

**Raj Gulati**  
**Senior Vice President**  
**Risk Strategies**

Raj has over 24 years of experience in the insurance and reinsurance industry. Raj has built his career on the basis of superior customer service, client advocacy, collaboration and developing solutions through the use of reinsurance.

He is skilled in health, life, disability, the worksite market and a wide range of accident products. He works with insurance carriers, MGUs, health systems, hospitals, physician groups, and health plans to identify and secure risk transfer solutions for all forms of financial risk. Raj's broad background in risk and population health allows him to advise health care clients on all of their insurance and reinsurance needs. He is responsible for new business development, account management, program design and analysis, placement, and implementation.

Raj began his reinsurance career in 1999 at Towers Perrin, where he held the position of Vice President responsible for business development and client relationship manager in the Risk & Financial Services' Life, Accident and Health Reinsurance Practice. Most recently Raj was with EPIC Insurance Brokers & Consultants, where he was a Principal and held the position of Senior Vice President responsible for business development and account executive management for the national healthcare practice (inclusive of reinsurance).

A Penn State University graduate, he holds a bachelor's degree in management as well as multiple professional designations from the Life Office Management Association, including: Associate, Reinsurance Administration; Associate, Customer Service; and a Fellowship, Life Management Institute. He also holds a Life and Health as well as a Property and Casualty producer's license (resident is PA). He is also active in his volunteer work, serving as a Lead Organizer and Shavee for the St. Baldrick's Foundation where he has raised over \$177K and counting in 18 years. A father of two, Raj has been married to his wife, Robyn, for 23 years. He currently resides with his family in the Greater Philadelphia area.