



Malti Jaswal

I am a post graduate in Commerce from Delhi University and have worked with general insurance industry since 1986, both in public sector and multinational insurers in different capacities, joining as a Direct Recruit Officer (Management Trainee) growing to General Manager, Project Head/VP, managing different functional areas – underwriting, sales & marketing, claims management, operations, new channels of distribution etc. From 2008 onwards, I have focussed exclusively on health insurance, first as CEO of a TPA and later as a Consultant providing domain expertise to many prestigious projects. During 2014-2018 I worked as Chief Operating Officer with Health Insurance TPA of India, a joint venture of 4 public sector general insurance companies. Since August 2018, I am a senior Consultant with World Bank working on Ayushman Bharat Pradhan Mantri Jan Arogya Yojna.

I am an active member of industry multi-stakeholder working groups/committees on health insurance and have contributed to foundational level work for growth and development of health insurance in India. I have published many papers relating to Universal Health Coverage, RSBY technology platform, TPA best practices, claims management, fraud control, provider network management and need for regulating healthcare providers, sustainable practices in health insurance etc. I developed a Diploma Certification Course on Health insurance for Insurance Institute of India, comprising of 3 Books – Basics of Health Insurance, Health Insurance Claims Management and Health Insurance Operations, launched by IRDAI Chairman in August 2013.

I am a member of Health Forum of IRDAI and also led the IRDAI-NHA Joint working group on fraud and abuse control.