

Name : Abhijit K. Chattoraj
Designation : **Programme Chairperson,
PGDM (Insurance Business Management)
Professor of Insurance Business Management**
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BIOSKETCH:

Dr.Chattoraj is a well-know and an established insurance academician and a professional with international acclaim. He is a Chartered Insurer and also Goodwill Ambassador of Chartered Insurance Institute in India; he is also currently the Hon. Vice President of Risk Management Association of India and a member FICCI –Health.

An ace presenter in health insurance, other general insurance subjects and marketing, Dr.Chattoraj powers his delivery with a proactive attitude, out of the box thinking leading to generation of new solutions and ideas. He uses his rich exposure in underwriting and claims management in general insurance business- to the hilt while engaging with his audience.

He is a keen researcher and consultant has been engaged with the insurance industry with several live research projects.

Dr.Chattoraj forte lies in conducting high end MDP programmes in Health, liability, automobile Insurance and insurance marketing. He did more than 75 MDP programmes in health, automobile, liability and marketing both in India and abroad.

Dr.Chattoraj is known for his exploits in journalism and has been in the Editorial Advisory Board of Insurance Times and Banking Finance

Dr.Chattoraj is a distinguished keynote and seminar speaker.

Twenty two years' experience in industry with a leading public sector Insurance company and was part of Business Process Reengineering (BPR) exercise of OIC Ltd with globally respected consultant – The Boston Consulting Group (BCG).

EDUCATION:

- Advance Diploma In Insurance (ACII) - The Chartered Insurance Institute - 2018
- Doctor of Philosophy (PhD) in Management. – University of Pune -2014
- Chartered Insurer - The Chartered Insurance Institute-2018
- Fellow –Insurance Institute of India -2006
- Master in Business Administration (MBA) in Marketing -BIT Mesra -1990

AREA OF INTEREST AND RESEARCH

- Health insurance

- Micro Insurance
- Community Health Insurance
- Consumer Behaviour
- Service Marketing
- Healthcare
- Technology in Health Insurance

TEACHING COURSES AND NEW COURSES DEVELOPED

- Health Insurance and Advance Health Insurance
- Automobile insurance
- Property and casualty
- Insurance Law
- Service Marketing
- Consumer Behaviour

EXPERIENCE

- Chairperson & Professor, Insurance Business Management , Birla Institute of Management Technology, Greater Noida, India, May ,2017
- HOD Amity Business School, Amity University, Mumbai – Jan 2015 –April 2017
- Chairperson First Year PGDM for the academic year 2010-11 at National Insurance Academy, Pune.
- Chairperson students' welfare at National Insurance Academy, Pune ,for two academic years i.e.2009-10 and 2010-11
- Faculty at National Insurance Academy (NIA), Pune –between March 2008 - Oct.2013.
- In Charge Regional Training College , OIC Ltd. Pune -2013-2014
- Held various positions in underwriting ,claims Management in a reputed PSU 1986 -2007
- Visiting Faculty at Indian Institute of Management (IIM) ,Indore, National Insurance Academy, Pune , Insurance Institute of India, Mumbai, Armed Force Medical College, (AFMC) Pune, Xavier Institute of Social Services (XISS),Ranchi , Symbiosis Institute of Health Sciences (SIHS), Pune, Pune University MBA Programme (PUMBA), ILS Law College, Pune, Maharashtra University of Health Science (MUHS) Nasik
- Visiting Faculty in Property & casualty at The Institute of Finance Management , Tanzania since 2019

ACADEMIC POSITIONS AND ASSIGNMENTS

- Chairperson, PGDM –IBM Program, Birla Institute of Management Technology, May 2017 – Present.
- Member Academic Council -, Birla Institute of Management Technology, since - 2017.
- HOD ,Amity Business school ,Amity University ,Mumbai -2015-2017

