

# NATASHA SINGHAL

Consultant

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## Current Responsibility

Natasha Singhal is a consultant in the Milliman London Healthcare Practice. She joined Milliman in 2012, working primarily in the UK market but also with material international experience.

## Professional Work Experience

Natasha's experience spans traditional actuarial and clinical analysis with key areas, including:

- Conducting actuarial consulting services to private and public healthcare providers within the UK
- Pricing healthcare products domestically and internationally, including reviewing product designs and building bespoke pricing models for new startups
- Performing capital analysis and Solvency II regulatory reporting, including:
- Building a healthcare-specific SCR model for a UK healthcare provider, including the calculation of Undertaking-Specific-Parameters (USP)
- Calculating capital injection required to reach capital adequacy for an international healthcare provider
- Reviewing capital models whilst supporting chief actuary roles
- Running experience analysis on past data, including data manipulation to create multiways, formulating and running GLM models and factor analysis
- Manipulating large healthcare datasets using SAS and SQL for various projects, including overseeing the development of the Milliman UK Health Cost Guidelines.
- Ad-hoc and business focused investigations and analysis on drivers of claims experience using large claims data sources, with a deep understanding of healthcare claims data.
- Reserving for health insurers.
- Modelling care pathways for medical management

Natasha has undertaken several secondments over the years, with work ranging from building product specific pricing models, providing pricing expertise in a reviewer capacity, building an internal model to calculate the impact of climate change on an international book

alongside reserving reviews. Clients have included Bupa Global, Bupa UK, AXA and The Exeter.

## Professional Designations

FIA C.Act – Chartered Actuary (Fellow), Institute and Faculty of Actuaries (UK)

## Education

London School of Economics and Political Science, Honours in BSc Business Mathematics and Statistics

## Presentations and Publications

- <https://uk.milliman.com/en-GB/insight/Looking-at-cancer-trends-through-Milliman-UK-Health-Cost-Guidelines>
- <https://uk.milliman.com/en-GB/insight/Value-of-care-categories>
- <https://uk.milliman.com/en-GB/insight/Emerging-risks-in-insurance-Climate-change>
- <https://uk.milliman.com/en-GB/insight/Role-of-data-in-transforming-UK-private-medical-insurance-analytics>
- <https://uk.milliman.com/en-GB/insight/A-case-study-Risk-adjustment-in-the-UK-PMI-market>
- <https://uk.milliman.com/en-GB/insight/The-role-of-wearables-in-private-medical-insurance>
- <https://uk.milliman.com/en-GB/insight/Peer-review-Performance-metrics-for-premier-specialist-consultants-relative-to-nonpremier>
- <https://uk.milliman.com/en-GB/insight/Actuarial-benchmarking-of-inpatient-admissions-within-England-using-international-comparators>