



COVERAGE DOCKET

**MR. S. S. GOPALARATHNAM RETIRES AS THE
MANAGING DIRECTOR OF CHOLAMANDALAM MS
GENERAL INSURANCE CO. LTD.**

JUNE 2020



**Prepared by
Perfect Relations Pvt. Ltd**

PRINT COVERAGE

Publication: The Hindu

Date: 01-07-2020

Edition: Chennai, Delhi, Mumbai, Bengaluru, Kochi

'COVID claims 3 times higher than average'

SPECIAL CORRESPONDENT
CHENNAI

Charges for treatment for COVID-19 vary widely, resulting in higher insurance claims and efforts are on to standardise the treatment rates, according to an insurance company official.

The General Insurance Council is trying to bring in standardisation of COVID-19-related treatment rates, said S.S. Gopalarathnam, who laid down office as MD of Chola MS General Insurance Co. on Tuesday.

Responding to a query while talking to reporters, he said, "Covid-related claims under normal health insurance come to about ₹1.8 lakh on average while other claims are in the region of ₹45,000."

He also said the pandemic would lead to a contraction of up to 2.5% in the general insurance business for FY21. "In the first quarter, the industry witnessed a contraction of 12-13% in sales whereas Chola MS General Insurance saw a 15% contraction following the lockdown, he said. Mr. Gopalarathnam will be succeeded by V. Suryanarayanan – currently president and COO – on July 1.

Mr. Gopalarathnam said the second quarter would be better than the first, with the company expecting flat growth in the second quarter.

Publication: The New Indian Express

Date: 01/07/2020

Edition: Chennai, Bengaluru, Bhubaneswar, Kochi

NEW ROLE

V SURYANARAYANAN IS NEW MD OF CHOLA MS GENERAL INSURANCE

Chennai: Cholamandalam MS General Insurance Company on Tuesday appointed V Suryanarayanan as new managing director, with effect from July 1. He succeeds S S Gopalarathnam, who retired after serving the company for over 41 years. Prior to this, Suryanarayanan was serving the company as its president and chief operating officer. "The best edition of Murugappa Group and Chola MS shall continue even during my reign as the head of the company," the new MD said. The company is a joint venture between Chennai-headquartered Murugappa Group and Japan-based Mitsui Sumitomo Insurance Company Ltd.

Publication: The Economic Times

Date: 01-07-2020

Edition: Chennai

Cholamandalam MS General Insurance Managing Director, SS Gopalarathnam retires

CHENNAI: Cholamandalam MS General Insurance on Tuesday announced the retirement of SS Gopalarathnam as the managing director of Cholamandalam MS General Insurance Co. Gopalarathnam retired on Tuesday after a career spanning 41 years. He joined the Murugappa Group in 1979 as a management trainee at TI Cycles and served in various capacities in the finance and marketing functions across TI Cycles, TI Miller and TPI till 1998, when he was made the general manager - Tubes. Consequent to his retirement, V Suryanarayanan, currently president and COO will take over as the managing director from July 1, 2020. – **Our Bureau**

Publication: The Hindu Business Line

Date: 02/07/2020

Edition: Chennai, Bengaluru, Kochi, Ahmedabad, Bengaluru, Chandigarh, Chennai, Delhi, Hyderabad, Kochi, Kolkata, Mumbai, Pune

Chola MS sees traction in two-wheeler, tractor and health insurance business

G BALACHANDAR

Chennai, July 1

Chola MS General Insurance has indicated that the company is reaching close to pre-Covid-19 levels in two-wheeler insurance business, even as the overall general insurance industry is staring at a phase of decline in the near term.

Over the last two to three weeks, sales of two-wheelers have seen an increase, driven mainly by rural demand. Chola's two-wheeler insurance business has also seen traction, and is reaching close to pre-Covid-19 levels, V Suryanarayanan, President and Chief Operating Officer, told *BusinessLine*.

In two-wheelers, the rural-centric motorcycle segment has seen a revival in demand and sales of bikes are gradually moving northwards, while the scooter segment is still impacted as most of the urban centres are under lockdown.



"Two-wheeler industry demand recovery has surprised OEMs and dealers alike. Preferences for personal vehicles over the use of public transport in the current crisis and high disposable incomes in the rural market owing to a good harvest, among others, have helped revive demand for two-wheelers.

"Inquiries reaching pre-Covid-19 levels have provided some comfort regarding demand sustainability," according to analysts of Motilal Oswal Securities.

