

# **SUMMER INTERNSHIP PROGRAM**

**at**

**TATA AIG, Lower Parel**

From 19<sup>th</sup> May 2025 to 19<sup>th</sup> July 2025

**A REPORT BY**

**STUTI KUMAR**

**Master of Business Administration**

**Healthcare Analytics**

**Roll no: 0027**

**2024-26**

**under the Mentorship of**

**Dr. Sarthak Sen Gupta**

**Assistant Professor,**

**IIHMR University,**

**Jaipur**





Tata AIG General Insurance Company Ltd.

Peninsula Business Park, Tower A, 15<sup>th</sup> Floor, G. K. Marg,  
Lower Parel, Mumbai - 400 013  
Tel. No. +91 22 6669 9697  
IRDA Registration No.: 108  
CIN: U85110MH2000PLC128425

**Ms. Stuti Kumar**

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

Dear Stuti,

**Subject: Internship Completion Certificate**

We are glad to inform that **Stuti Kumar** has successfully completed her internship with **TATA AIG General Insurance Company Limited** from **May 19, 2025 - July 18, 2025**.

During the course of her internship, Stuti was assigned with a project, titled as **"Network utilization analysis"** in **"SME"** department under the guidance of **Ms. Ayushi Pal, Senior Management Trainee**. The nature of the assignment was confidential. Stuti has successfully completed all the requirements of the project and has delivered an appreciable report.

We wish her the very best in her 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 **Dr. Stuti Kumar** of the academic year 2024-26 **School of Digital Health** has prepared a poster with respect to her summer internship held during May-July 2025.

She has carried out work as per the guidelines. Her poster is approved for presentation.

**Date: 28/07/2025**

A handwritten signature in blue ink, appearing to be 'S. Gupta', enclosed within a blue circular stamp.

**Dr. Sarthak Sen Gupta**

**Assistant Professor**

Faculty Mentor: Dr. Sarthak Sen Gupta,

Presented By: Stuti Kumar (0027), Batch: HA-01

Organisation Mentor: Pranay Shah

## 1. HISTORY & DESCRIPTION OF ORGANISATION

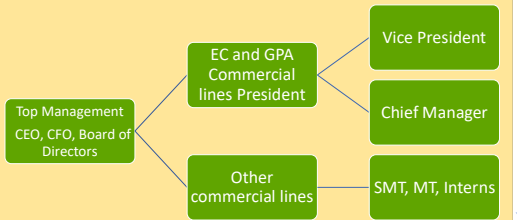
**TATA AIG General Insurance Company\*** was founded in 2001 as a joint venture between the Tata Group and American International Group (AIG). The company was established under the leadership of Ratan Tata, aiming to provide innovative insurance solutions in India.. It provides a variety of general insurance products, such as health, travel, liability, marine, and motor insurance, through a network of agents, brokers, bancassurance partners, and direct digital channels

## 2. VISION & MISSION

**Vision:** "To be the leader in the general insurance industry, by caring for our customers and offering them innovative risk solutions."

**Mission:** "Create better tomorrows for our customers by delivering innovative risk solutions and providing peace of mind."

## 3. ORGANISATION STRUCTURE



## 4. THEORETICAL EXPOSURE VS. PRACTICAL EXPOSURE

Fundamentals of Insurance, healthcare and data analysis techniques used in analysis by SPSS.

Employing advanced data-analysis skills using MS Excel to analyze policy-level data to get the appropriate pricing.

## OBJECTIVES:

- To optimize the cashless hospital network and refine reimbursement
- Compare ACS between cashless and reimbursement claims for similar treatment protocols.
- Provide actionable recommendations to improve network efficiency
- To compare city category discounting against the ACS.

