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Karthik Balakrishnan is the Chief Data & Analytics Officer (CDAO) at Principal. In this role, he has stewardship for the company's data, analytics, and enterprise data science capabilities. He is responsible for accelerating Principal's business transformation towards a data-and-analytics-driven strategy and culture and establishing best practices for advanced analytics, data management, data architecture, and data governance.

Prior to joining Principal in 2021, Karthik was senior vice president and general manager IoT /Telematics at Verisk, one of the largest analytics pure-play companies in the world. In that role, he had full P&L responsibility for the IoT business unit including sales, product development, technology, data science, insights, and data management functions.

Karthik has 23 years of experience developing and leading data/analytics and product functions at Verisk, Allstate Insurance, and Fireman's Fund/Allianz Insurance Company. He has also worked at two start-up companies, including one as President and CEO.

Karthik earned his M.S. and Ph.D. degrees in Computer Science from Iowa State University and has over 20 research publications and a book from MIT Press. He is an active speaker and contributor to industry conferences and trade publications.

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