The two-wheeler segment ac-

counts for about 10 per cent of the overall motor portfolio (about ₹3,200 crore) of Chola MS, and the company expects a significant increase in two-wheeler business this year.

Tractors shine


The company is also seeing brighter opportunities for the sale of insurance products in the tractor segment in the near term due to growth in tractor sales helped by good rabi harvest, sound reservoir levels, and forecast of normal rains.

While two-wheelers and tractors promise bright prospects in the retail business, the company's health insurance business continues to see strong momentum. Its recently-launched products - Covid-19 cover (group scheme) and Arogya Sanjeevani - have been well-received on the back of growing awareness for health insurance products.

Publication: The Financial Express

Date: 01-07-2020

Edition: Ahmedabad, Bengaluru, Bhubaneswar, Chandigarh, Chennai, Delhi, Hyderabad, Kochi, Kolkata, Mumbai, Pune



GROWTH EXPECTED IN Q3
SS Gopalarathnam, outgoing MD, Cholamandalam MS

In Q1, we (Chola MS General Insurance) may be de-growing at around 14-15% and the industry's degrowth will be around 12-13%... We expect some kind of flattening in Q2. Q3 onwards, we may expect some growth. There is high possibility for motor insurance coming back to normal.

Publication: The Statesman

Date: 01/07/2020

Edition: Delhi

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Chola MS General MD:
Cholamandalam MS General Insurance Company on Tuesday announced the appointment of V Suryanarayanan as its new managing director with effect from 1 July. Mr Suryanarayanan succeeds Mr S S Gopalarathnam, who retires on Tuesday after serving the company for over 41 years, the company said. Mr Suryanarayanan currently serves the company as its president and chief operating officer and he will take over the new role on 1 July.

PTI

Publication: DT Next

Date: 01/07/2020

Edition: Chennai

Non-life insurance sector to log negative growth in FY21

CHENNAI: The non-life insurance industry is expected to log negative growth this financial year (FY21) due to Covid-19 pandemic, according to a top official of Cholamandalam MS General Insurance Company, here on Tuesday.

Announcing retirement from the Murugappa Group insurance firm, SS Gopalarathnam said V Suryanarayanan, President & COO, would take over as the Managing Director on July 1. The company is a joint venture between the Rs 381 billion turnover Murugappa Group and Mitsui Sumitomo Insurance Group, Japan.



V Suryanarayanan

Gopalarathnam said the non-life insurance industry would suffer de-growth in the first quarter of FY21. The Q2 business figures might be flat compared with Q2FY20. The industry could start logging growth from the Q3, but overall there might be zero growth or two per cent negative growth for FY21, he added. For Cholamandalam MS General, the business de-growth during Q1FY21 was about 14 per cent, he said.

The rural demand for two-wheelers will give impetus to the automobile insurance business. An increase in demand for two-wheelers has resulted in better business for the non-life insurers, he added. The Insurance Regulatory and Development Authority of India too recently tweaked the norms for long-term policies, resulting in lower premium outgo for new vehicle buyers.

Publication: The Morning Standard

Date: 01/07/2020

Edition: Delhi

NEW ROLE

V SURYANARAYANAN IS NEW MD OF CHOLA MS GENERAL INSURANCE

Chennai: Cholamandalam MS General Insurance Company on Tuesday appointed V Suryanarayanan as new managing director with effect from July 1. He succeeds S S Gopalathnam, who retired after serving the company for over 41 years. Prior to this, Suryanarayanan was serving the company as its president and chief operating officer. "The best edition of Murugappa Group and Chola MS shall continue even during my reign as the head of the company," the new MD said. The company is a joint venture between Chennai-headquartered Murugappa Group and Japan-based Mitsui Sumitomo Insurance Company Ltd.

Publication: Trinity Mirror

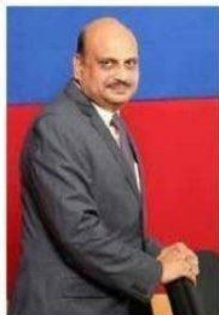
Date: 03/07/2020

Edition: Chennai

Suryanarayanan takes over as MD of Chola MS

Chennai, July 2: Cholamandalam MS General Insurance Co. Ltd., has announced the retirement of S. S. Gopalathnam as the Managing Director and V. Suryanarayanan, currently President and COO, will take over as the Managing Director of Cholamandalam MS General Insurance Co. Ltd., effective 1st July 2020.