| Type of diagnosis | Claims Count |               | Total payable amount |               | ACS   | Difference in ACS | % Difference in ACS | Provider | City Category |               | Total amount |               | ACS   | Total amount paid | Total ACS |
|-------------------|--------------|---------------|----------------------|---------------|-------|-------------------|---------------------|----------|---------------|---------------|--------------|---------------|-------|-------------------|-----------|
|                   | Cashless     | Reimbursement | Cashless             | Reimbursement |       |                   |                     |          | Cashless      | Reimbursement | Cashless     | Reimbursement |       |                   |           |
| General           | 716          | 100           | 1,11,12,000          | 1,11,12,000   | 75.15 | 10.00             | 13.18               | REDASEA  | 302           | 149           | 21,36,00,177 | 71,23,447     | 75.44 | 47,000            | 480       |
| Cardiac           | 100          | 100           | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 100           | 17,71,45,400 | 1,10,00,000   | 10.00 | 1,000             | 1,000     |
| Diabetes          | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Orthopedic        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Endocrinology     | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Neurology         | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Respiratory       | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Urology           | 1,000        | 1,000         | 1,00,00,000          | 1,00,00,000   | 10.00 | 0.00              | 0.00                | CHANDRA  | 1,000         | 1,000         | 1,00,00,000  | 1,00,00,000   | 10.00 | 1,000             | 1,000     |
| Cardiology        | 1,000        | 1,000</       |                      |               |       |                   |                     |          |               |               |              |               |       |                   |           |

## Reporting Format (Week 1)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no:** 1    **From:** 19 May 2025 to 23 May2025

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b>                                                          | <ul style="list-style-type: none"><li>Our orientation was on 19th of May, it was a two-day induction Process wherein we learnt about various insurance the organization covers, the functionality of the organization, it's structure and its well-known history as a brand. Later on, I was given a project of Network Utilization Analysis and assigned under SME department.</li></ul> |
| <b>Linking theory (Classroom learning) with practice at your organization</b> | <ul style="list-style-type: none"><li>Lessons used form: Principal of management, Organizational Behavior.</li></ul>                                                                                                                                                                                                                                                                      |
| <b>Gaps identified on the working area.</b>                                   | <ul style="list-style-type: none"><li>There was lack of support from the senior management during this week, we have not yet been assigned tasks for the particular project.</li></ul>                                                                                                                                                                                                    |
| <b>Suggestions for improvement</b>                                            | <ul style="list-style-type: none"><li>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.</li></ul>                                                                                                                                                                                           |
| <b>Plan for the next week</b>                                                 | I will be going through the reading material given by my guide which mentions every detail related to group Medical Insurance and Optional cover wordings for Medicare.                                                                                                                                                                                                                   |

**Signature of the Student** STUTI KUMAR

## Reporting Format (Week 2)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no: 2** From: 26 May 2025 to 30 May 2025

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b>                                                          | <ul style="list-style-type: none"><li>I was given a project of Network Utilization Analysis and assigned under SME department, so I got to interact with my project guide for the same and understood how the project will bring about company's goal &amp; outcome i.e. profit utilization. I collected one year SME data and started analyzing in order to understand how average claim size is being affected by factors such as Total Sum insured, type of ailment and how it affects cashless and reimbursement claims differently</li></ul> |
| <b>Linking theory (Classroom learning) with practice at your organization</b> | <ul style="list-style-type: none"><li>Lessons used form:</li><li>Data Analysis</li><li>Data Interpretation</li><li>Epidemiology</li><li>Demography</li></ul>                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Gaps identified on the working area.</b>                                   | <ul style="list-style-type: none"><li>There was lack of support from the senior management during this week, we have not yet been assigned tasks for the particular project.</li></ul>                                                                                                                                                                                                                                                                                                                                                            |
| <b>Suggestions for improvement</b>                                            | <ul style="list-style-type: none"><li>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.</li></ul>                                                                                                                                                                                                                                                                                                                                                   |
| <b>Plan for the next week</b>                                                 | I will be covering tasks such as calculating Average Claim Size and categorizing ailments based on their type in order to understand how ACS is being affected by the type of disease.                                                                                                                                                                                                                                                                                                                                                            |

**Signature of the Student** STUTI KUMAR

## Reporting Format (Week 3)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** , SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no:** 3    **From:** 2 May 2025 to 6 May 2025

