

**Internship
at
Reliance General Insurance Co. Ltd. Hyderabad**

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1. Organization Profile

1.1 Introduction

Reliance General Insurance Company Limited is a part of Reliance Capital Ltd. Of the Reliance – Anil Dhirubahi Ambani Group, Reliance Capital is one of India's leading Private Sectors financial services company and ranks among top 3 private sector financial services and banking companies, in terms of net worth, Reliance Capital has interests in Asset management and mutual funds, stock broking, life and general Insurance, Proprietary investments, Private equity and other activities in financial services.

Reliance Capital Limited, is a Non banking Financial Company (NBFC) registered with Reserve Bank Of India, under section 45-IA of the Reserve Bank Of India Act, 1934.

Reliance General Insurance is a supplier of a basket of Insurance products such as Health, Motor, travel, Home and Student travel Insurance Policies.

Reliance General Insurance supply over 94 customized insurance products for Corporate, Individuals and SMEs.

Reliance General Insurance has 139 offices and more than 12,000 intermediaries across India.

Reliance General Insurance has a wide network. For Easy access for their distributors, RGI operates across 139 offices and more than 12,000 intermediaries, in 102 cities, spread over 24 states. RGI provides services through a transactional website, 24*7 call centers and tie-ups through channel partners, brokers and banks. RGI provides comprehensive coverage at minimal cost.

1.2 Vision

We want to score perfectly for world standard services & products, and want to be your first choice in domestic as well as global markets.

1.3 Mission

- Satisfy your need of insurance cover in that crucial hour
- Offer incomparable customer service
- Provide innovative products
- Better reach through presence across India and abroad

1.4 Goals

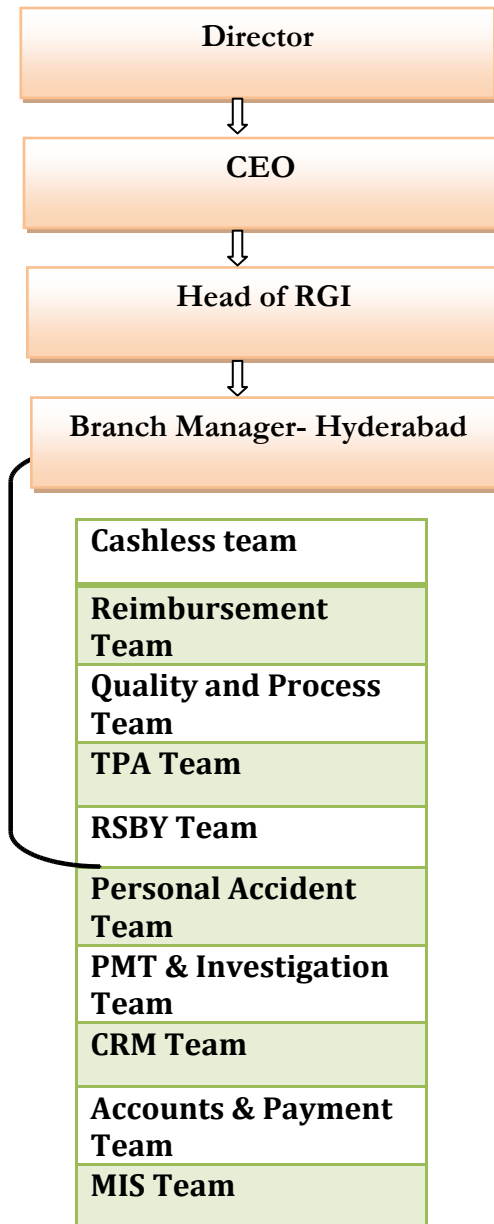
- Make affordable insurance accessible to all
- Keeping you, our customers, as focal point in all our operations
- Protect policy holders' interests
- Be the most innovative in product development

2. Departments and Teams

Reliance General Insurance in Hyderabad operates through 10 teams

1. Cashless Team
2. Reimbursement Team
3. Quality and Process Team
4. TPA Team
5. RSBY Team
6. Personal Accident Team
7. CRM Team
8. PMT & Investigation Team
9. Accounts & Payment Team
10. MIS Team.

3. Organogram of the Organization



4. Products Offered

For Individuals:

Motor Insurance

- Car Insurance
- Two Wheeler Insurance
- Commercial Vehicle Insurance
- Maruti Car Insurance
- Mahindra Car Insurance
- Hyundai Car Insurance

Health Insurance

- HealthGain Policy
- HealthWise Policy
- Wellness

Home Insurance

- House & Property Insurance

Travel Insurance

- Overseas Travel Insurance
- Annual Multi Trip Insurance
- Senior Citizen Travel Insurance
- Schengen Travel Insurance
- Asia Travel Insurance
- Student Travel Insurance
- Travel Insurance Offer
- USA Travel Insurance
- Middle East Travel Insurance
- Australia Travel Insurance

For Corporate & SMEs:

