



# LIFE INSURANCE ROUND TABLE

27th Annual Convention - Jaipur

14 - 16th September, 2014

## PERFECTION

KEY TO EXCELLENCE

Possibility

Perception

Performance

Passion

Potential



Creating pathway  
to Success

## About us

LIFE INSURANCE ROUND TABLE (LIRT) - ASSOCIATION OF INSURANCE PROFESSIONALS; working since 26 years for the upliftment of the agent's fraternity, organized by the Insurance Agents with educational motto without commercial intention.

LIRT is responsible for introducing the MDRT culture in INDIA in the shape of LIRT and creating STAR/TWINKLE STAR Agents. LIRT Annual Convention is an incredible experience for those agents who are unable to attend the overseas convention.

LIFE INSURANCE ROUND TABLE inaugurated on 29th April, 1988 by the then Chairman Of Life Insurance Corporation of India Mr. R. Narayanan, at a colorful function in the convention hall of Hotel Taj Mansingh, New Delhi. Life Insurance Round Table emerged out of a dream of few dedicated agents (in 1988) who attended M. D. R. T. Conventions at U.S.A. Since 1983 these agents felt the need of an organization like Million Dollar Round Table; established a forum dedicated to fostering high standard based on professional approach to life insurance sales and service.

Since 1988 every year LIRT is organizing 3 days Residential Convention where Insurance Agents (Life, Non-life, and Financial Planner) are participating from all over India and abroad. The convention begins from Pre-Convention Day with First Time Attendees' felicitation followed by exclusive session for Managers, Brokers and Team Leaders; addressed by overseas managers and other authorities from insurance industry. The pre-convention day concludes with evening session on the subject 'Alternate Medicines' with a Grand Dinner.

The Main platform sessions start from next day with blessings of God Almighty (prayer) and a grand Flag Ceremony of all the states which creates the Patriotic atmosphere. The main platform sessions are addressed by eminent personality from India and Overseas. Till today the well-known personalities like Mehdi Fakherzadeh, Tony Gordon, Peter Pond Jones, Logan Naidu, Deevan Cooray, G. N. Agarwal, Bhagirath Marchant, M. G. Diwan, T. S. Mathew, Rani Singh Nair, Somil Nagpal and many more has addressed LIRTians.

The group discussions on sales Ideas (prior given) on every morning with summarization by group leaders before main platform events. During the afternoon workshops, all participants get an opportunity for interaction, discussion on various subjects and the challenges envisaged in the future. LIRT not only give education but also arrange the recreation (entertainment) program which always becomes the memorable event for each participant by bonding each one in a single string of intimacy and friendship.

This convention has been organized in such a way that the participants came from each corner of India & overseas rub the shoulders, get knowledge and build long lasting relationship amongst them.

Today it is an event, an agent look forward to attend where he/she can share his/her ideas with fellow agents and go back and enriched to use in the field confidently. Growth of an organization is always due to the efforts of few selfless professionals with their dynamic leadership as a president year after year.

Our Past Presidents are : Prahlad Singh (1988), P. S. Kochhar (1989,1997,1998), J. P. Sharaf (1990), Late A. J. Lewis (1991), J. C. Ahuja (1992), Naren Prasad (1993), M. M. Ahuja (1994), Bharat Purohit (1995, 1996), B. B. Goel (1999), Nirupama Kamdar (2000), K. D. Agarwal (2001), Zeenat Jagani(2002), Shibani Dhar (2003), Chhotalal Bhandari (2004), Atulkumar Shah(2005), John Koshy (2006) Anand Goel (2007) Zarsis Udhawala (2008) Shyam Sunder Palod (2009) P. M. Gupta (2010) Ramakant Mahawar (2011) Hukamraj Bhandari (2012) M. B. Udgiri (2013).