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b>                                                          | <ul style="list-style-type: none"><li>I was given a project of Network Utilization Analysis and assigned under SME department; I was told to calculate Average Claim Size. I first grouped the various diagnosis into the type of ailments and based upon that I started calculating and comparing average claim size for cashless and reimbursement claims. I used the ratio of total payable amount and claim count in order to calculate the average claim size.</li></ul> |
| <b>Linking theory (Classroom learning) with practice at your organization</b> | <ul style="list-style-type: none"><li>Lessons used form:</li><li>Financial Analytics</li><li>Data Analysis</li><li>Data Interpretation</li><li>Epidemiology</li><li>Demography</li><li>Health Economics</li></ul>                                                                                                                                                                                                                                                             |
| <b>Gaps identified on the working area.</b>                                   | <ul style="list-style-type: none"><li>There was lack of support from the senior management as the project mentor are quite busy and are unable to give inputs to the project.</li></ul>                                                                                                                                                                                                                                                                                       |
| <b>Suggestions for improvement</b>                                            | <ul style="list-style-type: none"><li>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.</li></ul>                                                                                                                                                                                                                                                                               |
| <b>Plan for the next week</b>                                                 | I will be covering different hospital claims and check which hospitals have higher ACS. I will do a location wise analysis in order to understand which hospital locations have a higher ACS with regards to cashless and reimbursement claims respectively.                                                                                                                                                                                                                  |
| <b>Signature of the Student</b><br><b>STUTI KUMAR</b>                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

## Reporting Format (Week 4)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:**SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no:** 4    **From:** 9 June 2025 to 13 June 2025

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b>                                                          | <ul style="list-style-type: none"><li>Based on the previous activity I calculated and compared Average claim size for various ailments and found out that ACS for cancer is comparatively high as compared to other diseases I framed them into bar charts and had my first review done. I presented it before my mentor, project guide and HR. I got the feedback of incorporating hospitals and comparing their ACS.</li></ul> |
| <b>Linking theory (Classroom learning) with practice at your organization</b> | <ul style="list-style-type: none"><li>Lessons used form:</li><li>Financial Analytics</li><li>Data Analysis</li><li>Data Interpretation</li><li>Epidemiology</li><li>Demography</li><li>Health Economics</li></ul>                                                                                                                                                                                                                |
| <b>Gaps identified in the working area.</b>                                   | <ul style="list-style-type: none"><li>There was lack of support from the senior management as the project mentor are quite busy and are unable to give inputs to the project.</li></ul>                                                                                                                                                                                                                                          |
| <b>Suggestions for improvement</b>                                            | <ul style="list-style-type: none"><li>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.</li></ul>                                                                                                                                                                                                                                  |
| <b>Plan for the next week</b>                                                 | I will be covering different hospital claims and check which hospitals have higher ACS. I will do a location wise analysis in order to understand which hospital locations have a higher ACS with regards to cashless and reimbursement claims respectively.                                                                                                                                                                     |

**Signature of the Student** STUTI KUMAR



## Reporting Format (Week 5)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no:** 5 **From:** 16 June 2025 to 20 June 2025

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b>                                                          | <ul style="list-style-type: none"><li>I was given a project of Network Utilization Analysis and assigned under SME department; I was told to calculate Average Claim Size. I first grouped the various diagnosis into the type of ailments and based upon that I started calculating and comparing average claim size for cashless and reimbursement claims. I used the ratio of total payable amount and claim count in order to calculate the average claim size. Based on the previous activity I calculated and compared Average claim size for various ailments and found out that ACS for cancer is comparatively high as compared to other diseases I framed them into bar charts and had my first review done. I presented it before my mentor, project guide and HR. I got the feedback of incorporating hospitals and comparing their ACS. I covered different hospitals grouped them on the basis of multi/super specialty hospitals or cancer specialist etc. I made a pivot incorporating various hospital names along with ailments and checked which hospitals have higher ACS. I got the data for discounting and loading given to the hospitals by TATA AIG. I categorized them as per hospital list</li></ul> |
| <b>Linking theory (Classroom learning) with practice at your organization</b> | <ul style="list-style-type: none"><li>Lessons used form:</li><li>Financial Analytics</li><li>Data Analysis</li><li>Data Interpretation</li><li>Epidemiology</li><li>Demography</li><li>Health Economics</li><li>HR Analytics</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

|                                             |                                                                                                                                                                                                     |
|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Gaps identified in the working area.</b> | <ul style="list-style-type: none"> <li>• There was lack of support from the senior management as the project mentor are quite busy and are unable to give inputs to the project.</li> </ul>         |
| <b>Suggestions for improvement</b>          | <ul style="list-style-type: none"> <li>• 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.</li> </ul> |
| <b>Plan for the next week</b>               | I will do a location wise analysis in order to understand which hospital locations have a higher ACS with regards to cashless and reimbursement claims respectively.                                |

