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Harindra Sebastian, M.B.A., FSA, FCIA, MAAA, is the national chief health actuary of Alera Group. He brings to bear 20 years of actuarial consulting experience, having served some of the largest and most-complex clients in the U.S. and Canada, across a wide range of industries. His prior roles have encompassed client-relationship management, sales-growth leadership, financial management, intellectual capital development, and actuarial leadership. Harindra's client roster includes manufacturers, health care organizations, universities, banks, retailers, and power generation companies. His experience spans group benefit plan strategy, pricing, financial management, and program design. He also has experience in vendor management, including projects on due diligence for M&A deals, union negotiations, settlement of unfunded retiree benefit obligations, and guidance for cost reduction and talent attraction and retention through plan redesign. Harindra holds an executive M.B.A. degree from the Kellogg School of Management at Northwestern University and a bachelor's of commerce degree (honours) from the Asper School of Business at the University of Manitoba. He is a fellow of the Society of Actuaries, a fellow of the Canadian Institute of Actuaries, and a member of the American Academy of Actuaries.