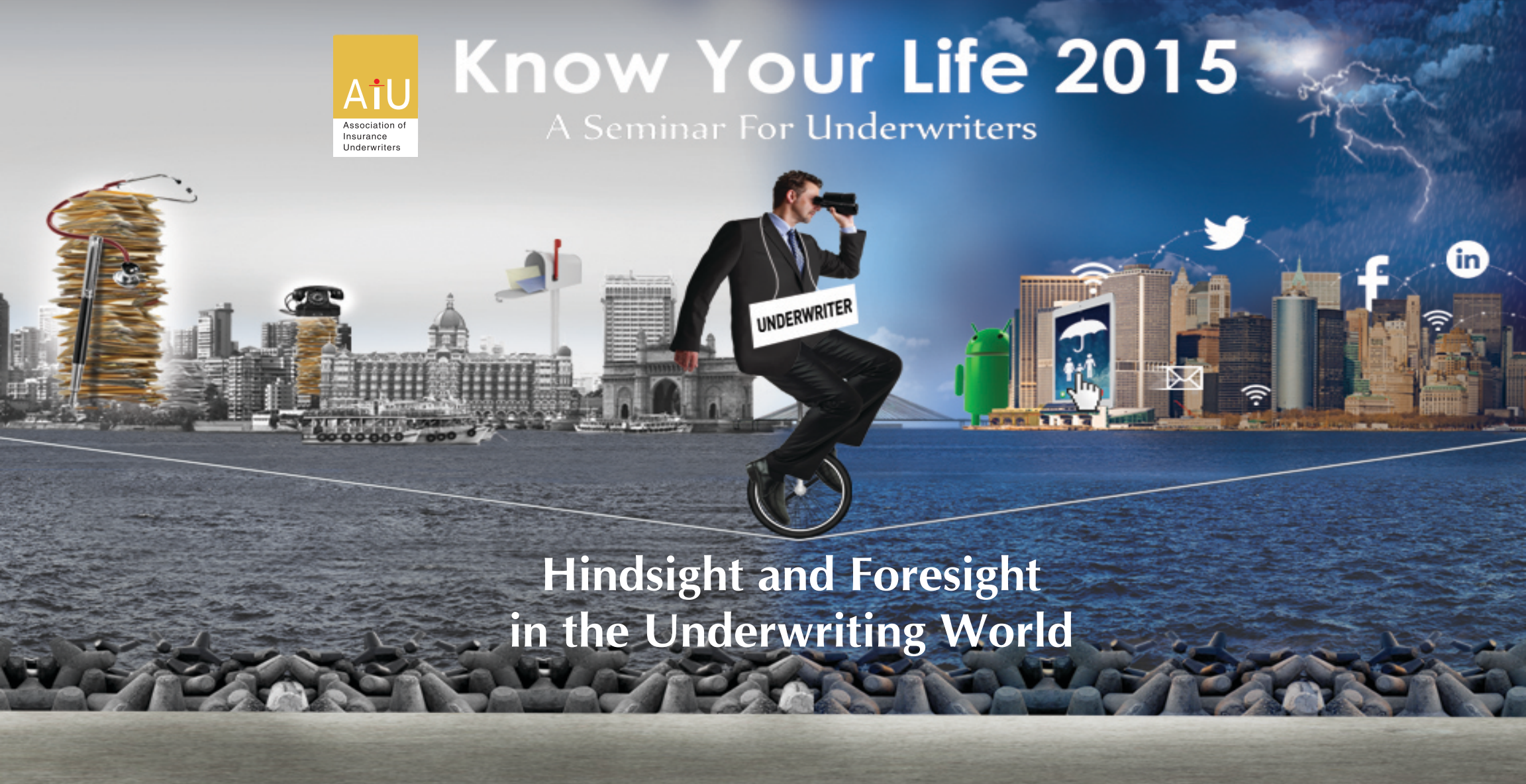




Know Your Life 2015

A Seminar For Underwriters



Hindsight and Foresight
in the Underwriting World

Time	Topics	Speakers	Designation
8.30 - 9.30 am	Registration		
	Curtain raiser		
9.30 - 9.45 am	Welcome Address	Ms. Deepa Pandit	President, Association of Insurance Underwriters
9.45 - 10.00 am	AIU Report & AGM Proceedings	Mr. Ganesh Iyer	Secretary, Association of Insurance Underwriters
10.00 - 10.30 am	Keynote Speech	Mr. S N Jayasimhan	Joint Director, Investments, IRDA
10.30 - 11.00 am	Tea Break		
11.00 - 12.15 pm	Panel Discussion: " Digitisation – the way forward "	Moderator	
		Mr. Ganesh Iyer	Head – Underwriting, Claims, Process Assurance & Risk Management, Kotak Mahindra Old Mutual Life Insurance Co. Ltd.
		Panelists	
		Mr. Sandeep Bakshi	Managing Director & Chief Executive Officer, ICICI Prudential Life Insurance Co. Ltd.
		Mr. K S Gopalakrishnan	Managing Director & Chief Executive Officer, Aegon Religare Life Insurance Co. Ltd.
		Mr. Sunil Sharma	Appointed Actuary & Chief Risk Officer, Kotak Mahindra Old Mutual Life Insurance Co. Ltd.
		Mr. S Karthik	Global Delivery Director, Insurance and Healthcare at TCS
12.15 - 01.15 pm	Lunch		
	Section Theme	From Known to Unknown !!	
01.15 - 02.00 pm	Underwriting Headaches !!	Dr. Detloff Rump	Chief Underwriter, Asia Swiss Re
02.00 - 02.45 pm	Making the big data connection to product & underwriting decisions'	Mr. Shook Yun Chong	Head of Experience Analysis, Life Valuation & EV, SCOR Global Life
02.45 - 03.30 pm	Insurance Frauds- Challenging Time Ahead	Mr. Mahaveer Chandiwala	Head of Underwriting and Claims - Development and Services, Munich Re India Services
03.30 - 04.00 pm	Tea Break		
04.00 - 04.45 pm	Cancer.....from sin to science	Dr. Himanshu Bhatia	Senior Medical Consultant, Gen Re Asia