S. S. Gopalathnam retires as Managing Director of Cholamandalam MS General Insurance Co. Ltd. on 30th June 2020 after a long and distinguished career spanning an incredible 41 years. He joined the Murugappa Group in 1979 as a Management Trainee at TI Cycles and served in various capacities in the finance and marketing func-



V. Suryanarayanan

tions across TI Cycles, TI Miller and TPI till 1998, when he was made the General Manager - Tubes. Consequent to the retirement of S. S. Gopalathnam, V. Suryanarayanan, currently President and COO will take over as the Managing Director of Cholamandalam MS General Insurance Co.

Ltd., effective 1st July 2020.

V. Suryanarayanan is a Chartered Accountant and Company Secretary and has been in the financial services sector

of the Murugappa Group for the past 24 years of which the first 10 years were in Cholamandalam Investments and Finance. He moved over to Chola MS in 2006 as

CFO and has since then held other positions of Head of Claims, Underwriting, Reinsurance etc., and became the President and Chief Operating Officer in April 2019.

Publication: News Today

Date: 04/07/2020

Edition: Chennai

V Suryanarayanan is new MD of Chola MS General Insurance

| NT BUREAU |
Chennai, July 3:

Cholamandalam MS General Insurance Company has announced the appointment of V Suryanarayanan as its new managing director. Suryanarayanan succeeds S S Gopalarathnam, who retired on Tuesday after serving the company for over 41 years.

Gopalarathnam said, 'after spending 41 years in Murugappa Group, last 19 years in Chola and 12 plus years in Chola MS as its MD and CEO, I will be

retiring from service.'

Commenting about his successor, he said, 'Suryanarayanan is an old veteran in the Murugappa Group and he came into Chola and has been in the



company for 14 years. The last one year or so, he has been the president and COO.' Suryanarayanan said it was an honour and privilege to take over the reins from Gopalarathnam.

Publication: Duniya Khabar

Date: 01/07/2020

Edition: Bhubaneswar

**MR. S. S. GOPALARATHNAM
RETIRES AS THE MANAGING
DIRECTOR OF
CHOLAMANDALAM MS GEN-
ERAL INSURANCE CO. LTD.**

Chennai, June 30th 2020: Cholamandalam MS General Insurance Co. Ltd., today, has announced the retirement of Mr. S. S. Gopalarathnam as the Managing Director and Mr. V. Suryanarayanan, currently President and COO, will take over as the Managing Director of Cholamandalam MS General Insurance Co. Ltd., effective 1st July 2020.

Mr. S. S. Gopalarathnam retires as Managing Director of Cholamandalam MS General Insurance Co. Ltd. on 30th June 2020 after a long and distinguished career spanning an incredible 41 years. He joined the Murugappa Group in 1979 as a Management Trainee

at TI Cycles and served in various capacities in the finance and marketing functions across TI Cycles, TI Miller and TPI till 1998, when he was made the General Manager - Tubes.

Consequent to the retirement of Mr. S. S. Gopalarathnam, Mr. V. Suryanarayanan, currently President and COO will take over as the Managing Director of Cholamandalam MS General Insurance Co. Ltd., effective 1st July 2020. Mr. S. S. Gopalarathnam leaves behind a company with a strong and capable team that is trusted by customers and respected by peers in the industry and is well positioned for further growth.

Publication: Makkal Kural

Date: 04/07/2020

Edition: Chennai

முருகப்பா குருப் சோழமண்டலம் இன்சூரன்ஸ் நிர்வாக இயக்குனராக வி.சூரியநாராயணன் நியமனம்

12 மடங்கு வணிகம் உயர்த்திய எஸ்.எஸ்.கோபாலரத்னம் ஓய்வு

சென்னை, ஜூலை 3-
முருகப்பா குருப் திறமையான நிபுணர்களை நியமித்து தங்கள் நிறுவனங்களை சிறப்பாக செயல்பட வைத்துள்ளது. இதன் நிர்வாக இயக்குனரான எஸ்.எஸ். கோபாலரத்னம், இந்த நிறுவனத்தில் 41 ஆண்டு பணியாற்றிய அனுபவம் பெற்றவர். இவர் சோழமண்டலம் எம்.எஸ். பொது இன்சூரன்ஸ் நிறுவன வணிகத்தை ரூ.350 கோடியிலிருந்து, ரூ.4400 கோடியாக உயர்த்தி சாதனை படைத்தார்.

