

SUMMER INTERNSHIP PROGRAM

At

**TATA AIG General Insurance company Limited.
(Mumbai, Maharashtra)**

From May 19, 2025, to July 19, 2025

A REPORT BY

YANAGANDUL BADRINATH MURLI

ROLL NO: 0030

Master of Business

Administration

(HEALTHCARE ANALYTICS)

MBA-HA-01

1ST YEAR

2024-2026

Under the mentorship of

Dr. Sarthak Sengupta

(Assistant Professor),

SDH (School of Digital Health)



IIHMR University, Jaipur



Tata AIG General Insurance Company Ltd.

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Lower Parel, Mumbai - 400 013
Tel. No. +91 22 6669 9697
IRDA Registration No.: 108
CIN: U85110MH2000PLC128425

Mr. Badrinath Murli Yanagandul

**Indian Institute of Health Management Research,
Jaipur**

Dear Badrinath,

Subject: Internship Completion Certificate

We are glad to inform that **Badrinath Murli Yanagandul** has successfully completed his internship with **TATA AIG General Insurance Company Limited** from **May 19, 2025 - July 18, 2025**.

During the course of his internship, Badrinath was assigned with a project, titled as **"Past GHI RFQ analysis for >300 lives"** in **"SME"** department under the guidance of **Mr. Jai Sahu, Vice President - SME**. The nature of the assignment was confidential. Badrinath has successfully completed all the requirements of the project and has delivered an appreciable report.

We wish him the very best in his future endeavors.

TATA AIG General Insurance Company Limited

Divya Arya
Senior Vice President & Head – Corporate HR

IIHMR University Faculty Mentor Approval

This is to certify that **Mr. Yanagandul Badrinath Murli** of academic year 2024-26 **School of Digital Health** has prepared a poster with respect to his summer internship held during May-July 2025.

He has carried out work as per the guidelines. His poster is approved for presentation.

A handwritten signature in blue ink, appearing to be 'Dr. Sarthak Sengupta'.

Date: 30/07/2025

Dr. Sarthak Sengupta
Assistant Professor

Weely Report

Name of the Organisation: TATA AIG

Area/ Department/ Project of Summer Internship Program: SME

Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 1 From: 19/05/25 to 24/05/25

Activity Done	Our first day of Internship was started with Orientation on May 19th, and it was a really informative two days induction, we dived deep into the different insurance products and coverages that organization offers, how everything functions internally, the company's structure, and its impressive history as a brand. After that, I was assigned to the SME department and given a project focused on GHI RFQ Analysis for >300 Lives.
Linking theory (Classroom learning) with practice at your organisation	My Principles of Management coursework provided a strong foundation for understanding the organization structure and operations. Additionally, Organizational Behaviour concepts helped me grasp internal dynamics.
Gaps identified on the working area.	We experienced limited direct guidance from senior management this week, and specific tasks for our assigned project are still pending.
Suggestions for improvement	The organization need to improve and fill in their communication gap within, so that we can get easy access to tasks and complete them on time.
Plan for the next week	I'll continue familiarizing myself with TATA AIG products, Group Mediclaim coverage, and the claim process until I receive my full project details.



Signature of the Student

Badrinath M Y

Approved by the IIHMR University's Mentor

Dr. Sarthak Sengupta

(Assistant Professor)

Weely Report

Name of the Organisation: TATA AIG

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Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 2 From: 26/05/25 to 31/05/25

Activity Done	Week Started with continuing the study products offered by company and detailed learning about group health insurance and this was achieved from provided learning material and official website of the organisation which covered all information in detail. In Second day of week, we had opportunity to meet our project mentor who was a par of senior management wherein we had our first introduction session with mentor and provided overview of project objective and clarified the roles and responsibilities of project guide and supporting team members who would be assisting throughout the duration of project. From third day onwards with the guidance of project guide data was collected from internal team and continued with data cleaning and data exploration of given data.
Linking theory (Classroom learning) with practice at your organisation	Concepts of Database Management Systems course helped me in applying concepts practically with real world data such as Understanding Data Structure, Data normalization, Data Cleaning, Handling Missing Values in real world raw data.
Gaps identified on the working area.	One Key gap was identified during this week was communication gap, Regular interaction with project guide will be helpful to clear doubts and it will ensure that project heading in right direction and understanding of project objective.
Suggestions for improvement	Address communication gap between intern and project guide by structuring regular meeting where formal interaction needs to be done inf the form weekly review and what points where discussion in meeting need to be looped to project mentor which will help intern in understanding project objective given by mentor and guidance by project guide are heading in same direction. This would allow interns to clarify doubts in timely manner, receive continuous feedback and aligned with project objective.