## WHY LIRT!!!

- Membership of the Life Insurance Round Table is a coveted milestone in the career of an agent.
- LIRT membership opens the door to New World of Knowledge, Motivation and Opportunities.
- It is your first halt on the journey to membership of LIRT Star Agents and LIRT Twinkle Stars equivalent to or greater than MDRT, COT, & ToT and Corporate Club Qualification.
- The Annual Convention is unquestionably the most valuable benefit of Life Insurance Round Table Membership.
- It is an effective, motivating meeting where members can exchange the information and ideas freely and fully besides listening to the deliberations of speakers from : overseas, our own industry and leaders from other fields.
- The three & half day program offers opportunity of sharing and exchange of ideas between speakers and members at panel discussions.
- Convention topics are such, enabling the members for increasing the knowledge, sharpen the skills and develop the self esteem.
- LIRT is the premier forum for the exchange of sales ideas and selling techniques amongst agent participants from all over India.
- LIRT keeps members on the cutting edge of their careers as a result of participation in the educational and motivational environment, which is the paramount need today in view of widening of the Insurance Horizon.

Increased Productivity : LIRT members increase their productivity as a result of exposure to ideas : Time management, Office management and Personnel management. Members receive new ideas from experts in all fields at Annual Convention. Star Agents and Twinkle Stars serve as example for members to increase their levels of production.

Professionalism : LIRT sets the standard for Professionalism : Production requirements, Code of Ethics and overall commitment to excellence in sales and service, motivate members to reach their potentials.

### Enhanced Prestige and Personal Identification :

- ❖ Life Insurance Round Table members represent the top few life underwriters (agents) throughout India.
- ❖ LIRT plaques and insignia display the commitment to excellence inherent in Round Table membership.
- ❖ Camaraderie (fraternal, brotherhood & weaving into guild) is a fundamental benefit of LIRT membership.
- ❖ Members develop lasting friendships and receive ideas, instructions and encouragement from other Nationwide life underwriters (agents).

Leadership Opportunities : LIRT's committee structure allows members to hone their leadership skills as they shape the future of the Round Table by volunteering to serve on various committee ultimately reaching the highest mark "President LIRT".

## *Convention Glimpses at Glance.....*

### **Registration & Fellowship.**



### **Sales Idea Discussion (Groups).**



### **Manager Session.**



## Dinner Session (Health related).



## Prayer & Blessings



## Deep Prajwalan (Inauguration)



## Flag Ceremony (Salute to the Nation)



## Main Platform Session



## Workshops – Breakout Sessions.



## Caring & Sharing



## Recreation (Entertainment) / Closing Ceremony with National Anthem





## SPEAKERS VISITING LIRT



MEHDI FAKHERZADEH



TONY GORDON



BRENDAN POWER



FRANK FURNESS



ALEC BUKHMAN



RIZAL NAIDU



DEEVAN COORAY



RABJOHNSE R.



LOGAN NAIDU



KEN CLERK



MALCOM DONEY



A. N. SHANBAG



APPA RAO MACHIRAJU



SHAILESH HARIBHAKTI



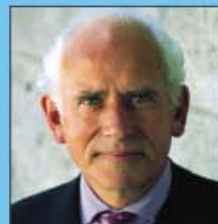
Dr. GAMINI KORALA



CLIVE GOTT



SANDRO FORTE



JOHNATHAN B.