**Signature of the Student STUTI KUMAR**

## Reporting Format (Week 6)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no:** 6    **From:** 16 June 2025 to 20 June 2025

|                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b> | <ul style="list-style-type: none"><li>I was given a project of Network Utilization Analysis and assigned under SME department; I was told to calculate Average Claim Size. I first grouped the various diagnosis into the type of ailments and based upon that I started calculating and comparing average claim size for cashless and reimbursement claims. I used the ratio of total payable amount and claim count in order to calculate the average claim size. Based on the previous activity I calculated and compared Average claim size for various ailments and found out that ACS for cancer is comparatively high as compared to other diseases I framed them into bar charts and had my first review done. I presented it before my mentor, project guide and HR. I got the feedback of incorporating hospitals and comparing their ACS. I covered different hospitals grouped them on the basis of multi/super speciality hospitals or cancer specialist etc. I made a pivot incorporating various hospital names along with ailments and checked which hospitals have higher ACS. I got the data for discounting and loading given to the hospitals by TATA AIG. I categorized them as per hospital list Based on certain unique numbers, I categorized hospitals and allocated their location against them the data was of around 51 lakh hospitals.</li><li>I then categorized hospitals based on their category location and added discounting and loading. I did location wise analysis to understand which hospitals have higher ACS w.r.t to cashless and reimbursement ACS respectively.</li></ul> |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                               |                                                                                                                                                                                                                                                                          |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Linking theory (Classroom learning) with practice at your Organization</b> | <ul style="list-style-type: none"> <li>• Lessons used form:</li> <li>• Financial Analytics</li> <li>• Data Analysis</li> <li>• Data Interpretation</li> <li>• Epidemiology</li> <li>• Demography</li> <li>• Health Economics</li> </ul>                                  |
| <b>Gaps identified on the working area.</b>                                   | There was lack of support from the senior management as the project mentor are quite busy and are unable to give inputs to the project.                                                                                                                                  |
| <b>Suggestions for improvement</b>                                            | 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                                                                                                                           |
| <b>Plan for the next week</b>                                                 | I will do a more granular level of location wise analysis in order to understand which hospital locations have a higher ACS with regards to cashless and reimbursement claims respectively. I will also incorporate statistical analysis in my data to get a clear idea. |

**Signature of the Student STUTI KUMAR**

## Reporting Format (Week 7)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no:** 7 **From:** 23 June 2025 to 27 June 2025