- Member Academic Council, Amity University, Mumbai, Member University Research Council, Amity University, Mumbai.
- Member – Board of Studies, -Guru Nanak Institute of Management Studies, Mumbai
 - Member – IQAC, Amity University, Mumbai
 - Chairperson Departmental Research Committee (DRC), Amity Business School, Amity University, Mumbai.
 - Chairperson Student Research Committee (SRC) , Amity Business School, Amity University, Mumbai
 - Chairperson Board of Studies –Amity Business School, Amity University, Mumbai
 - Chairperson First Year PGDM for the academic year 2010-11 at National Insurance Academy, Pune.
 - Chairperson students' welfare at National Insurance Academy, Pune ,for two academic years i.e.2009-10 and 2010-11
 - Member of the Research Advisory Committee (RAC) of Ph.D. scholar/s of Symbiosis International University(SIU) Pune since 2017

PROFESSIONAL ASSOCIATION AND BOARD PARTICIPATION

- Good will Ambassador- Chartered Insurance Institute –India since 2019
- Member Claims Society , - Chartered Insurance Institute, UK Member FICCI – Health since 2020
- Member- Chartered Insurance Institute, UK
- Vice President , Risk Management Association(RMAI) since -2018
- Member FICCI –Health since 2018

RECOGNITIONS AND AWARDS

Was awarded the first prize in a debate competition (written) by The Telegraph, the leading newspaper of Kolkata in 1986

RESEARCH FUNDING AND CONSULTING

- Conducting a survey on available Micro insurance products, develop and promote appropriate customized products through micro insurance actors to the project beneficiary –SWAPNO - ***A UNDP project for USD 50,000/-***
- Assessing and Closing the protection gap of healthcare needs of rural areas through community participation and PPP -A Comparative Study of UP and Kerla –***An IRDAI project for Rs.5,00,000/-***
- Exploring the role of Community Healthcare schemes as equitable health financing mechanism in closing the healthcare needs of unorganized population – Sustaining Universal health coverage (UHC) goal” -***An AICTE project -Rs. 3,52,941/-***

- As an active member of “IFMR-NIA joint research study to operationalize the proposed comprehensive social security scheme for the unorganized sector” under the aegis of Ministry of Finance, Govt. of India between May and August 2013.
- Undertaken a research project on ‘A Study of impact of Generics Drugs in reducing Healthcare Costs in India’ ICICI Lombard General Insurance since Jan.2016 as Primary Investigator.
- Undertaken a research project on ‘Life Insurance – Awareness as a catalyst to penetrate the Rural Population’ with SUD Life Insurance Co.Ltd since May 2016 as Primary Investigator.
- Contributed significantly an active member of consultancy team of National Insurance Academy (NIA) in designing the bid document of a Health insurance Scheme –popularly known as Rajiv Gandhi Jeevandai Arogya Yojana (RGJAY) for Maharashtra Government (Department of Health) for BPL & APL population in 2010- **A Government of Maharashtra project- 25 lakh**

RESEARCH PAPERS AND WORKING PAPERS

- Chatteraj A,, Health Protection Gap – The Esoteric concept(2019) The Insurance Times, <https://www.bimabazaar.com/health-protection-gap-the-esoteric-concept>
- Chatteraj A,, Jadav p (2019) The Relevance and Application of Certificate of Registration in Motor Insurance-Insurance Times, <https://www.bimabazaar.com/the-relevance-and-implications-of-certificate-of-registration-in-motor-insurance>
- Chatteraj A,, India’s health transition popping up new risks for health Insurers(2019) The Insurance Times - <https://www.bimabazaar.com/indias-health-transition-popping-up-new-risks-for-health-insurers>
- Chatteraj A ,, Expanding the Penetration Frontier In Indian Insurance Sector Through Cooperatives ,Mutuals and Community-Based Organizations’(2017)- BIMAQUEST, <http://www.bimaquest.niapune.org.in/index.php/bimaquest/article/view/14>
- Chatteraj A Health Policy -2017 –A progressive march towards Universal Health Coverage(2017) The Insurance Times;
- Chatteraj A,, Managing Customer Expectation- In Competitive Scenario(2017) The Insurance Times , <https://www.bimabazaar.com/managing-customer-expectation-competitive-scenario>
- [Chatteraj A.,An Equitable, Inclusive and a Fair Health System –A Far Cry at the Moment \(2016\) The Insurance Times](#)
- [Chatteraj A., India’s tryst with Universal Health Coverage’- \(.2016\) in The Insurance Times.](#)