04.45 - 05.30 pm	Rheumatoid Arthritis – The Way Forward	Dr. Heinrich Duhme	Senior Medical Consultant, Hannover Re
05.30 - 06.15 pm	Incontestability – Impact on Underwriting and Claims	Ms. Veena Sriandarajah	Legal Counsel – International, RGA
6.15 - 7.00 pm	Networking Break		
7.00 pm onwards	A "Nav Ratri" to Remember...filled with Fun, Music and Masti !! Cheer for the best team in our very own "India Underwriting League 2015 ", a one of a kind competition !! Watch Risk Professionals come together, showcase their Talent, Compete and Celebrate Team-Work transcending all set Boundaries !!!!		

Time	Topics	Speakers	Designation
	Section Theme	Getting Ready for the Future !!	
9.30 - 10.30 am	Is life worth living ? All depends on the liver Know the " Liver's Fact "	Dr. Akash Shukla	Consultant Transplant Hepatologist (Global Hospital) & Associate Professor Gastroenterology (KEM Hospital)
10.30 - 11.00 am	Tea Break		
11.00 - 12.15 pm	Panel Discussion "Underwriting Evolution"- The strategic leap to 2020!!	Moderator	
		Ms. Varsha Gujarathi	Senior Risk Consultant, Gen Re Support Services Mumbai Pvt. Ltd
		Panelists	
		Ms. Metilda Stanley	Senior Vice President, Underwriting, Claims & Operations, HDFC Life Insurance Co. Ltd.
		Mr. Rajnish Madhukar	Vice President - New Business and Underwriting, SBI Life Insurance Co. Ltd.
		Ms. Teresa To	Head Underwriting Solutions & Initiatives Asia, Swiss Re
12.15 - 01.15 pm	Brain Teaser 2015	Mr. Jatin Varshney	Vice President - Underwriting, Max Life Insurance Co. Ltd.
01.15 - 02.00 pm	Closing Ceremony		
02.00 - 02.15 pm	Vote of Thanks	Dr. Shivani Sarwal	Treasurer , Association of Insurance Underwriters
02.15 pm onwards	Lunch		

A Glimpse of KYL 2014





◀ **Ms. Deepa Pandit, Vice President – Head Underwriting and claims, Avantha ERGO Life Insurance Co.**

