

SUMMER INTERNSHIP PROGRAM
at
TATA AIG GENERAL INSURANCE COMPANY LTD.



From 19th May 2025 to 18th July 2025

A REPORT BY

Kalyani R. Nalat

Master of Business Administration

Hospital & Health

Roll no - 2000

2024-26

under the Mentorship of

Dr. Anupam Mehrotra





Tata AIG General Insurance Company Ltd.

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Dr. Kalyani Nalat

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

Dear Kalyani,

Subject: Internship Completion Certificate

We are glad to inform that **Dr. Kalyani Nalat** 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, Kalyani was assigned with a project, titled as **"Healthbot"** in **"Health Insurance"** department under the guidance of **Ms. Renuka Kanvinde, Vice President - Health**. The nature of the assignment was confidential. Kalyani 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. Nalat Kalyani Rajendra** of the academic year 2024-26 **Institute Of Health Management Research** has prepared a poster with respect to his 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 read 'Anupam', with a stylized flourish at the end.

Dr Anupam Mehrotra

Asst. Professor

PROJECT TITLE: HEALTHBOT

ABOUT

Tata AIG, a JV between Tata Group and AIG, has been serving since 2001. It offers a wide range of general insurance products, with a strong focus on **Health Insurance** under its Consumer Lines vertical.

The company is known for product innovation, robust claim support, and digital initiatives like **'Go Digital'** to simplify policy issuance. Backed by 8,900+ employees and a strong distribution network, Tata AIG aims to expand health insurance access across India

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.

ORGANIZATION STRUCTURE



OBJECTIVES

- **Reduce Underwriter Workload** by automating standard responses to repetitive producer queries.
- **Enhance Query Resolution Speed** for faster proposal processing.
- **Improve Producer Experience** with a 24/7 self-service chatbot interface.
- **Streamline Communication** between producers and underwriters (e.g., for eligibility, documents, clarifications).
- **Support Scalability** by creating a modular, adaptable bot framework for other health insurance products.

THEORETICAL & PRACTICAL LEARNINGS

At IIHMR University:

Studied service processes, digitalization in health sector, hospital services, and digital transformation in theory.

At Tata AIG (SIP):

Worked on real-time challenges of **replacing manual Health ID query handling** with a chatbot system.

Learned how underwriters interact with producers and what structured logic is needed to automate these queries using bot design.

Gap bridged: Transition from academic concepts to practical ideation aligned with business needs and tech feasibility.

STRENGTHS:

Efficiency Boost: Automates routine, repetitive queries, saving UW time for complex cases.

24/7 Availability: Provides instant responses anytime.

Consistency: Ensures uniform and accurate information delivery.

Learning-Enabled: Can be trained over time with more scenarios and FAQs.

WEAKNESSES:

Limited to Pre-Defined Scenarios: May struggle with out-of-scope or nuanced queries.

Initial Setup Dependency: Requires thorough input from underwriting to design accurate flows.

Adoption Resistance: Some producers may prefer human interaction over bots.

OPPORTUNITIES:

Scalability: Can be expanded to service, claims, and policy issuance queries.

Omnichannel Integration: Can be deployed on WhatsApp, web portals, and mobile apps.

Training Support: Can assist in onboarding new producers with product knowledge.

THREATS:

Data Sensitivity: Requires strict compliance with data privacy and security norms.

Over-Reliance Risk: Excessive dependence on bots could delay escalation of complex issues.

Regulatory Changes: Needs frequent updates to align with underwriting and product updates.

MAJOR LEARNINGS

- Understood producer-underwriter interaction models and how automation can reduce repetitive back& forth.
- Learned to design decision tree style bot flows tailored to UW language & query categories.
- Gained exposure to real time product interpretation, eligibility logic & document mapping.
- Experienced cross-functional collaboration between tech, business, and UW teams.

CHALLENGES

- Identifying frequently asked queries related to **Health ID and underwriting documentation**.
- Translating complex underwriting logic into simplified chatbot flows.
- Ensuring logic fits diverse products and risk categories.
- Limited availability of underwriters for real-time feedback and content validation.

SUGGESTIONS

- Create a **central underwriting query matrix** to standardize chatbot logic across products.
- Develop a **feedback mechanism** within the bot to flag unresolved queries for escalation.
- Use chatbot query analytics to train underwriters and identify product confusion.
- Continue expanding the HealthBot framework to cover **non-Health ID areas** like eligibility, loading, and exclusions.

PRESENTED BY : KALYANI R. NALAT under the guidance of DR. ANUPAM MEHROTRA (IIHMR)
MBA-HM . ROLL NO. :2000

Reporting Format (Weekly)

Name of the Organization: TATA AIG

Area/ Department/Project of Summer Internship Program: Health Underwriting Department

Project title: Healthbot

Name of the Student: Dr. Kalyani R. Nalat

Stream: MBA Hospital & Health Management

Roll no. 2000

Week no: 01 **From** 19/05/2025 **to** 24/05/2025

Activity done	• Induction and orientation sessions • Understood organizational structure and health underwriting process. • Initial meetings with underwriters to understand workflow and challenges. • Studied SOPs and Underwriting Flow for health insurance
Linking theory (Classroom learning) with practice at your organization	• Applied Hospital Administration Systems and Fundamentals to map the underwriting workflow. • Observed how real-world documentation and compliance flow from sales to underwriter
Gaps identified on the working area.	• No automated system for resolving basic producer queries. • High dependency on manual follow-ups
Suggestions for improvement	• The centralized communication interface required. • Need for self-service tools for routine producer queries
Plan for the next week	• Begin documentation of frequently asked queries. • Project allocation and objective finalization

