

### Aarif Adam

FASSA  
CONSULTING ACTUARY



#### CURRENT RESPONSIBILITY

Aarif is a health consulting actuary at Milliman's Dubai office. He specializes in health insurance, with a particular focus on plan design and pricing, reserving, clinical risk management and health quality monitoring.

#### EXPERIENCE

Aarif has four years of experience in clinical risk management and specialized benefit pricing gained whilst working at the largest South African health insurer, Discovery Health.

Within the clinical risk management environment, Aarif has worked on developing provider profiles, assessing risk adjustment methodologies and monitoring disease management programs. Scheme experience monitoring has been a strong focus with the aim of managing inefficient sectors of the health system. Aarif has also been involved in the monitoring, segmentation and intervention of high-disease burden populations, with the aim of managing inefficient costs.

Improving the quality of healthcare within South Africa has been a primary focus and passion in the last two years. Aarif has worked on innovative product features aimed at altering clinical pathways and provider behavior to improve clinical outcomes while maintaining or reducing costs.

Prior to joining Discovery Health, Aarif was involved in expanding insurance coverage across Africa through Sanlam Ltd, the second largest insurer in South Africa. This involved managing the relationship with West African partners and providing actuarial support such as valuations, product development and business development.

Aarif has been involved with the development of the Actuarial Society of South Africa, assisting with the process of actuarial examinations. In addition, Aarif has had an active role in mentoring young actuaries in South Africa through being the head of mentoring at the Association of South African Black Actuaries.

In the HIV and AIDS environment, Aarif has co-authored and published in the South African Medical Journal.

#### PROFESSIONAL DESIGNATIONS

Fellow of the Actuarial Society of South Africa (FASSA)

#### EDUCATION

Bachelor of Business Science (Actuarial Science) Fluent in English, basic knowledge in Arabic