Corporate Insurance

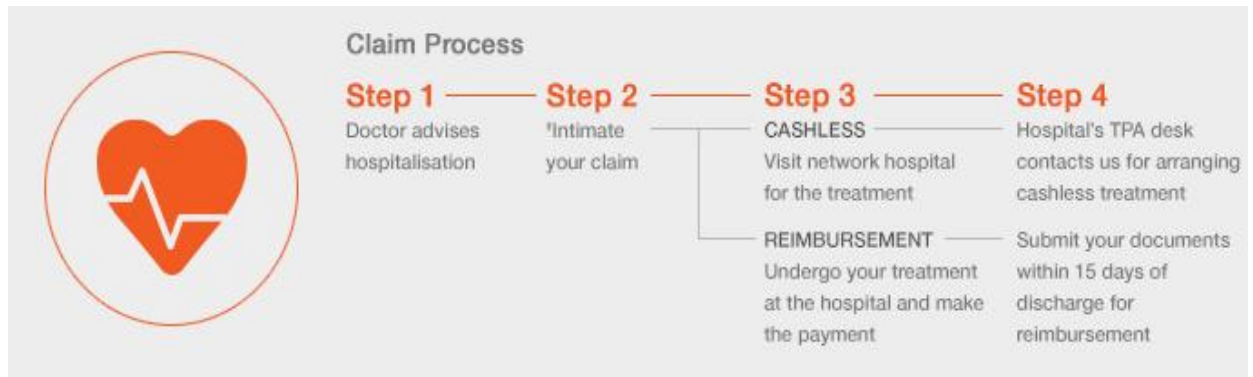
- Fire Insurance
- Engineering Insurance
- Marine Insurance
- Liability Insurance
- Package Insurance

Insurance for SMEs

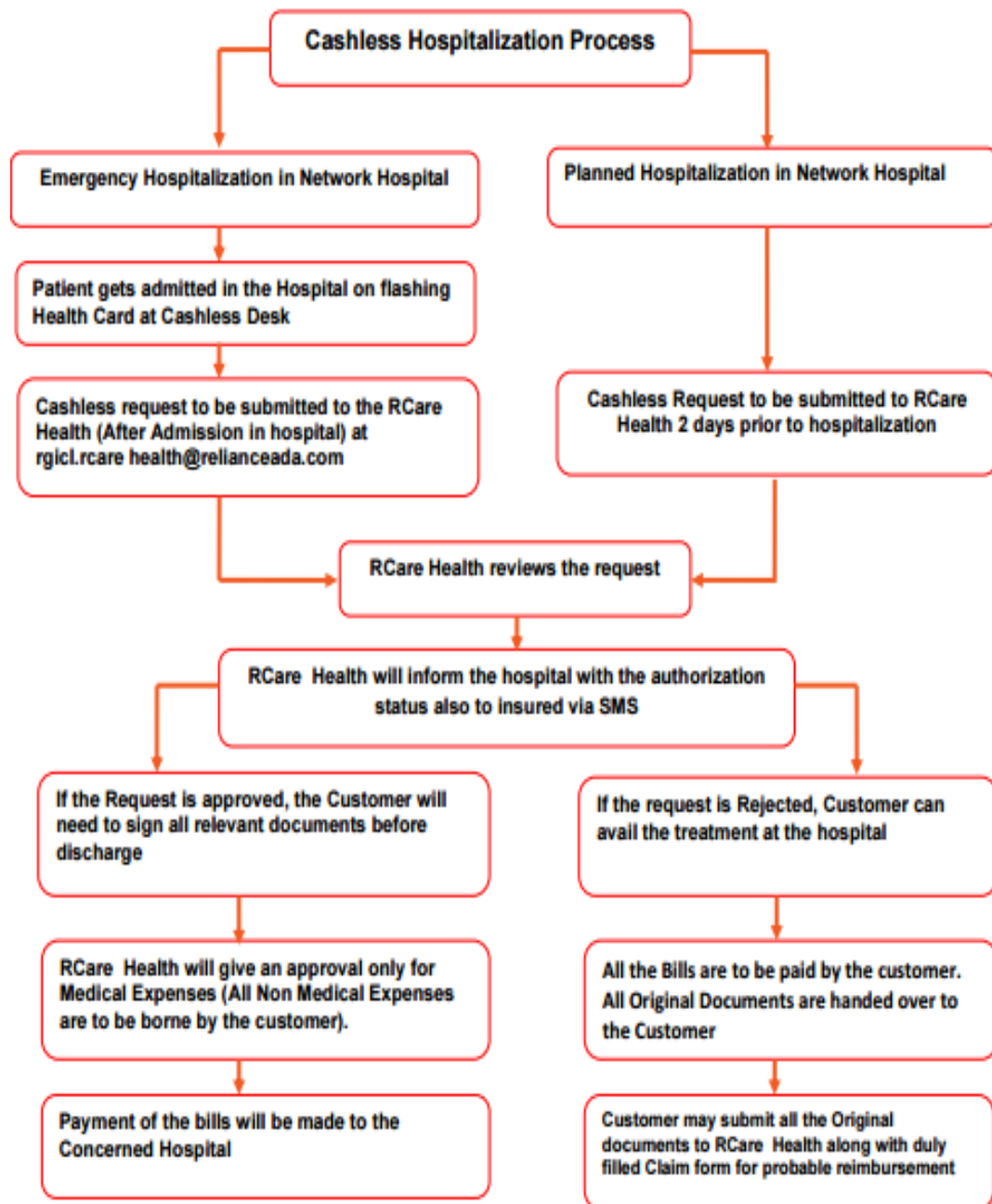
- Burglary & Housebreaking
- Fire Insurance
- Package Insurance
- Marine Insurance
- Group Mediclaim Insurance