இவர் ஓய்வு பெற்றதை தொடர்ந்து, இதன் நிர்வாக இயக்குனராக இதில் 24 ஆண்டு பணியாற்றிய அனுபவம் பெற்றவரும், தலைமை செயல் அதிகாரியாகவும் பணியாற்றிய வருமான வி.சூரியநாராயணன் நியமிக்கப்பட்டுள்ளார். இவர் பொது இன்சூரன்ஸ் துறை நிபுணர் ஆவார்.

வி.சூரியநாராயணன் ஆடிட்டர், கம்பெனி செயலாளர் படிப்பு படித்து, முருகப்பா குருப் நிதித் துறையில் அனுபவசாலி. இதில் முதல் 10 ஆண்டுகள் இவர் சோழமண்டலம் பைனான்ஸ் நிறுவனத்தில் பணிபுரிந்துள்ளார். 2006 -ம் ஆண்டில் சோழா இன்சூரன்ஸில் தலைமை நிதி அதிகாரியாக செயல்பட துவங்கி, இன்சூரன்ஸ் கோரிக்கை, முதலீடு, மறு இன்சூரன்ஸ் துறைகளை நிர்வகித்துள்ளார். இவர் கடந்த 2019 ஏப்ரல் முதல் பிரசிடெண்ட் மற்றும்

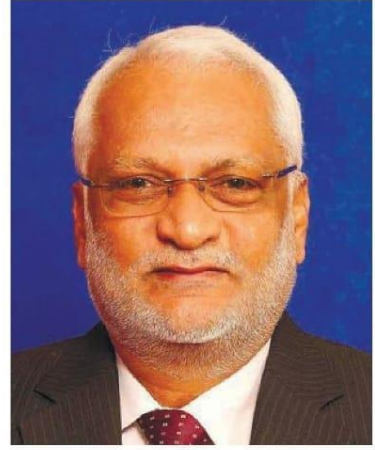


வி.சூரியநாராயணன்

தலைமை ஆபரேட்டிங் அதிகாரியாக செயல்பட துவக்கினார்.

பல்வேறு நிதி திட்டங்களை விற்பனை, பொது இன்சூரன்ஸ் துறை பற்றிய முழுமையான திறமை கொண்டவர் வி.சூரியநாராயணன் ஆவார். இவரது நிர்வாகத்தில் சோழமண்டலம் எம்.எஸ். ஜெனரல் இன்சூரன்ஸ் சிறப்பாக செயல்படும்.

இதன் நிர்வாக இயக்குனராக செயல்பட்டு ஓய்வு பெற்ற எஸ்.எஸ். கோபாலரத்னம், முருகப்பா குருப்பில் நிர்வாக பிரிவு பயிற்சியாளராக 1974-ல் துவங்கி, 41 ஆண்டுகள் பல்வேறு குருப் நிறுவனங்களில்



எஸ்.எஸ்.கோபாலரத்னம்

நிதி மார்க்கெட்டிங் துறையில் பணியாற்றினார்.

2002-ஆம் ஆண்டில் சோழமண்டலம் இன்சூரன்ஸ் துவக்க நிறுவன உறுப்பினராக துவங்கி, இதன் தலைமை செயல்

அதிகாரியாக 12 ஆண்டுகள் செயல்பட்டு இதன் வர்த்தகத்தை ரூ.350 கோடியிலிருந்து, ரூ.4400 கோடியாக உயர்த்தினார்.

சோழமண்டலம் எம்.எஸ். ஜெனரல் இன்சூரன்ஸ் நிறுவனம் ஜப்பான் மிட்சுயி இன்சூரன்ஸ் கூட்டு நிறுவனம் ஆகும். இது பற்றி அறிய www.cholainsurance.com வலைதளத்தைப் பார்க்கலாம்.

Publication: Virtual Times

Date: 01/07/2020

Edition: Chennai

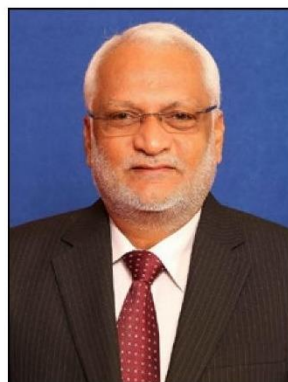
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ident and Chief Operating Officer in April 2019. He combines rich experience in retail financial services, a deep understanding of general insurance and a prudent approach to balancing risk with growth. In 2002, Gopalarathnam had started Cholamandalam General Insurance Company Ltd. (later Cholamandalam MS General Insurance Company) as a founding member.