DAVID THOMAS



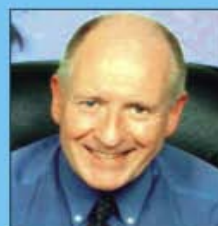
JIM CRONIN



BRYAN JOHNSON



PAUL MCGHEE



LEE CLARKE



SIMON GIBSON



WILLIAM LANE



TERRY HALLORAN



EDWIN MORROW



MERL PERERA



ANURADHA BHATIA



P. P. VIJAYAN

## SPEAKERS VISITING LIRT



THOMAS MATTHEW



G. N. AGARWAL



P. S. KOCHHAR



BHARAT PUROHIT



SHIBAN DHAR



H. S. KHURANA



HETAN PATEL



KANU DOSHI



ARNAV PANDYA



BHAGIRAT MERCHANT



BHARAT PAREKH



HIREN VAKIL



LAZRUS DIAS



JOSEPH MENEZES



AVIJIT SEN



Dr. MUKESH PARIKH



Dr. B. B. GOEL



Dr. RAJNISH KUMAR



Dr. H. C. DHINGRA



Sadhu Gnanvatsaldas



RANI SINGH NAIN



Dr. SOMIL NAGPAL



GAURAV MASHRUWALA



K. V. PRADEEP



Dr. T. P. SASIKUMAR



P M S KAMARAJU



ATULKUMAR SHAH



AMIT SHAH



PIYUSH VORA



SURI SEETA RAM



**B. Jayaraman**



**Mark McGregor**



**Srikala Bhashyam**



**Amber S. Arondekar**



**Sibaranjan Patnaik**



**Sanjay Tolani**



**D. V. Suresh**



**Vikas Sherlekar**



**Dr. Nayan Shah**



**Dr. B.V. Pattabhi Ram**



**Ragnath Murthy**



**Ramakant Mahawar**



**Parag Nesarikar**



**Nikhil Anandpara**



**Raminder Singh Chadha**



***Prabodh Chander***



**Milind Mane**



**Naresh Vij**



**Sunil Haribal**



**Harish Suri**



**Dr. Rajani Patil**

# Journey of LIRT ....

<u>No. of Convention</u>	<u>President</u>	<u>Theme</u>	<u>Venue</u>	<u>Participants</u>
27 <sup>th</sup> (2013/14)	Mr. S. P. Dhamelia	"Perfection"	Jaipur	182 (till date)
26 <sup>th</sup> (2012/13)	Mr. M. B. Udgiri	"Transformation"	Pune	153
25 <sup>th</sup> (2011/12)	Mr. Humukraj Bhandari	"Win and Shine"	Malaysia	225
24 <sup>th</sup> (2010/11)	Mr. Ramakant Mahawar	"Perform to Win"	Kolkata	225
23 <sup>rd</sup> (2009/10)	Mr. P. M. Gupta	"Innovation"	Mumbai	274
22 <sup>nd</sup> (2008/09)	Mr. Shyam Sunder Palod	"Way to Happiness"	Hyderabad	171
21 <sup>st</sup> (2007/08)	Mr. Zarsis Udhawala	"ASPIRE LEARN & GROW"	Katmandu	240
20 <sup>th</sup> (2006/07)	Mr. Anand Goel	"WIDEN THE HORIZON AND GO FOR IT"	Goa	216
19 <sup>th</sup> (2005/06)	Mr. John Koshy	"BEAT THY BEST"	Cochin	216
18 <sup>th</sup> (2004/05)	Mr. Atulkumar Shah	"KNOW THY SELF"	Agra	316
17 <sup>th</sup> (2003/04)	Mr. Chhotalal Bhanderi	"DREAMS UNLIMITED"	Baroda	95
16 <sup>th</sup> (2002/03)	Mr. Shiban Dhar	"ROAD AHEAD"	Nagpur	330
15 <sup>th</sup> (2001/02)	Mrs. Zeenat Jagani	"WE WILL ACHIEVE"	Ooty	302
14 <sup>th</sup> (2000/01)	Mr. K. D. Agarwal	"We are Ready"	Mumbai	340
13 <sup>th</sup> (1999/00)	Mrs. Nirupama Kamdar	"ENTER THE MILLENNIUM RE-BIRTH OF AGENT"	Delhi	285
12 <sup>th</sup> (1998/99)	Mr. B. B. Goel	"WE SHALL OVERCOME"	Trivendram	187
11 <sup>th</sup> (1997/98)	Mr. P. S. Kochhar	"LIFE INSURANCE EDUCATION"	Indore	194
10 <sup>th</sup> (1996/97)	Mr. P. S. Kochhar	"MARCH TOWARDS VISION 2000"	Mumbai	170
9 <sup>th</sup> (1995/96)	Mr. Bharat Purohit	"LEARN SELL & EXCEL"	Bangalore	168
8 <sup>th</sup> (1994/95)	Mr. Bharat Purohit	"BEAT THE BEST"	Hyderabad	126
7 <sup>th</sup> (1993/94)	Mr. M.M. Ahuja	"CHOICE IS YOURS"	Mumbai	154
6 <sup>th</sup> (1992/93)	Mr. N. Prasad	"SHARING & CARING"	Varanasi	36
5 <sup>th</sup> (1991/92)	Mr. J. C. Ahuja	"MEET THE CHALLENGE"	Goa	64
4 <sup>th</sup> (1990/91)	Mr. A. J. Lewis	"SERVICE BEYOND SELF"	Calcutta	59
3 <sup>rd</sup> (1989/90)	Mr. J. P. Sharaf	"PROFESSIONALISM"	Mumbai	74
2 <sup>nd</sup> (1988/89)	Mr. P. S. Kochhar	"TOTAL COMMITMENT"	New Delhi	60
1 <sup>st</sup> (1987/88)	Mr. Prahlad Singh	"EXCELLENCE IS OUR AIM"	New Delhi	28