|                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b> | <ul style="list-style-type: none"><li>• I was given a project of Network Utilization Analysis and assigned under SME department; I was told to calculate Average Claim Size. I first grouped the various diagnosis into the type of ailments and based upon that I started calculating and comparing average claim size for cashless and reimbursement claims. I used the ratio of total payable amount and claim count in order to calculate the average claim size. Based on the previous activity I calculated and compared Average claim size for various ailments and found out that ACS for cancer is comparatively high as compared to other diseases I framed them into bar charts and had my first review done. I presented it before my mentor, project guide and HR. I got the feedback of incorporating hospitals and comparing their ACS. I covered different hospitals grouped them on the basis of multi/super speciality hospitals or cancer specialist etc. I made a pivot incorporating various hospital names along with ailments and checked which hospitals have higher ACS. I got the data for discounting and loading given to the hospitals by TATA AIG. I categorized them as per hospital list Based on certain unique numbers, I categorized hospitals and allocated their location against them the data was of around 51 lakh hospitals.</li><li>• I then categorized hospitals based on their category location and added discounting and loading. I did location wise analysis to understand which hospitals have higher ACS w.r.t to cashless and reimbursement ACS respectively. Based on my previous reviews I was told to do a city wise analysis in the left over 14-15 days and frame a conclusion as to which cities can be worked upon and finally work upon the hospitals in</li></ul> |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               | <p>those cities to know which are liable to be removed from TATA AIG'S cashless hospital network For this using a pivot table I came upon the conclusion that there were to 10 cities that had the highest claim count, then amongst those top 10 cities I found out the top 5 cities with the highest cashless ACS, as per my conclusion top 5 cities that I had to work upon were, Kolkata, Chennai, Bangalore, Hyderabad, Mumbai. The city with the highest ACS came out to be Kolkata, followed by Chennai, Mumbai, Hyderabad, Bangalore. Apart from this I was asked to work upon the discounting/loading given to each city and find out whether the respective discounting/loading given can be changed or is correct enough to be followed. Claims efficiency was another task that had to be done in order to check whether in house reimbursement ACS&gt; TPA reimbursement</p> |
| <b>Linking theory (Classroom learning) with practice at your Organization</b> | <ul style="list-style-type: none"> <li>• Lessons used form:</li> <li>• Statistical analysis</li> <li>• Financial Analytics</li> <li>• Data Analysis</li> <li>• Data Interpretation</li> <li>• SPSS</li> <li>• Health Economics</li> <li>• HR Analytics</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Gaps identified on the working area.</b>                                   | <ul style="list-style-type: none"> <li>• There was lack of support from the senior management as the project mentor are quite busy and are unable to give inputs to the project.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Suggestions for improvement</b>                                            | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Plan for the next week</b>                                                 | I have my final review coming up so I will complete all tasks that were aligned and frame appt for the final review.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

**Signature of the Student- Stuti Kumar**

## Reporting Format (Week 8)

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** SME

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

**Week no:** 8 **From:** 30 June 2025 to 5 July 2025

|                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Done</b> | <ul style="list-style-type: none"><li>• I was given a project of Network Utilization Analysis and assigned under SME department; I was told to calculate Average Claim Size. I first grouped the various diagnosis into the type of ailments and based upon that I started calculating and comparing average claim size for cashless and reimbursement claims. I used the ratio of total payable amount and claim count in order to calculate the average claim size. Based on the previous activity I calculated and compared Average claim size for various ailments and found out that ACS for cancer is comparatively high as compared to other diseases I framed them into bar charts and had my first review done. I presented it before my mentor, project guide and HR. I got the feedback of incorporating hospitals and comparing their ACS. I covered different hospitals grouped them on the basis of multi/super speciality hospitals or cancer specialist etc. I made a pivot incorporating various hospital names along with ailments and checked which hospitals have higher ACS. I got the data for discounting and loading given to the hospitals by TATA AIG. I categorized them as per hospital list Based on certain unique numbers I categorized hospitals and allocated their location against them the data was of around 51 lakh hospitals.</li><li>• I then categorized hospitals based on their category location and added discounting and loading. I did location wise analysis to understand which hospitals have higher ACS w.r.t to cashless and reimbursement ACS respectively. Based on my previous reviews I was told to do a city wise analysis in the left over 14-15 days and frame a conclusion as to which cities can be worked upon and finally work upon the hospitals in</li></ul> |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               | <p>those cities to know which are liable to be removed from TATA AIG'S cashless hospital network For this using a pivot table I came upon the conclusion that there were to 10 cities that had the highest claim count, then amongst those top 10 cities I found out the top 5 cities with the highest cashless ACS, as per my conclusion top 5 cities that I had to work upon were, Kolkata, Chennai, Bangalore, Hyderabad, Mumbai. The city with the highest ACS came out to be Kolkata, followed by Chennai, Mumbai, Hyderabad, Bangalore. Apart from this I was asked to work upon the discounting/loading given to each city and find out whether the respective discounting/loading given can be changed or is correct enough to be followed. Claims efficiency was another task that had to be done in order to check whether in house reimbursement ACS&gt; TPA reimbursement For the final week I came upon certain conclusions which were- 1. In House claims were nearly 3% more efficient than the TPA Claims 2. Discounting had to be reduced for cities like Ahemadad and Hyderabad 3 Proposed list of hospitals that can be removed which were as follows Kolkata- Apollo hospitals Mumbai- Criticare Hospitals</p> <ul style="list-style-type: none"> <li>• Bangalore- Manipal Hospital Hyderabad-Yashoda Hospital I finally framed a ppt for final review with all details incorporated and was appreciated for my work, my final review was on 16th of July.</li> </ul> |
| <b>Linking theory (Classroom learning) with practice at your Organization</b> | <ul style="list-style-type: none"> <li>• Lessons used form:</li> <li>• Statistical analysis</li> <li>• Financial Analytics</li> <li>• Data Analysis</li> <li>• Data Interpretation</li> <li>• SPSS</li> <li>• Health Economics</li> <li>• HR Analytics</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Gaps identified in the working area.</b>                                   | <ul style="list-style-type: none"> <li>• There was lack of support from the senior management as the project mentor are quite busy and are unable to give inputs to the project.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |



