

Mrinal Sinha
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10th December, 2024

To Whom It May Concern,

I am honored to recommend Mr. Santosh Kumar Sarangapani for the Master's program in Actuarial Management at your institution. Santosh is a sincere and detailed oriented health insurance professional. His work is complemented by practical experience in implementing innovative healthcare AI and NLP technologies, medical large language models, and financial analytics. I understand that he has also completed CS1, CB1, and CB2 with the Institute and Faculty of Actuaries (IFoA), UK, demonstrating his commitment to pursuing a career in actuarial science.

While working with him at Star Health Insurance, I witnessed Santosh's exceptional ability to combine his medical knowledge with data analysis, to drive technology development. This enabled the creation of AI products for a discipline as complex as Medicine. This experience reflects his aptitude for managing complex, data-driven projects.

With the benefit of a Master's Program in Actuarial Management, I see Santhosh being able round out his knowledge and work experience. Combining his real-world experience with the theoretical knowledge-based offered by your program would pave the way for him to develop a career as a leader and a CXO in leading healthcare and insurance businesses.

There are very few people who have had the experience of putting AI to use. Santhosh has not only accomplished that, but in addition, his work enabled Star Health, India's largest Health Insurer, to deliver revenue growth and bottom-line savings. His work helped Star Health reduce claim processing from 6-8 hours per claim to 7.3 milliseconds per claim, across 15,000 hospitals! This execution ability is combined with the innate humility coming from his roots in a small village from Tamil Nadu, an attitude of collaborating, and an insider understanding of the world's fastest growing health insurance market. I see him not only carving out a great career for himself, but also contributing immensely to his classmates, professors, his college or university, and his community.

I strongly recommend Santosh for this program, as he embodies the qualities of a leader ready to make a meaningful impact in actuarial science. Please do not hesitate to contact me at mrinal.sinha@vitraya.com or +91 98996 04616 should you require further information.

Sincerely,



Mrinal Sinha