Ms. Deepa Pandit joined Avantha ERGO Life Insurance Co in 2012 as Vice President – Head Underwriting and claims. She has over 30 years of experience in the life insurance industry. She has previously held senior positions in Underwriting, Claims and Product Development in leading Life Insurance Companies in India. She has also had a stint with the Reinsurers where she was heading the Underwriting and Claims Services for Munich Re India Services, and was responsible for the Underwriting and Claims Services for South Asia. She has spearheaded the design & implementation the Underwriting Diploma as a joint effort of AIU & Insurance Institute of India. She is a founder Secretary and current President of AIU. Her Qualifications: B.Sc. (Statistics & Computer Programming), M.Sc. Statistics from Mumbai University, Associate of Institute of Actuaries India.

Mr. Ganesh Iyer, Head Underwriting, Claims, Process Assurance & Risk Management, Kotak Mahindra Old Mutual Life Insurance Co. Ltd. ▶

He is a Chartered Accountant by Profession with an overall work experience of over 18 years. Prior to Joining Kotak, in his capacity as a Financial & Business Consultant, he has managed varied assignments in various types of industries. He has also been instrumental in revealing multi-crore frauds during his inspections of various popular broking houses on behalf of the Bombay Stock Exchange. Ganesh is the Founder President of the Association of Insurance Claims Management (AICM) and also founder member of (AIU).



◀ **Mr. S N Jayasimhan, Joint Director, Investments, IRDA**

Shri S.N. Jayasimhan, B. Sc., F.C.A., is presently working as Joint Director with the Insurance Regulatory and Development Authority (IRDA), since 2001. Prior to that, as a Chartered Accountant, he has had many and varied experience as an Internal / Systems Auditor in Manufacturing, Trading, Service and hospitality undertakings for development of Systems and Process. Currently, he is handling the regulatory functions of Finance and Accounting and Solvency of Non-life Insurers. He is a multi-faceted personality, always endeavouring to bring to bear hardcore professionalism in all the tasks that have been assigned to him. He has contributed significantly in monitoring the investment functions of insurers from the touchstone of regulatory parameters, both in the life and non-life sectors, and had made compliance to regulations as a part of operational process itself.

Mr. Sandeep Bakshi, Managing Director & Chief Executive Officer, ICICI Prudential Life Insurance Co. Ltd ▶

Mr. Sandeep Bakshi is an MBA from XLRI, Jamshedpur and has been with ICICI Group for 29 years. From 1986 – 2001, he worked at the Delhi Office, in the Project Financing Department, of the erstwhile ICICI Limited which was a Development Financial Institution. From January 2002 to April 2009, he worked with ICICI Lombard General Insurance Company Limited and with ICICI Bank Limited from May 2009 to July 2010 in the Retail and SME Function. He has been working with ICICI Prudential Life Insurance Company Limited since August 2010.



◀ **Mr. Gopalakrishnan, Managing Director & Chief Executive Officer, Aegon Religare Life Insurance Co. Ltd.**

Mr. Gopalakrishnan, who holds a Bachelor's Degree in Mathematics, is a fellow member of the actuarial bodies of Canada, UK and India, is also an associate member of the Society of Actuaries (USA). With over 25 years of experience in life insurance across markets such as India, Canada and Hong Kong. Mr. Gopalakrishnan has been associated with different start-up life insurance projects in India and abroad. His work experience spans across the areas of finance, business planning and strategy, product development and pricing, corporate actuarial, operations, compliance and underwriting. Among others, he has pioneered concepts such as online Life Insurance, ULIPs with investment guarantees and free looks in India. He also led the project that resulted in the publication of the mortality experience of Indian insured lives 1994-96.

Mr. Sunil Sharma, Actuary and Chief Risk Officer, Kotak Mahindra Old Mutual Life Insurance Ltd. ▶

Mr. Sunil Sharma is Appointed Actuary and Chief Risk Officer at Kotak Mahindra Old Mutual Life Insurance Limited. He is a qualified Actuary and a Fellow Member of Institute of Actuaries, UK (FIA) and Institute of Actuaries of India (FIAI). He has over 25 years of experience in the insurance sector and worked in the life insurance and reinsurance practice areas across India, USA, UK and South East Asia. In his prior assignments, he was Actuarial Head at ICICI Prudential Life Insurance Co. Ltd. and has worked in various positions with Swiss Re in Singapore and United Kingdom office, GE Financial Assurance in US and Life Insurance Corporation of India. He is also an elected council member of the Institute of Actuaries of India (IAI) and Chief Editor of Actuary India magazine.