|                                    |                                                                                                                                                |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Suggestions for improvement</b> | 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 |
| <b>Plan for the next week</b>      | NA                                                                                                                                             |

**Signature of the Student- STUTI KUMAR**

# Compiled Reporting Format

**Name of the Organization:** TATA AIG Hospital, Lower Parel

**Area/ Department/ Project of Summer Internship Program:** Medical

**Name of the Student:** Stuti Kumar

**Roll no:** 0027

**Stream:** Healthcare Analytics

|               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Activity Done | <ul style="list-style-type: none"><li>• The project focused on <b>calculating and analysing the Average Claim Size (ACS)</b> to evaluate hospital network efficiency.</li><li>• The following steps were undertaken:<ol style="list-style-type: none"><li>1) <b>Diagnosis Grouping:</b> Grouped various diagnosis codes into ailment categories such as cancer, cardiac issues, etc.</li><li>2) <b>ACS Calculation:</b> Calculated ACS using the formula:<br/><br/><math display="block">\text{ACS} = \text{Total Claim Count} / \text{Total Payable Amount}</math><br/><br/>Differentiated results for <b>cashless</b> and <b>reimbursement</b> claims.</li><li>3) <b>Visualization:</b> Presented findings using bar charts and visual tools; shared during first review with mentor, project guide, and HR.</li><li>4) <b>Hospital-Wise Analysis:</b><ol style="list-style-type: none"><li>a. Grouped hospitals by category: multi-specialty, super-specialty, cancer specialist, etc.</li><li>b. Created pivot tables to identify hospitals with high ACS across ailments.</li></ol></li><li>5) <b>Incorporated Discounting &amp; Loading Data:</b><ol style="list-style-type: none"><li>a. Integrated discounting and loading details per hospital.</li><li>b. Handled a large dataset (~51 lakh hospital records).</li><li>c. Mapped hospitals with their unique IDs and locations.</li></ol></li><li>6) Location Wise Analysis-<br/><br/>Performed ACS comparison for cashless vs reimbursement claims across locations.</li></ol><ul style="list-style-type: none"><li>• Analysed cities and states to spot geographical trends.</li></ul></li></ul> |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               | <p><b>City-Wise Deep Dive:</b></p> <ul style="list-style-type: none"> <li>Identified <b>top 10 cities</b> by claim count.</li> <li>Shortlisted <b>top 5 cities</b> with highest cashless ACS:<br/><b>Kolkata, Chennai, Mumbai, Hyderabad, Bangalore</b></li> </ul> <p><b>Discounting Evaluation:</b></p> <ul style="list-style-type: none"> <li>Evaluated appropriateness of city-wise discounting/loading.</li> <li>Suggested reduction for Ahmedabad and Hyderabad.</li> </ul> <p><b>Claims Efficiency Comparison:</b></p> <ul style="list-style-type: none"> <li>Compared <b>in-house reimbursement ACS</b> vs <b>TPA-handled ACS</b>.</li> <li>Concluded <b>in-house claims were 3% more efficient</b>.</li> </ul> <p><b>Hospital Delisting Recommendations:</b><br/>Based on high ACS and low efficiency:</p> <ul style="list-style-type: none"> <li>Kolkata – <b>Apollo Hospitals</b></li> <li>Mumbai – <b>Criticare Hospitals</b></li> <li>Bangalore – <b>Manipal Hospital</b></li> <li>Hyderabad – <b>Yashoda Hospital</b></li> </ul> <p><b>Final Presentation:</b></p> <ul style="list-style-type: none"> <li>Created and presented a final PPT summarizing the project.</li> <li>Received positive feedback and appreciation from all stakeholders.