Plan for the next week	• Structure and organize the cleaned dataset using excel using excel feature such as tables, filters and ranges for easy navigation and data analysis. • Performing Initial data analysis using excel features like SUMIF, VLOOKUP, COUNTIF and Pivot tables to identify trends, summarize data, and key pattern. • Visualize trends and patterns in using excel charts like bar charts, pie charts and line graphs. • Generate Key insights from data analysis • Share working excel file and key insights with project guide for discussion and understanding of the project and for further guidance of project.
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Badrinath M Y

Approved by the IIHMR University's Mentor

Dr. Sarthak Sengupta

(Assistant Professor)

Weely Report

Name of the Organisation: TATA AIG

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Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 3 From: 02/06/25 to 07/06/25

Activity Done	Third week began with structuring the cleaned dataset in excel file using table, range and filters and continued with data analysis and creating charts in excel. Generated insights and key findings and same are noted this achieved with continuous guidance and support from internal team. After finding key insights part of the week were focused on preparing a power point presentation for 15-day project review, 15-day review was aimed to summarize the progress made so far, including key learnings, initial findings and current status of project.
Linking theory (Classroom learning) with practice at your organisation	Data analysis subject helped me during this week of internship in understand trends and pattern which are derived using excel. I applied various data analysis methods in excel using Pivot tables and charts to understand and interpret the datasets effectively. This practical application helped reinforce my understanding of classroom concepts and demonstrated their relevance in real-world problem solving within the context of the insurance domain.
Gaps identified on the working area.	Communication gap was identified, as project guide was found busy to discuss project and findings, most of the time project guide found on business travel which brings communication gap. Establishing a consistent communication channel with the project guide would help clarify doubts promptly and enhance the overall effectiveness of the project work.
Suggestions for improvement	To address the gap in communication it is recommended to establish a structured schedule for regular virtual meetings with the project guide such as weekly review meetings or progress check-ins.
Plan for the next week	• Virtual meeting with project to discuss project findings. • Complete presentation work as per guidance of project guide for 15-day review which is about to schedule.

	• Post review project work planning.
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Signature of the Student

Badrinath M Y

Approved by the IIHMR University's Mentor

Dr. Sarthak Sengupta

(Assistant Professor)

Weekly Report

Name of the Organisation: TATA AIG

Area/ Department/ Project of Summer Internship Program: SME

Name of the Student: Badrinath M Y

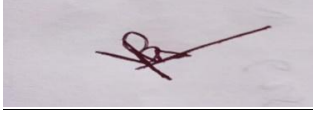
Roll no: 0030

Stream: MBA- HA

Week no: 4 From: 09/06/25 to 14/06/25

Activity Done	Fourth Week started with completing pending work of presentation for 15-day review. Schedule virtual meeting with project guide to communicate the current status of project and discuss project findings and same day HR scheduled 15-day review due non-availability of project guide as had planned business travel and project mentor was already in business travel. 15-day review was presented to project guide and HR as per the guidance of project guide. During review, several correction and feedback was shared by project guide and rest of the week was dedicated in identifying errors, addressing inconsistencies, and updating missing values in datasets. These changes impacted current analysis and updates required in presentation.
Linking theory (Classroom learning) with practice at your organisation	Data preprocessing and data quality management taught in DBMS and Data Analysis were applied practically with real world data sets in which identifying and handling missing values techniques used. Data validation techniques applied. Excel functions and logics used in recalculating and updating correct values in presentation.
Gaps identified on the working area.	In this week key gap identified was structured review and approval process before finalizing project deliverables.
Suggestions for improvement	Schedule review meetings with sufficient buffer time to incorporate feedback shared by project guide before presenting with HR in 15-day review.
Plan for the next week	Update presentation as per feedback shared by project guide, incorporate all data correction and update into the revised version presentation as recommended.