- Chattoraj A,, "An Assessment of Geriatric Care Needs and Product Solution in India" (2015); Bima Quest-
- Chattoraj A,, "Obscure Policy wordings: Hampering the growth of Health Insurance as a product In India(2015) International Journal of Business Quantitative Economics and Applied Management Research, <http://ijbemr.com/wp-content/uploads/2015/04/Obcure-Policy-wordings-Hampering-the-growth-of-Health-Insurance-as-a-product-In-India.pdf>
- Chattoraj A,, "Mitigating India's Healthcare woes –Delivering Universal Health through Insurance" (2015)- International Journal of Business Quantitative Economics and Applied Management Research, <http://ijbemr.com/wp-content/uploads/2015/08/Mitigating Indias Healthcare woes.pdf>
- Chattoraj A,, "Popularizing Health Insurance through Social Marketing in India(2015) The Insurance Times
- Chattoraj A,, "Logical way to Penetrate the Rural Health Insurance Market(2013) PR Communication Age
- Chattoraj A,, "Saroj Hiremath,, Mapping the Potential Of Health Insurance in Rural Market(2013 The Insurance Times
- Chattoraj A,, "Exploring the Potential Of Health Insurance in Rural Market(2013) The Insurance Times,
- Chattoraj A,, "Reaching Health Insurance customers through Segmentation" –(2012) ; Manthan, the research journal of Institute of Management & Career Course, Pune
- Chattoraj A,, "Issue and challenges in Health Insurance (2010) Prartakak –NIA Journal ,Taxman
- Chattoraj A,, "Technically speaking – liability insurance (2009) The Insurance Times
- ,Chattoraj A,, "Analysis of Tort and its application in liability insurance"(2008) Bima Quest
- Chattoraj A,, "In search of an identity (2008) : The Insurance Times,
- Chattoraj A,, "The Changing Face of Customer"-(2007); The Insurance Times,“
- Chattoraj A,, "Customer delivered value – A key to success" (2005The Insurance Times,
- Chattoraj A,, "Customer delight – A myth or reality(2005) The Insurance Times,

BOOKS, CHAPTERS AND TECHNICAL REPORTS

Book -

-IMP: Motor Insurance Products and Policies (India)-published by Chartered Insurance institute -2020

Book Edited – along with Dr.Rakesh Agarwal -2020

Risk Management -Current Trends and Practises – published by Risk Management Association of India

Books chapter -

1.Health Insurance in India a review – a book published by Insurance times November 2009

Health Insurance- Is it on right trajectory? ISBN NO – 978-81-910342-0-2

Health Insurance Marketing- whose health is it serving? ISBN NO – 978-81-910342-0-2

2.General Insurance Year Book- Terrorism risk –How to deal with the growing demand?

Books – Co –authored three books on Health Insurance published by Insurance Institute of India

Books co-authored

Health Insurance in India a review – a book published by Insurance times November 2009

Health Insurance- Is it on right trajectory? ISBN NO – 978-81-910342-0-2

Health Insurance Marketing- whose health is it serving? ISBN NO – 978-81-910342-0-2

Books co-authored – General Insurance Year Book

Books Reviewed

1. IMU: Motor Insurance Claims and Underwriting (India)- published by Chartered Insurance institute -2020

(a) Guide for Marine Insurance ISBN: 978-93-81489-33-8;

(b) Health Insurance MCQ Guide –ISBN ; 978-93-81489-35-2

(c) General Insurance MCQ Guide

EDITORIAL POSITIONS AND REVIEWS

Editorial Advisory Board – The Insurance Times

Editorial Advisory Board – Banking & Finance
Resident Editor PR Communication
Resident Editor – Life Insurance