# LIFE INSURANCE ROUND TABLE

27th Annual Convention

## PROFILE OF SPEAKERS

Perfection  
LIRT-2014

**Mr. Steve Clarke** - *Inspirational Business Speaker – U.K.*

Steve is one of the UK's leading experts on grass roots sales and marketing strategies. An exceptional business mentor and sought after inspirational sales and marketing speaker who draws upon his own first hand experiences in business. He left school aged 16, has no qualifications to speak of, yet Steve has owned and operated companies in the UK and USA. He has taken them from start up to stock market flotation. He helped grow his last UK business from scratch to £30 million in annual revenues in just 8 years, becoming one of the "Times Top 100" fastest growing and profitable SME's in the country in the process. In 2005 the company was sold and he was able to retire at the age of 45.

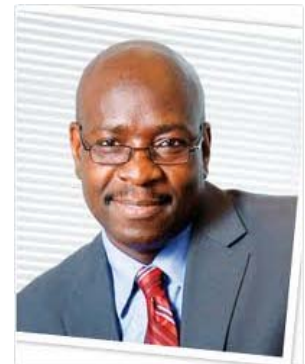


**Subject:**

- ❖ "Your Attitude that determines your Altitude"
- ❖ "The Psychology of Sales"

**Mr. Max Moyo** - *CEO of Ignite My Potential-South Africa.*

Max Moyo is the Founder and CEO of Ignite My Potential, an organization whose mission is to provide the spark that creates a world of ignited individuals who are conscious of their Identity, Talents and Purpose. Max was also the former Head of Emerging Markets Development at Allan Gray. Has a Bachelor of Business Administration degree from Andrews University (USA), EDP from Manchester Business School. Previously Sales Director for Charter Life, Deputy GM at Discovery Health and Regional GM at Sanlam Life.



**Subject:**

- ❖ "Money & Your Identity"
- ❖ "Ignite My Potential – You are Unique"

**Mr.R.Gopinath - CEO and MD, Gopast Centre for Learning, Chennai**

Former C.E.O and Managing Director of LIC Lanka, Now the C.E.O. of Gopast Centre for Learning (p) ltd., Managing Director of Harmony Wealth Advisory Services India (p) ltd. Presently offering Management Consultancy to 4 Companies with net worth over 4000 Crores. Is a member of Chartered Insurance Institute London UK. Has been awarded the "Outstanding Young Person Award" in 1992 by the Junior Chambers. More than 100,000 agents have undergone the inspirational and the educational presentations in the hundreds of sessions addressed by him.



**Subject:**

- ❖ "You are the Master of Your Destiny"
- ❖ "Life Insurance - The Best Profession in the World"

**Dr. R. K. Shetty - .B.com, DFM, LUTCF (USA)**

Dr. RK is 17 times M D R T. (Million Dollar Round Table,USA) member which includes 13 COT and 10 consecutive TOP of the Table(TOT). He was the First Indian to get appointed as "MDRT Regional Chairman for India, Sri- Lanka, Nepal, Pakistan, Middle-East, Europe and Africa, in the year 2008. First Indian who got selected as a Divisional Vice President in the 82 years' history of MDRT in the year 2009. Dr. R K was selected as speaker for MDRT Annual Conference held at Indianapolis, USA in June 2009.



Invited as a Speaker in Main Platform Of 'TOP OF THE TABLE' Annual Meeting in 2010 at Florida USA. Main Platform Speaker and Focus Session Speaker in APLICongress in 2011 at Resort World Sentosa, Singapore. He was appointed as CHAIRMAN OF 2013 MDRT EXPERIENCE MEETING TASK FORCE. CHAIR 2013 MDRT MEMBERSHIP COMMITTEE. He was responsible to bring MDRT Conference first time in India at Hyderabad in Feb 2013.