	Schedule internal review to check update and review project and insights. Continue data exploration to uncover additional insights that supports project objective.
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Approved by the IIHMR University's Mentor

Dr. Sarthak Sengupta

(Assistant Professor)

Weely Report

Name of the Organisation: TATA AIG

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Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 5 From: 16/06/25 to 21/06/25

Activity Done	Fifth week started with filtering and closely review the datasets and presentation before presenting to project mentor and guide, during this process I identified that some figures were incorrectly updated and accidentally removed during earlier data cleaning. These discrepancies were corrected and revied figures were updated in presentation. On the second day of the week virtual meeting was held with project where I presented the current status project with updates and changes were done in presentation. In this review project guide given suggestion to connect with sales team to understand possible reasons for drop in sales or drop in conversion but before connecting we discussed to go for statistical test to strengthen the analysis. The remaining days of the week were therefore dedicated to performing statistical tests.
Linking theory (Classroom learning) with practice at your organisation	During this I applied chi-square Test for Independence, a statistical method covered in academics to analyse the relationship between independent variable and dependent variables in datasets such as (e.g., zone, sales managers, industry type vs conversion status of quote). Applying this test in real world business scenario using excel tool helped me deepen my practical application and interpretation in decision making.
Gaps identified on the working area.	Gap identified in this week was lack technical supervision in statistical testing. While multiple tests were conducted, there was uncertainty about weather applied test are chosen correct or not, with project objective. Having subject matter expert or data analyst guidance on selection of statistical test would enhance the analysis and insights.
Suggestions for improvement	Schedule periodic technical review session focused specifically on methodology being applied not just on project status.

Plan for the next week	Continuing statistical analysis an explore relevant statistical method. Document finding, hypothesis and findings to review with project guide. Based on finding plan for structed interaction with sales team to know reason. Schedule a review with guide to communicate current project finding and status of project.
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Dr. Sarthak Sengupta

(Assistant Professor)

Weely Report

Name of the Organisation: TATA AIG

Area/ Department/ Project of Summer Internship Program: SME

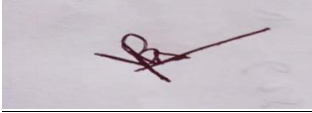
Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 6 From: 23/06/25 to 28/06/25

Activity Done	Sixth week began with continuing the statistical test to explore relationships. After completing Chi-square test, I performed Standardized residuals and Cramer's V test to measure Strength and direction of relationship between variables. The insights were incorporated in presentation for scheduled monthly review. Before Monthly review with mentor schedule a virtual review with project guided to present current work and findings. Changes incorporated in presentation recommended by project guide.
Linking theory (Classroom learning) with practice at your organisation	Statistical methods applied in this week like interpretation of chi-square results, standardized residuals and Cramer v test. Applying these techniques to insurance data helped in practical understanding of their usefulness in data driven decision making.
Gaps identified on the working area.	Limited availability of real-time support in document interpretation of complex statistical results.
Suggestions for improvement	Appoint a statistical reviewer or mentor to provide expert validation of tests conducted and help interpret results for business application.
Plan for the next week	Preparing Presentation for monthly review with statistical findings and visualize the summary of findings. Implement and incorporate changes in presentation as per project guide if any.



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Dr. Sarthak Sengupta

(Assistant Professor)

Weely Report

Name of the Organisation: TATA AIG

Area/ Department/ Project of Summer Internship Program: SME

Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 7 From: 30/06/25 to 05/07/25

Activity Done	Week 7 Started with scheduled monthly meeting attended by the mentor who was project reviewer, project guide and HR representative. In project presentation, I presented the Current findings based exploratory and statistical analysis which includes data trends charts, conversion ratio, and statistical testing. Following the presentation mentor provided detailed feedback and highlighted that current finding ae not fully aligned with project objective. It was emphasized that while the effort and analysis were noted, and asked to shift the focus that directly address the problem statement, wherein mentor shared specific guidance on how the project should proceed in the remaining weeks, including a clearer framework and expected deliverables. Also mentioned not to find the reason of non-conversion instead find the number of quotes which are not converted and meet the conditions of preferred quote definition. Based on this direction, the project work was realigned. In the remaining days of the week, I revisited the dataset and restarted the data cleaning process, ensuring all fields were properly formatted and consistent with the revised objectives. Next day of review a virtual meeting was schedule with project guide to discuss the mentor's feedback in detail and to plan the next steps accordingly. The rest of the week was spent working as per the revised structure and guidance provided by the project guide.
Linking theory (Classroom learning) with practice at your organisation	This week learned the importance of application aligning technical analysis with business objective which we studied during the course of business intelligence and data analysis. he ability to pivot based on stakeholder feedback, reassess analysis frameworks, and re-validate assumptions reflects key skills taught in coursework related to data driven decision making and agile project development.

