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Avinash D. Maniram is a partner and senior consultant with PBI Actuarial Consultants Ltd., consulting to negotiated cost trusted clients with regard to the provision of group benefit programs. He has over 20 years of insurance and consulting experience. Avinash has a broad range of experience in employee benefits and technical expertise in the design, funding, pricing and valuation of group benefit programs in a negotiated contribution environment. He serves multi-employer clients in the construction, telecommunications, retail and service industries. Avinash has also served on the faculty of the actuarial sciences program at Simon Fraser University. He attended the University of Manitoba on scholarships from the International Brotherhood of Electrical Workers and the Canadian Federation of Labour. Avinash graduated with a bachelor of science degree (with Honours) specializing in actuarial and management sciences and subsequently obtained a master of science degree in actuarial mathematics. He is a member of the Canadian Legal/Legislative and Public Sector Committee of the International Foundation of Employee Benefit Plans.