◀ **Mr. S Karthik, Global Delivery Director, Insurance and Healthcare, TCS**

Mr. S.Karthik serves as the global delivery director for TCS's Insurance and Healthcare Group with more than 26 years' experience in insurance technology. In his current position, Karthik is responsible for service delivery for large commercial and reinsurance companies across the globe. He is driving the digital enablement programs in the Insurance and Healthcare domain. Mr. Karthik has extensive experience in providing IT services and large-scale transformation programs to insurance companies across the globe for the past 26 years, serving in numerous roles such as service delivery, presales, solutioning, account management and sales.

Dr. Detloff Rump, Chief Underwriter, Asia, Swiss Re ▶

Dr. Detloff Rump is the Chief Underwriter Asia, Swiss Re since January 2013. He graduated with a doctorate in medicine from the Technical University in Munich and holds an MBA from Lingnan University, Hong Kong. He is a Fellow of the Australian and New Zealand Institute of Insurance and Finance (ANZIIF). He is on boards of various International Committees (ICLAIM, AAIM, AIIMA, ALUCA & HKUCA) as a member. In his prior assignments he has worked in various positions with Munich Reinsurance, American International Assurance (AIA) & General Reinsurance and as Medical Officer at the German Heart Centre and the Hospital of the Ludwig-Maximilian's University in Munich.



◀ **Mr. Shook Yun Chong, Head of Experience Analysis, Life Valuation & EV, SCOR Global Life**

He graduated from University of Manitoba, Canada in 2002 majoring in Actuarial Science and is a qualified actuary under Society of Actuaries. He has been working for more than 13 years in the insurance & reinsurance industry as an actuary based in Malaysia, UK, and Singapore.

► Speaker Details

Mr. Mahaveer Chandiwala heads Munich Re Underwriting and Claims team in India and is responsible for providing risk management advice to clients in India, Sri Lanka, Bangladesh and Nepal. He has more than 13 years of experience in the Indian life insurance and Reinsurance industry with extensive experience in developing underwriting, claims, business and product development. He is a pharmacist by qualification and member of the Academy of Life Underwriting. He is also a founder member and past Treasurer of the Association of Insurance Underwriters in India.



◀ **Dr. Himanshu Bhatia, Senior Medical Consultant, Gen Re Asia**

Dr. Himanshu Bhatia is a Senior Medical Consultant of Gen Re Asia. He joins the Gen Re COMET team in delivering the Medical Underwriting & Claims training modules in Asia. Prior to joining Gen Re, he spent 13 years with another reinsurer as the Chief Medical Officer for Asia since 2009. His expertise ranges in areas of Medical Underwriting and Claims related training, Critical Illness product development, Insurance Medicine related projects such as Evidence Based Ratings and Cost Benefit Analysis. He holds a degree in Medicine from the University of Mumbai, a Master's Degree in Health Services Administration from the University of Michigan and is the Asia Editor of the Academy of Life Underwriting journal "On the Risk".

◀ **Dr. Heinrich Duhme, Senior Medical Consultant, Hannover Re**

Dr. Heinrich Duhme is Senior Medical Consultant at Hannover Re home office in Germany. He graduated in 1993 at Munster University Medical School in Germany. Before joining Hannover Re in 2000 he worked at Munster University as a Scientific Assistant at the Institute of Epidemiology & Social Medicine. He is responsible for life underwriting & claims handling, support for product development/design, and education & training.

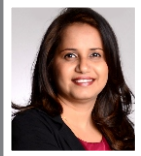


◀ **Ms. Veena Sriandarajah, Legal Council - International, RGA**

Ms. Veena Sriandarajah joined RGA in 2010 from a distinguished career as a financial services corporate and commercial lawyer, specialising in regulation in some of Australia's eminent law firms. She serves as the lead legal counsel for the RGA India and the Middle East operations and makes significant contributions to the ANZ and Asia Pacific business.