Gaps identified on the working area.	A key gap identified this week was the initial lack of clarity in aligning analytical output with project goals. While statistical techniques were correctly applied, their relevance to the business problem was limited. This highlights a common gap between technical execution and business context understanding.
Suggestions for improvement	Ensure that the project objectives are revisited periodically to maintain alignment with expected outcomes. More frequent mentor interactions or interim reviews to validate the direction of work before major review milestones. Provide a clearly defined success metric or expected output early in the internship to avoid misalignment in approach.
Plan for the next week	Continue the revised data cleaning and structuring process in line with the updated project framework. Begin fresh exploratory data analysis focused specifically in finding the number of preferred quotes which meets the condition given definition. Incorporate additional variables or filters as suggested by the project guide to identify more relevant insights. Prepare a revised action plan and presentation draft for internal validation before the next checkpoint review.



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Dr. Sarthak Sengupta

(Assistant Professor)

Weely Report

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Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 8 From: 07/07/25 to 12/07/25

Activity Done	Week 8 began by continuing the data cleaning and exploratory data analysis work, which had been initiated in Week 7 following feedback from the monthly review. Based on this given feedback by mentor, Week 8 focused on realigning efforts to match the intended goals of the project. A joint meeting was conducted with the project guide and department manager, where the revised direction of the project was discussed in detail. The purpose of this meeting was to outline how the project should proceed to meet expectations. The rest of the week was spent working in accordance with the agreed-upon action points. Marked a more focused and structured approach in line with the mentor's feedback.
Linking theory (Classroom learning) with practice at your organisation	This week reinforced the practical relevance of classroom concepts related to Exploratory Data Analysis, Data Cleaning, and Problem Definition, as taught in subjects like Data Analysis, Database Management system. Concepts such as outlier detection, missing value treatment, and identifying variable correlations were applied using Excel to make the data usable and insights more accurate.
Gaps identified on the working area.	One key gap identified this week was the delayed clarification of project objectives, which led to misalignment in earlier phases of the project. While technical work was carried out, the lack of early stage validation from key stakeholders resulted in time being spent on analyses that were not directly useful for project goals.
Suggestions for improvement	Conduct a formal project kick-off meeting at the start of the internship involving mentors, project guides, and relevant department stakeholders to ensure objective clarity. Establish a weekly validation mechanism to check if ongoing work aligns with the project's scope and deliverables. Develop a structured project framework or roadmap, including defined checkpoints and clear responsibilities to avoid future misalignment.

Plan for the next week	Deepen the exploratory data analysis by narrowing down focus areas such as region-wise performance, industry type, and product category influence on conversion. Create summary visuals and trend reports in Excel for better understanding of conversion drivers. Prepare a mid-point progress update incorporating the realigned work and insights for internal review with the project guide.
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Badrinath M Y

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Dr. Sarthak Sengupta

(Assistant Professor)

Weely Report

Name of the Organisation: TATA AIG

Area/ Department/ Project of Summer Internship Program: SME

Name of the Student: Badrinath M Y

Roll no: 0030

Stream: MBA- HA

Week no: 9 From: 14/07/25 to 19/07/25

Activity Done	The final week of the internship began with the completion of the remaining tasks related to data cleaning, exploratory data analysis, and the development of the Excel dashboard as planned. The dashboard was designed to provide a visual summary of key project findings. On the second day, the final project presentation was completed, incorporating all relevant insights, statistical interpretations, and business implications. A backup version of the presentation was also prepared for documentation and reporting purposes. The third day of the week marked the final review meeting, where the completed project was presented to the project guide, mentor, and HR. During the review, the entire journey of the project from data collection and cleaning to analysis and key findings was showcased. Constructive feedback was received, and the project outcomes were well acknowledged. Towards the end of the week, administrative closure activities were carried out, including the return of the official laptop and ID card to the organization as part of the internship completion process.
Linking theory (Classroom learning) with practice at your organisation	The final stages of the project demonstrated the practical application of a range of classroom learnings. Concepts from Data Visualization, Dashboard Design, and Presentation were directly applied. The hands-on use of Excel for creating dynamic dashboards and summarizing insights reaffirmed the value of classroom training in solving real business problems.
Gaps identified on the working area.	While the final deliverables were successfully completed, a key gap identified over the course of the project was the delayed alignment with project objectives in the early weeks. A clearer understanding from the start would have helped in structuring the analysis more effectively.