**Subject:**

- ❖ "Take charge of your Destiny"

## Rev. Fr. Reuben Tellis

Fr. Reuben Tellis is Roman Catholic Priest, presently serving in the Archdiocese of Bombay. My responsibilities are as follows:

- ❖ PARISH PRIEST.
- ❖ DEPUTY SECRETARY GENERAL of the Western Region Bishops' Council covering Maharashtra, Goa and Gujarat
- ❖ PORT CHAPLAIN.
- ❖ RESOURCE PERSON & MOTIVATIONAL SPEAKER for Future Priests, Youth and Teachers.
- ❖ Prepare CONTENT for SPIRITUAL EXERCISES.
- ❖ LEAD SINGER of the BAND OF PRIESTS.



### **Subject:**

- ❖ Key note address "Perfection"

## Mr. GAJENDRA KOTHARI – CFA, CAIA, ICFA.

Mr. Gajendra Kothari is Managing Director & CEO of Etica Wealth Management Pvt Ltd. Prior to this, he was Vice-President and Head - Products for the Portfolio Management Division at UTI Mutual Fund. He was also Business Development Head for the UK and European Markets for UTI International Ltd in London for a span of 3 years. Mr Kothari is a CFA Charter holder and has successfully completed CAIA and International Certificate in Financial Advice (ICFA) from UK London. He has more than seven years of experience encompassing both Indian and Overseas Capital markets. Mr. Kothari has conducted more than 100 training sessions in the areas of Personal finance, Mutual Funds, Insurance etc at BSE, Inter-Connected Stock Exchange, Jago Investor Forum and at various B-schools and colleges in the country. His passion is to create financial awareness and empowerment amongst the youth of India.



### **Subject:**

- ❖ "Technology Back bone of Advisors"



## **Ms. Ramon Llamba** -Life Coach and an Entrepreneur

Life coach and business coach based in Gurgaon, India. Through her experiential understanding as a motivator she has touched the lives of many people & helped them find within themselves what they had been seeking outside them. She has successfully trained many corporate from senior management, to sales team, and also excel in culture change programmes. She teach practical and proven ways to create a life of true potential i.e. effective, balanced and fulfilling life. Her Certifications & Mastery is in REIKI MASTER , PAST LIFE THERAPY ,LIFE COACHING, NEURO LINGUISTIC PROGRAMMING,DIRECTIVE COMMUNICATION & BUSINESS COACHING, EMOTIONAL FREEDOM & TECHNIQUE.



### **Subject:**

❖ "Recreating Your Life as Winners"

## **Mr. KS RAO**

KS Rao is Head – Investor Education and Distribution Development at Birla Sun Life Asset Management Company. Over the course of his two decades in the Mutual Fund Industry, Rao has worked across disciplines including sales and distribution, marketing, product, strategy and business development. His extensive experience of operating in major geographies in India - having also worked with renowned global consultancy Boston Consulting Group in restructuring India's oldest Asset Management Company, UTI – saw him develop unique advantages in understanding the business environment of Indian Mutual Fund Industry. Part of Team Birla Sun Life Asset Management Company for the last 6 years, Rao in his previous role was Zonal Head – South, leading retail sales and distribution across the region. He was recognized as a leader, manager and team player, with a proven track record of establishing the retail sales channel for South and significantly scaling-up and driving channel sales.



An alumni of IIM-Calcutta, Rao is an MBA Finance, CAIIB with a double PGD in Portfolio Management and International Business.

### **Subject:**

❖ " Financial Security the Mutual Fund Way"

**Ms. Kavita Rathod** -Corporate Trainer and Coach-NLP & EFT.

Kavita Rathod is a stellar Corporate Trainer & Coach with global accreditation in Experiential Training, NLP (Neuro-Linguistic Programming) and EFT (Emotional Freedom Technique). She stepped into the world of training more than a decade ago and trained numerous participants at various levels in Accent Enhancement and Soft Skills. While conducting these, she discovered her yen for bringing out the best in people and graduated to doing Behavioral and Train the Trainer programs. Kavita's programs are based on the principle, 'Learning is memorable only if it is delightful.' She has trained more than 10,000 professionals ranging from middle to top level management spread across various locations and a cross section of diverse industries.