◀ **Dr. Akash Shukla, Consultant Transplant Hepatologist (Global Hospital) & Associate Professor Gastroenterology (KEM Hospital)**

Dr. Akash Shukla specialises in Transplant Hepatology. He is currently working with Global Hospital as Consultant Transplant Hepatologist and Associate Professor Gastroenterology (KEM Hospital). An MBBS, MD (Medicine) & DM (Gastroenterology) from Mumbai, he has taken post doctorate specialised training in Transplant Hepatology from UPMC Pittsburg, USA, & Barcelona Spain. He has worked with one of the renowned Liver transplant Surgeon Dr. A.S. Soin.



◀ **Ms. Varsha Gujarathi, Senior Risk Consultant, Gen Re Support Services Mumbai Pvt. Ltd.**

Ms. Varsha Gujarathi is a Senior Risk Consultant with Gen Re Support Services Mumbai Pvt. Ltd. She is a Fellow from Insurance Institute of India, Fellow-Life Management Institute and a Fellow of the Academy of Life Underwriters. She joined Gen Re in 2011 and is providing services to the Singapore office in underwriting, claims and marketing activities in India. She has over 15 years of underwriting and insurance operations experience from direct insurers in India.

◀ **Ms. Metilda Stanley, Senior Vice President, Underwriting, Claims & Operations, HDFC Life Insurance Co. Ltd.**

Ms. Metilda Stanley joined HDFC Standard Life Insurance Company in 2001 and is currently the Senior Vice President, Underwriting, Claims and Operations. Her special achievements include setting up the Underwriting, Claims and Persistency vertical of the organization and reduction in number of customer complaints through systemic and tactical interventions. She has a decade of prior experience at LIC of India. Her Professional qualifications: BSc, LLB, FIII, (Cleared three papers of CII in insurance and customer service).

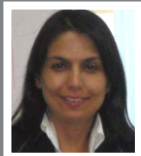


◀ **Mr. Rajnish Madhukar, Vice President - New Business & Underwriting, SBI Life Insurance Co. Pvt. Ltd.**

Mr. Rajnish Madhukar is a Vice President – New Business and Underwriting with SBI Life Insurance Co. Pvt. Ltd. He is MBA (Finance) from Jamanalal Bajaj Institute of Management Studies, CFA (Chartered Financial Analyst) and holds a Diploma in Life & Disability Underwriting (DLDU (CII)). He has over 21 years of underwriting and insurance operations experience from direct insurers like LIC Of India, Future Generali Life Insurance Company, SBI Life Insurance in India.

◀ **Ms. Teresa To, Head Underwriting Solutions & Initiatives Asia, Swiss Re**

Ms. Teresa To joined Swiss Re in 2004 and is currently the Head Underwriting Solutions & Initiatives Asia. Her key responsibilities include overseeing underwriting philosophy and governance; risk appetite and new product ideas; facilitating the local teams for underwriting innovations and also internal learning and development of Swiss Re's underwriting community. She had started her underwriting career with AIA (B) Hong Kong. She holds a BSc (Hons) in Nutrition from the University of Tennessee, Knoxville. She is also a Fellow of the Life Management Institute and the Academy of Life Underwriting.



◀ **Dr. Shivani Sarwal, Risk Management Consultant, (India & Sri Lanka), Swiss Re Services India Pvt. Ltd.**

Dr. Shivani Sarwal is a medicine graduate and an Associate from Insurance Institute of India (III). She has over 14 years of experience in various fields viz. clinical medicine, insurance, reinsurance circles. Prior to joining insurance she has worked for over 3 years with hospitals of repute in Delhi. Her insurance experience spans over 12 years both in life and health, claims and underwriting functions. She is also associated with Symbiosis Center for Distance Learning as a co-author.

Principal Partners



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• Ms. Deepa Pandit	President	Vice President - Head Underwriting and Claims	Avantha ERGO Life Insurance
• Mr. Ganesh Iyer	Secretary	Head Underwriting, Claims, Process Assurance & Risk Management	Kotak Mahindra Old Mutual Life Insurance
• Dr. Shivani Sarwal	Treasurer	Risk Management Consultant (India & Sri Lanka)	Swiss Re Services India Pvt. Ltd
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• Mr. Sharad Mahamiya	Executive Committee Member	Vice President - Head Underwriting and Claims	Aegon Religare Life Insurance
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