Suggestions for improvement	Encourage midway reviews and structured feedback to ensure the project remains on track with expectations.
Plan for the next week	As Week 9 marked the conclusion of the internship, there are no further project plans. The final deliverables, including the Excel dashboard and PPT presentation, have been submitted. All assigned responsibilities have been completed, and administrative formalities concluded.



Signature of the Student

Badrinath M Y

Approved by the IIHMR University's Mentor

Dr. Sarthak Sengupta

(Assistant Professor)

Compiled Report

Name of the Organisation: TATA AIG

Area/ Department/ Project of Summer Internship Program: SME- GHI

Name of the Student: Yanagandul Badrinath Murli

Roll no: 0030

Stream: HA (Healthcare Analytics)

Activity Done	• Induction and Orientation The internship began with two days induction and orientation session that covered company background, internal processes, departmental structures and products offered by the company. • Product Understanding The Initial week was focused on deep understanding of products of offered by organisation and deep dive into Group Health Insurance Product coverage and claim process. • Mentor Interaction Opportunity to interact with mentor who is part of senior management. In session, the mentor provided an overview of project objective and clarified the roles and responsibilities of the supporting guide and team members who be assisting throughout the duration of project. • Data Collection and cleaning Once Project objective was clarified, with guidance of project guide collected required data from internal team. Began working with shared datasets wherein initial activities involved identifying understanding data and data structure, removing inconsistencies and performing data cleaning through excel. • Exploratory Data Analysis Exploratory data analysis conducted to understand performance on given data which aligns project objective to identify trends of sales by zone, month wise, conversion and non-conversion by business types and quote status. Statistical tests such as Chi-Square, Camer's V test were used to establish significance in observed relationship. • Mid-Project Review and Redirection During the monthly review it was identified that the initial direction of analysis is not fully aligned with project core objectives. Based on mentor feedback and I restructured the analysis scope as guided by mentor and project guide.
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	• Dashboard Creation and Final Deliverables An Excel based dashboard was developed to visualize the present performance and required project outcome. • Final Presentation and closure The Internship concluded with final formal presentation of project to Mentor and HR, followed by the return of assigned equipment and completion of exit formalities.
Linking theory (Classroom learning) with practice at your organisation	• Principle of Management and Organisational Behaviour. These subjects helped to understand company structure and internal communication practices. • Database Management systems Concepts such data normalization, missing data handling, were directly applied during data cleaning phase. • Statistics Chi-Square, Standardized residual and Cramer's v test were user during initial phase of analysis to under relationship between variables with conversion status and strength and direction of relationship. • Business Analytics using Excel Pivot tables, data filters, conditional formatting, lookup functions and statistical formulas were applied in excel during data cleaning and analysing. and summarizing the data.
Gaps identified on the working area.	• Unclear Initial Project scope Lack of a detailed project scope at the beginning led to misalignment between early work and actual expectations. • Inconsistent Review Feedback Delayed feedback cycles made it difficult to assess progress and required rework.
Suggestions for improvement	• Periodic Reviews Weekly formal reviews would help ensure progress aligns with intended project direction and offer timely course corrections. • Dedicated Analytics Mentor Assigning a mentor with technical analytics experience could help guide statistical testing and tool usage effectively.

Key Learnings	Real World Data Handling Working with raw, unstructured helped me understand how messy real-world datasets can be and the importance of cleaning process Interpretation of Data Analysis Beyond numbers project taught me how to interpret data for business teams especially in terms of decision making and sales strategy. Statistical application Applying statistical analysis helped to learn to derived meaningful insights with statistics for evidence-based conclusion. Communication skills Regular interaction with project guide and internal team improved my ability to communicate my project finding, complex insights clearly and concisely. Adaptability: Revising project direction after mid-review taught me importance of flexibility and stakeholder alignment in corporate settings.
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Dr. Sarthak Sengupta

(Assistant Professor)