CONFERENCE, SEMINAR PAPER AND PRESENTATIONS MAGAZINE AND NEWSPAPER ARTICLES

- “Presented paper Sustainable Healthcare through Primary healthcare and alternative medicine”-at Interdisciplinary National Conference 2016 on Green Technology & Sustainable Development: Indigenous Practices- on 27th February ,2016
- Presented paper on ” Universal Health- Is it A Distant Dream or A Reality Coming True- at International Seminar on General Insurance : Emerging Issues jointly organized by Department Of Commerce ,University of Calcutta and Indian Insurance Society , Kolkata on 2nd March 2013”

- Key Note speaker at “Scopes & Challenges of Healthtech in Bangladesh”- GD Assist Limited (subsidiary of Green Delta Insurance Company Limited on 09-02-2020 Seminar Hall (Theatre Style), International Convention City Bashundhara (ICCB), Bashundhar
- Key Note speaker at National Insurance Tech Connect 2020- Eros International Hotel ,New Delhi- 19-02-2020

- Valedictory Address at Abbott's Healthcare Roundtable meeting -2019- TAJ PALACE ,DIPLOMATIC ENCLAVE ,NEW DELH- 04-09-2019
- Panellist at the 11th FICCI HEALTH INSURANCE CONFERENCE Health Insurance 2.0: Enabling Change 11 March 2019, FICCI, New Delhi on’ Health Tech 2.0 : At the Point of Sale or Point of Care’

INTERVIEWS AND MEDIA IMPACT

- Interviewed CEOs like Mr.Ritesh Kumar , HDFC ERGO General Insurance, Mr.Girish Kulkarni ,CEO Sudlife for The Insurance Times .
- Interview of Debashish Chatterjee, in The Telegraph
- Interview of G.V. Rao in Times of India
- Book review – LIC Story – Making of India’s Best Known brand – Kamalji Sahay published in The Insurance Time -2018

MDP SESSIONS, WORKSHOPS AND TECHNICAL LECTURES

- Coordinated around 75 MDPs as Programme Director since 2008 till date
- Engaged around 650 MDP sessions in Insurance domain -Health, Motor, Liability, Marine , Property and casualty and Marketing .
- On an average engaged 100 to 150 sessions in various MDP programmes in each year between 2008 and 2013 particularly in Strategic Marketing, Branding, Retail and Services Marketing, Health insurance marketing, Claims and Underwriting market, Motor and liability insurance products.
- Programme Director of MDP Programme on 'Effective Management of Health Insurance Portfolio'- held between 17-10-2019 and 19-10-2019 in which overseas countries also participated .
- In 2016, engaged sessions for the senior executives of National Insurance Co.Ltd on "Brand Value".
- Conducted two day workshop for the senior executives of Cholamandalam General MS, one of the largest insurance companies of the country at their Chennai Head Office in 2013.
- ***Overseas exposure***
 - Conducted Overseas Programme on Basics of Insurance and Underwriting for Oman Insurance Company, Dubai at Dubai.
 - Conducted Programme on Fire, Accident and Motor Insurance in for Professional Insurance Corporation of Zambia Ltd., Lusaka, Zambia (For Junior Executives) at Lusaka.
 - Conducted Programme on Fire, Accident and Motor Insurance for Professional Insurance Corporation of Zambia Ltd. in Lusaka, Zambia for Senior Executives at Lusaka.
 - Conducted Comprehensive Technical Programme in General Insurance for Nyala Insurance S.C... Ethiopia at Addis Ababa.
 - Conducted Programme on Health Claims Management for Allied Insurance Company of the Maldives Pvt. Ltd., Maldives at Male.
- **PROFESSIONAL ASSOCIATIONS AND MEMBERSHIPS**
 - Member, Asia-Pacific Risk and Insurance Association (APRIA) since -2019
 - Member Risk Management Association of India