

Manish Shyam Nachnani

Insurance operator · 21 years

ICICI LOMBARD · UNITEDHEALTH OPTUM, NEW YORK · CEO LEADERSHIP AWARD · 3x INNOVATION AWARDS

THE COMMITMENT

One board-visible KPI. One hundred days. *Measured, moved, handed off.*
The fee model is the alignment mechanism. The point is the number.

The boardroom clock

what every Indian insurance board is talking about in 2026

ON THE CALENDAR · REGULATORY

- 01 Bima Sugam**
carrier-agnostic marketplace going live
- 02 EOM ceiling**
expense-of-management caps in force
- 03 Cashless SLAs**
1-hr pre-auth, 3-hr discharge
- 04 DPD Act**
consent, rights, breach at board level
- 05 IFRS 17 · RBC**
reporting and solvency transition

ALWAYS ON · EVERGREEN

- 06 Non-linear growth**
scale the book without scaling cost
- 07 Digital transformation**
core platform modernisation unfinished
- 08 AI adoption**
GenAI in claims, UW, service, fraud
- 09 Combined ratio > 100**
underwriting profitability under pressure
- 10 Competition**
insurtechs, new entrants, price wars
- 11 Manpower & org**
product · BA · PMO · automation gaps

PROBLEMS I SOLVE

NPS & grievance · Renewal · Claims cost · Migration & M&A · Digital channels · Greenfield · Org build-out · What to build

ENGAGEMENT TRACKS

Board Diagnostic <i>6 weeks, written</i>	100-Day Fix <i>embedded, KPI-tied</i>	Fractional COO <i>3 d/wk, 6 mo min</i>	Fractional CDO <i>3 d/wk, 6 mo min</i>	Fractional CXO <i>3 d/wk, 6 mo min</i>
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DELIVERED

+15 NPS POINTS <i>claims · ICICI Lombard</i>	180 DAYS <i>greenfield US payer · UHG Optum</i>	5x ZERO-DOWNTIME <i>core migrations · career</i>
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RECOGNITION

CEO Leadership Award · ICICI Lombard · 3x Innovation Awards · UnitedHealth Group · India's first PHYD / PAYD · Healthcare Innovation

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REFERENCES UNDER NDA AFTER FIRST CALL