ONLINE COVERAGE

S.No.	Portal Name	Link	Media Value
1	NewsVair	https://newsvoir.com/release/mr-s-s-gopalarathnam-retires-as-the-managing-director-of-cholamandalam-ms-general-insurance-co-ltd-14108.html	50000
2	PTI News	http://www.ptinews.com/pressrelease/41518_press-subMr--S--S--Gopalarathnam-Retires-as-the-Managing-Director-of-Cholamandalam-MS-General-Insurance-Co--Ltd-	50000
3	Economic Times	https://economictimes.indiatimes.com/news/company/corporate-trends/ss-gopalarathnam-cholamandalam-ms-general-insurance-managing-director-retires/articleshow/76715729.cms?from=mdr	50000
4	Times of India	https://timesofindia.indiatimes.com/business/india-business/s-s-gopalarathnam-retires-as-md-of-cholamandalam-ms-general-insurance/articleshow/76728866.cms	50000
5	India Infoline	https://www.indiainfoline.com/newsvoir?c_article_id=14108&c_author_id=7585&originurl=https%3A%2F%2Fwww.indiainfoline.com%2Fnewsvoir	50000
6	Outlook India	https://www.outlookindia.com/newsscroll/mr-s-s-gopalarathnam-retires-as-the-managing-director-of-cholamandalam-ms-general-insurance-co-ltd/1882418	50000
7	Yahoo News	https://in.news.yahoo.com/mr-gopalarathnam-retires-managing-director-063609586.html	50000
8	HR Nxt	https://hrnxt.com/news/executive-moves/s-s-gopalarathnam-retires-as-md-of-cholamandalam-ms-general-insurance/21472/2020/07/01/	50000
9	The Week	https://www.theweek.in/wire-updates/business/2020/07/01/pwr4-chola-ms-general-insurance-company-limited.html	50000
10	The Asian Chronicle	http://www.theasianchronicle.com/press-release/?c_article_id=14108&c_author_id=7585	50000
11	News Reach	https://newsreach.in/tamil-nadu/mr-s-s-gopalarathnam-retires-as-the-managing-director-of-cholamandalam-ms-general-insurance-co-ltd/	50000
12	Web India 123	http://news.webindia123.com/news/newsvoir.asp?c_article_id=14108&c_author_id=7585&originurl=https%3A%2F%2Fnews.webindia123.com%2Fnews%2Fnewsvoir.asp	50000
13	The Covai Post	https://www.covai-post.com/news-cache/?c_article_id=14108&c_author_id=7585&originurl=https%3A%2F%2Fwww.covai-post.com%2Fnews-cache%2F	50000
14	Daily Hunt	https://m.dailyhunt.in/news/india/english/newsvoir-epaper-newsvoir/mr+s+s+gopalarathnam+retires+as+the+managing+director+of+cholamandalam+ms+general+insurance+co+ltd-newsid-n194935396	50000
15	Apeksha News	https://apekshanews.com/mr-s-s-gopalarathnam-retires-as-the-managing-director-of-cholamandalam-ms-general-insurance-co-ltd-27864	50000
16	Gadgets 2.in	http://gadget2.in/newspr1.php?c_article_id=14108&c_author_id=7585&originurl=http%3A%2F%2Fgadget2.in%2Fnewspr1	50000
17	Vishva Times	https://vishvatimes.com/home/newspr1?c_article_id=14108&c_author_id=7585&originurl=https%3A%2F%2Fwww.vishvatimes.com%2Fnewsvoir	50000

18	Buziness Bytes	http://buzinessbytes.com/newsvoir/?c_article_id=14108&c_author_id=7585&originurl=http%3A%2F%2Fwww.buzinessbytes.com.com%2Fnewsvoir	50000
19	Live at News	https://liveatnews.com/newsvoir?c_article_id=14108&c_author_id=7585&originurl=http%3A%2F%2Fliveatnews.com%2Fnewsvoir	50000
20	Nation News	http://nationnews.in/press-releases/?c_article_id=14108&c_author_id=7585&originurl=http%3A%2F%2Fwww.nationnews.in%2Fnewsvoir	50000
21	The Reporting Today	http://www.thereportingtoday.com/newsvoir/?c_article_id=14108&c_author_id=7585	50000
22	News Blare	http://www.newsblare.com/press-releases/?c_article_id=14108&c_author_id=7585&originurl=http%3A%2F%2Fwww.newsblare.com%2Fnewsvoir	50000
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	Total number of clips	Media Value	PR Value
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Online	76	3800000	NA
TOTAL	119	6282402	12412010

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