**Subject:**

❖ "Mental Health - Success is in your Mind"

**Mr. Latesh Shah** -Writer-Producer-Director-Trainer and Motivational Speaker

Latesh Shah, the visionary... transformer... motivational speaker 'wandered' all over India, all across the world, even the Himalayas. For over 20 years to gain a rare & illuminating insight into life. His World Human Development Center family is bringing about a dramatic transformation in the lives of the people...making a lot of difference in society...universally. He has been training & contributing in peoples life since past 35 years. As his mission statement says, "My mission is to transform 60 crore people through Love, Peace, Knowledge & Celebration. I shall open 10000 centres of World Human Development Center all over the world within 10 years. My intention is to spread Love & Contribution to this world".



**Subject:**

❖ "There is Joy in Giving"

**Mr. Gurucharan Singh Gandhi** - Vice President & Head - Learning & Development  
Birla Sun Life Insurance

- ❖ Corporate Vice President – Head of Distribution Training – Max Life Insurance Company Limited.- July 2013
- ❖ Vice President & Head of Distribution Training - Bharti Axa Life Insurance - August 2010
- ❖ Product Manager – Nicholas Piramal India Ltd.
- ❖ MBA marketing from IMDR Pune, B. Pharmacy, Currently pursuing 'LCOD - leading Change - Organization Development'



**Subject:**

- ❖ "Best is Now"

**Mr. Paritosh Pathak** - Strategic Networking Expert, Coach and Speaker

Paritosh is Ex. KPMG, Forensic Services Division. He has completed his MSc. Computer Networking Technology from Northumbria University, UK. Paritosh is committed his towards helping organizations and individuals become strong in leveraging the power of networks that are there around us all the time. Today Paritosh is India's first and only Strategic Networking Coach. He helps organizations adopt networking as a strategic activity to achieve their goals. He also helps individuals develop effective networking skills that empower them to build great networks and open the floodgates of opportunities.



**Subject:**

- ❖ "Formula of Networking & Prospecting"

**Ms. Priti Kucheria** - Director CFPCM - Certified Financial Planner.

Insurance – Advisor with ICICI Prudential Life Insurance Company Ltd.  
No.1 Advisor in the Country for 3 years in a row (2002, 2003, 2004).  
CEO Award for highest Sum Assured (Protection selling) in the country.  
CEO Award for highest Online selling and Lowest redemption in the country.  
CEO Award for highest Assets under Management.  
CEO Award for highest Persistency in the country.  
Member of the prestigious President Club - Prudential Plc, UK.  
MDRT (2002), Court of the Table (2003, 2004), Top of the Table (2005 to 2014) 10 years consistently .Flag Bearer at the opening ceremony in Atlanta, USA, Zone Chair, S. Asia (India,Sri Lanka,Nepal,Bangladesh) Memb.Communications Committee (2013-14, 14-15), MDRT Ambassador (2014-15).



**Subject:**

❖ "Journey from Housewife to MDRT-COT-TOT"

**Mr. Nikhil Anandpara** - MDRT 6 times, COT 3 Times & TOT 2 Times

Nikhil Anandpara is commerce graduate and has passed his software programming from SSI has joined Insurance industry in 1997. He qualified MDRT first time at his age 21 years as youngest MDRT at that time. Now he has already achieved MDRT 4 times, COT 7 Times & TOT 2 Times & has become Life & Qualifying Member of MDRT at the age of 32 yrs. He is having membership of highest honored LIC Corporate Club for last 7 years.



**Subject:**

❖ " My Journey, Passion & Mission "

## Mr. Amit Shah - Financial Planner

Amit Shah is a renowned Financial Planner Practicing since 15 years as a true Professional. Amit is firm believer in learning and education. For personal growth and to achieve highest professional target he has joined BNI. He is serving more than 500 customers in their financial planning. He was speaker on National Platform of Life Insurance Round Table (LIRT) Association of All India Insurance Agents together with International Speakers. He has conducted many workshops in Life Underwriters National Guild (LUNG) of professional Advisors for Financial Planning and enlightens the path of new comers in this field.



