

To whomever It may concern

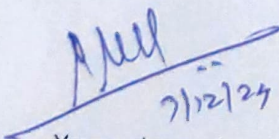
07-12-2024

I am delighted to write this letter of recommendation for Mr./ Dr. Santosh Kumar Sarangapani, who has been an invaluable member of our team at Cholamandalam MS General Insurance. As a key contributor, Santosh demonstrated exceptional analytical and strategic skills, saving INR 115 Crores (Approx. £1.06 million) through his critical role in fraud detection and analytics model development.

Santosh brings a rare combination of interdisciplinary expertise, with academic credentials in Dental Surgery (BDS) and Business Administration (MBA), complemented by professional achievements in data-driven analysis, strategic problem-solving, and project leadership. His ability to integrate financial, medical, and IT insights with innovative approaches makes him uniquely effective in navigating complex challenges.

Santosh has already completed CS1, CB1, CB2 (IFOA UK) and CB3 (IAI India), reflecting his dedication to actuarial science. His strong foundation in financial analysis, team leadership, and solution-oriented thinking positions him to excel in any program and contribute meaningfully to the actuarial profession in future.

Santosh's enthusiasm, adaptability, and proven track record make him a standout candidate. He was awarded "Excellence Award" for his above said achievement. I am confident he will be an asset to academic/ professional community. Please feel free to contact me at +91 8939814744 or subbiahm1@cholams.murugappa.com for further details.


Yours sincerely,

Mr. Subbiah M,

National Head- Motor Third Party,

Cholamandalam MS General Insurance Co Ltd.

subbiahm1@cholams.murugappa.com

Mobile Number- +91 8939814744



Cholamandalam MS General Insurance Company Limited

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Group)

Corporate & Registered Office: Dare House, 11 Floor, No 2, NSC Bose Road, Parrys, Chennai, TN 600001

IRDAI registration number: 123 | CIN: U66030TN2001PLC047977 | Website: www.cholainsurance.com

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Toll Free No: Motor Insurance 1800 208 5544, Health and Other Insurance 1800 208 9100, SMS 'CHOLA' to 56677