</li> </ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Linking theory (Classroom learning) with practice at your organization</b> | <p><b>Classroom Concepts</b></p> <p><b>Health Insurance Fundamentals</b></p> <p><b>Data Analysis Techniques (Excel, Pivoting)</b></p> <p><b>Statistics – Averages &amp; Efficiency Metrics</b></p> <p><b>Healthcare Management</b></p> <p><b>Decision-Making Tools</b></p> <p><b>Business Intelligence &amp; Reporting</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>Practical Application at TPA</b></p> <p>Applied while categorizing claims and un-structured structures.</p> <p>Used extensively for grouping, sorting, filtering and visualizing ACS data.</p> <p>Calculated ACS, compared efficiency between in-house and TPA claims.</p> <p>Mapped hospital networks by category and location.</p> <p>Used to propose hospital delisting based on efficiency and cost.</p> <p>Structured analysis reports and dashboards using charts and graphs.</p> |
| <b>Gaps identified on the working area.</b>                                   | <p><b>Fragmented Data Sources:</b> Claims data, hospital details, and financial data were scattered, requiring extensive cleaning and merging.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                    | <p><b>Lack of Real-Time Integration:</b> Delays and inefficiencies due to absence of live or regularly updated hospital performance dashboards.</p> <p><b>Limited Use of Predictive Analytics:</b> Existing analysis is more reactive than predictive.</p> <p><b>Over-Reliance on Manual Intervention:</b> High dependence on manual data transformation and pivot creation.</p> <p><b>Inconsistent Discounting Logic:</b> Discounting/loading did not always align with actual performance metrics.</p> <p><b>Delayed Feedback Loops:</b> Decision-making (such as hospital delisting) was not always linked to timely performance reviews.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Suggestions for improvement</b> | <p><b>Establish Real-Time Dashboards:</b></p> <ul style="list-style-type: none"> <li>Implement business intelligence tools like Power BI or Tableau for live monitoring of hospital ACS trends.</li> </ul> <p><b>Improve Data Integration:</b></p> <ul style="list-style-type: none"> <li>Merge claims data with hospital master data for seamless analysis.</li> </ul> <p><b>Set Benchmarks for ACS:</b></p> <ul style="list-style-type: none"> <li>Define ailment-wise and region-wise acceptable ACS levels to flag anomalies quickly.</li> </ul> <p><b>Automate Discounting Adjustments:</b></p> <ul style="list-style-type: none"> <li>Link hospital performance with automated discounting/loading revisions.</li> </ul> <p><b>Implement Predictive Analytics:</b></p> <ul style="list-style-type: none"> <li>Use historical ACS and claims patterns to forecast future high-risk areas or inefficient hospitals.</li> </ul> <p><b>Create Hospital Performance Scorecards:</b></p> <ul style="list-style-type: none"> <li>Include parameters like ACS, claim count, efficiency, and patient satisfaction.</li> </ul> |

|                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Key Learnings</b> | <ol style="list-style-type: none"> <li>1) <b>Analytical Skills:</b> Deepened understanding of Excel tools, pivot tables, and large-scale data handling.</li> <li>2) <b>Healthcare Insight:</b> Gained real-world exposure to the functioning of health insurance claims, hospital networks, and cost dynamics.</li> <li>3) <b>Decision Making Based on Data:</b> Learned how strategic decisions like hospital delisting are supported by empirical evidence.</li> <li>4) <b>Stakeholder Communication:</b> Improved ability to present data-backed findings to mentors and senior management.</li> <li>5) <b>Process Efficiency Understanding:</b> Realized the value of in-house over third-party administrators in certain scenarios.</li> <li>6) <b>Business Ethics:</b> Learned the importance of maintaining quality and affordability in healthcare access while ensuring profitability.</li> </ol> |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Signature of the Student**  
**STUTI KUMAR**

**Approved by the IIHMR University's Mentor**