### **Subject:**

❖ "Doctor may save your life I will save your lifestyle "

## Mr. Joseph Menezes

Joseph E. Menezes moved from teaching profession to Insurance 1990 on account of the sudden death of his sister at her age of 35 years. From then onwards, he has been a leader in providing Insurance and Financial Solutions to hundreds of families. He has been one of the top performer of his division and many times qualified for MDRT and COT. He is COT qualifier in the last calendar year.

With a back-ground of Philosophy and Psychology, he understands his clients well and provides client-centric and ethical financial solutions. He has been one of the most charismatic and spontaneous speaker of this country and addressed numours conventions. He has not only impacted the positive changes in his family and clients; but also has been instrumental in changing the lives of many financial intermediaries through his articles and talks on various subjects.



### **Subject:**

❖ "Power of Love & Gratitude"

**Mr. Sandeep Patel** - *M. D. Cigna TTK Health Insurance Co. Ltd.*

Mr. Sandeep Patel is Chairman of Cigna Health Solutions India Private Limited. Sandeep has over 21 years of experience in actuarial, financial services and healthcare globally. He comes with a substantial experience of corporate development & strategy, entering new market, business development, and business operations management.

A graduate in actuarial science, prior to joining Cigna, Sandeep worked with Citigroup and held various leadership positions in market development and business management in both the corporate and consumer bank divisions in New York, London, Germany and Hong Kong. He also worked for PWC (former C&L segment) in their consulting practice, supporting multi-nationals in developing strategies related to market and business expansion both under an organic and/or M&A approach. Sandeep holds a bachelor's degree in Actuarial Science.



**Subject:**

❖ " Health Insurance-A global market overview and Indian market trends"

**Ms. Jyoti Punja** - *Chief Operating Officer - Cigna TTK Health Insurance Co. Ltd.*

Jyoti Punja is Chief Operating Officer at Cigna TTK Health Insurance. She's been associated with reputed insurance companies for almost two decades and knows the nuances that come in the field. She brings with her experience and in depth knowledge of the insurance industry from her previous senior leadership positions in companies like LIC of India, Birla Sun Life Insurance and Bharti AXA. To add to her knowledge, she holds a dual Bachelor's degrees in both Science and Law from Mumbai University.



**Subject:**

❖ " Health Insurance- A customer experience perspective"



# Professional Code of Ethics

Members should be ever mindful that complete compliance with and observance of the Code of Ethics of Life Insurance Round Table is adhere to.

Members shall serve to promote the highest quality standards of LIRT. These standards will be beneficial to the insuring public at large and the insurers (Insurance Company).

## Therefore, the members shall

- ❖ Always place the best interest of the clients above their own direct or indirect interests.
- ❖ Maintain the highest standard of professional competence in order to give the best possible advice to the clients. Hold in the strict confidence and consider as privileged, all business and personal information pertaining to their client's affairs.
- ❖ Make full and adequate disclosures of all facts necessary enabling the clients for making the intelligent and right decision.
- ❖ Maintain highest level of quality production while observing strict ethical standards.
- ❖ Refraining from conduct which would cause the public to lose confidence in LIRT or the insurance industry.
- ❖ Refrain from replacement practices, which may be detrimental to the clients.
- ❖ Abide by and conform to all the provisions of the laws and regulations: IRDA 2000 (in respect of obligations to the policyholders, provision of rebates and not to indulge in replacement of policies), your own company's Agents Regulations and laws of the land in general applicable to the whole of the country.

## LIFE INSURANCE ROUND TABLE

211, 2<sup>nd</sup> Floor, Nav-Neelam Premises, R. G. Thadani Marg, Worli, Mumbai – 400018.

Tel:- (91-22) 66623966 / 24913369 Fax-66669228

E-mail:- [lirt@hathway.com](mailto:lirt@hathway.com) . [www.lifeinsuranceroundtable.org](http://www.lifeinsuranceroundtable.org)