



**Prasun Sikdar, Managing Director & Chief Executive Officer**

Prasun is responsible for overseeing the Company's growth, profitability and sustainability. Before joining ManipalCigna, he was Group President and Global Head at Yes Bank, where he managed and grew key bancassurance and mutual fund alliances and partnerships. Prior to this he was a founding member and Senior General Manager – Chief Sales & Distribution at ICICI Prudential Life Insurance. During his tenure with ICICI Prudential Life Insurance, he worked across several portfolios including Operations & Underwriting, Bancassurance, Agency, Alternate Distribution, Health Business and Sales Strategy. Before ICICI Prudential Life, he has been associated with GE Capital (SBI Cards) and Citicorp. Prasun holds a master's degree in economics from the Kolkata University, and comes with a substantial experience in the field of financial services & insurance industry along with on-the job cross functional and cross industry experience.



**Manoj Naik, Chief Finance Officer, Internal Audit and Head of Project Management Office**

Manoj spearheads Company's Finance, Treasury, IT and Digital functions. Before joining ManipalCigna, he has worked with GE Capital & Fullerton Securities servicing across their India, Europe and Taiwan markets. Prior to this, he has held the position of Chief Finance Officer (CFO). Manoj is a postgraduate in Management from the Indian Institute of Management, Bangalore. He has completed his Accredited Coach Training Program (ACTP) with International Coach Federation (ICF).



**Shashank Chaphekar, Chief Distribution Officer**

Shashank plays a pivotal role in driving Company's enterprise strategy and is responsible for driving multi-channel distribution, online sales, renewal & retention & sales strategy including rewards & recognition. Before joining ManipalCigna, he was associated with ICICI Prudential Life Insurance Company Ltd as an Executive Vice President handling Group and Partnership Distribution business. At ICICI Prudential, he was instrumental in delivering consistent, profitable growth and leadership, across diverse roles. Shashank is an Engineer along with Post-Graduation in Marketing from one of India's elite management college and he has deep work experience and industry knowledge in distribution channels like Agency, Banc-assurance & Alliances, Corporate Agency & Broking, Direct Marketing, Group Business, Online Sales and Sales Strategy.



**Reena Tyagi, Chief Human Resources Officer**

Reena is responsible to drive people agenda of the organization and she is highly proficient in shaping and grooming acquired talent and existing employees into future leaders. Before joining ManipalCigna, she has been a front-runner in the field of human resources and was associated with high profile companies such as NIIT, Tata Teleservices Ltd, ABN AMBRO and Bharti Airtel Ltd. Reena has completed her MBA from University of Indore and since then has acquired ample work experience and understanding of the field by working with industry stalwarts.



**Priya Deshmukh Gilbile, Chief Operating Officer**

Priya is responsible for Health Risk Management, Underwriting, Claims, Wellness, Customer Service, Provider Network, Business Excellence and Business Operations for both Retail and Group Business of ManipalCigna. Before joining ManipalCigna, she was associated with Max Bupa Health Insurance as the Senior Vice President & Head – Health Risk Management. Prior to this assignment, she has also held key positions including business operations & sales for India Business at United Health Group, head of operations for Cognizant Technologies, Strategic Accounts at ETA Star Group India Operations, Global Telecommunications, Spyrance, CBay Affiliates. Priya brings rich and diverse experience in Health Insurance and Healthcare industry and has also spearheaded offshore projects like Zurich Insurance, Aetna, Assurant, Wellpoint, Wellmark and Fireman's Fund Insurance. Priya holds Bachelors in Microbiology Honors from Mumbai University, alumni of IIM Lucknow. She also holds a certified AAMT Medical Transcriptionist's degree, a qualified Six Sigma Quality degree and Lean Bronze Certification.



**Sapna Desai, Head – Marketing and Communications**

Sapna is responsible for developing and implementing the overall Marketing and Brand Strategy to drive the growth agenda for the organization. She leads the Consumer Insights, Brand Strategy and Media, Corporate Communication, Channel and Digital Marketing functions. Before joining ManipalCigna, she was responsible for providing strategic direction and leadership for financial brands at Ogilvy Advertising, Mumbai. She has also worked across service industries; including ING Life Insurance, Indian School of Business and BPL Mobile in various marketing roles. Sapna has rich experience in all aspects of direct, mass and digital marketing besides having managed some of the largest and respected brands. She also has experience in business development and product management in the services sector. Sapna is a commerce graduate with an MBA from NMIMS, Mumbai and has been a jury member at various ADClubs, EMVIES, EFFIES, ABBYs, IAMA I & DMAi awards.



**Joydeep Saha, Appointed Actuary and Chief of Products, Pricing & Analytics**

Joydeep heads the Actuarial function including Analytics and Product Development for the organization. His key responsibilities include Product design, Pricing, Experience Monitoring, Reinsurance, Reserve & Solvency adequacy. Before joining ManipalCigna, he has held key management positions in Max Bupa Health Insurance and Religare Health Insurance and has also worked in General Insurance and Reinsurance domain. Joydeep is a Fellow of Institute of Actuaries of India and has acquired his masters degree from Indian Institute of Technology, Mumbai. He is also a member of Health care advisory committee of Institute of Actuaries of India.



**Sameer Bhatnagar, Head – Legal, Secretarial & Chief Compliance and Risk Officer**

Sameer is responsible for supporting the Company's overall compliance & legal affairs, achieving a high level of operational efficiency and ensuring adequate controls to mitigate compliance and legal risk. Before joining ManipalCigna, he has held senior leadership roles in insurance companies like HDFC Standard Life Insurance, Apollo Munich Health Insurance and ICICI Lombard. His expertise lies in setting up processes for establishing and strengthening compliance framework. He also has rich experience in the areas of internal control measures in line with statutory, regulatory and company's group best practice requirement. In addition to MBA, Sameer holds degrees in LLM and FIII (2011) and has in-depth knowledge in the field of Compliance & Corporate Legal management.