5. Claims Processing

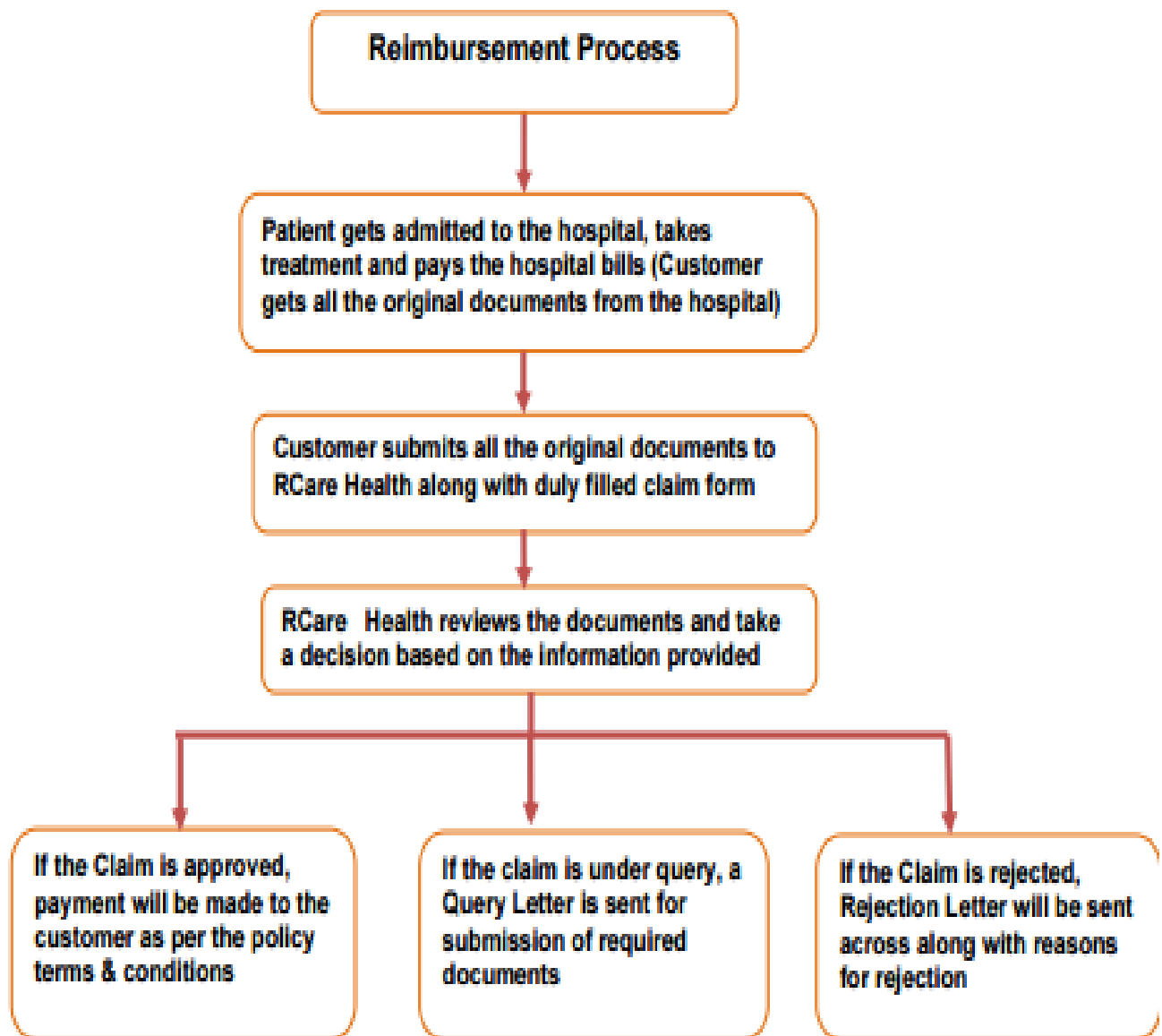
Health Claims Processing:



5.1 Cashless Hospitalization Process:



5.2 Reimbursement Process:



6. Learning Objectives

- To gain an overview of the Insurance Industry in India
- To understand overall functioning of various teams In RGI
- To understand the overall process of claims approval/denial in RGI.
- To understand the process of Cashless Hospitalization Facility and Reimbursement Facility.