Signature of student:

Approved by the IIHMR University's Mentor

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Stream: MBA Hospital & Health Management

Roll no. 2000

Week no: 02 From 26/05/2025 to 30/05/2025

Activity done	• Project allocated: HealthBot – chatbot for producer interface. • Defined project scope: focus on reducing underwriter workload. • Started collecting producer FAQs and underwriter email trails. • Segmented query types: policy benefits, documentation, underwriting decisions
Linking theory (Classroom learning) with practice at your organization	• Applied Healthcare IT concepts to initiate system design. • Used Operations Management to analyze repetitive task load
Gaps identified on the working area.	• Unstructured query handling; lack of data categorization • No priority matrix for types of producer queries
Suggestions for improvement	• Develop taxonomy for producer queries. • Map each query type with an automated chatbot flow
Plan for the next week	• Start HealthBot structure design. • Build menu categories based on query type and urgency

Signature of student:

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Roll no. 2000

Week no: 03 **From** 02/06/2025 **to** 06/06/2025

Activity done	• Created initial chatbot menu categories (Documentation, SI Rules, Decline List, etc.) • Mapped each category with draft response logic. • Drafted WhatsApp-style UI design for dropdown chatbot • Took feedback from underwriter team
Linking theory (Classroom learning) with practice at your organization	• Practical application of Communication Models in building chatbot language
Gaps identified on the working area.	• Missing linkage between policy clauses and query response logic • Lack of clarity on exclusions and case rejection rules for producers
Suggestions for improvement	• Build sub-menus under each category based on policy language. • Get underwriting SOP for precise rule translation
Plan for the next week	• Submit first draft to mentor. • Prepare for Review 1 (HR + Mentor)

Signature of student:

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Stream: MBA Hospital & Health Management

Roll no. 2000

Week no: 04 **From** 09/06/2025 **to** 13/06/2025

Activity done	• Submitted chatbot draft structure. • Conducted Review 1 with HR and mentor. • Incorporated feedback on making flow more visual and organized. • Finalized dropdown hierarchy and naming structure
Linking theory (Classroom learning) with practice at your organization	• Applied Project Management principles – milestone setting, stakeholder feedback. • Used Healthcare Marketing ideas to build producer-friendly tone
Gaps identified on the working area.	• Some menus were too technical for producers. • No escalation path for unresolved queries
Suggestions for improvement	• Introducing an escalation option to underwriter in chatbot • Reword menu titles for simplicity
Plan for the next week	• Add escalation and training menus. • Start scripting FAQs and definitions

Signature of student:

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Project title: Healthbot

Name of the Student: Dr. Kalyani R. Nalat

Stream: MBA Hospital & Health Management

Roll no. 2000

Week no: 05 **From** 16/06/2025 **to** 20/06/2025

Activity done	• Drafted full FAQ-based responses for definitions and exclusions. • Created flows for: Upload Documents, SI Eligibility, Auto-Rejection • Designed logic for age + sum insured-based medical requirement menus
Linking theory (Classroom learning) with practice at your organization	• Applied Health Insurance Regulation knowledge. • Used Decision Tree Logic models from classroom simulation exercises.
Gaps identified on the working area.	• Underwriters rely on memory for SI + age medical matrix. • No structured producer communication for add-ons and portability
Suggestions for improvement	• Automate medical requirement logic in chatbot. • Create benefit-wise query path in chatbot for clarity
Plan for the next week	• Prepare for Review 2 • Add menus for benefit-specific underwriting rules

Signature of student:

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Stream: MBA Hospital & Health Management

Roll no. 2000

Week no: 06 **From** 23/06/2025 **to** 27/06/2025

Activity done	• Conducted Review 2 with HR and mentor. • Submitted flows for 12+ menus including Add-ons, Portability, Decline List • Integrated scripts for TAT, Case Escalation, and UW Training tips
Linking theory (Classroom learning) with practice at your organization	• Used Health Services Turnaround Models for TAT scripting. • Linked Quality Assurance principles with escalation and follow-up scripts
Gaps identified on the working area.	• No feedback mechanism in chatbot • No learning loop for underwriters to update chatbot data
Suggestions for improvement	• Add feedback option at end of each chatbot interaction. • Build a SOP for chatbot content update after policy changes
Plan for the next week	• Begin chatbot prototype testing. • Draft standard UW clarification templates

Signature of student:

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Roll no. 2000

Week no: 07 **From** 30/06/2025 **to** 04/07/2025

Activity done	• Tested chatbot flow logic internally using mock queries. • Created a downloadable summary template for unresolved cases. • Added underwriting FAQs and clarified definitions for technical terms
Linking theory (Classroom learning) with practice at your organization	• Applied Consumer Behavior and Information Retention theory to make chatbot easier. • Used Digital Workflow Automation to simulate full producer query lifecycle
Gaps identified on the working area.	• Some • menu flows had overlapping options. • Need to optimize flow for mobile interface
Suggestions for improvement	• Merge similar menus to simplify flow. • Design chatbot to scroll less for quicker resolution
Plan for the next week	• Finalize all scripts. • Prepare final review presentation

Signature of student:

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Stream: MBA Hospital & Health Management

Roll no. 2000

Week no: 08 From 07/07/2025 to 11/07/2025

Activity done	• Completed all scripts, revised flow charts based on feedback. • Created visual walkthrough for chatbot use. • Designed producer onboarding message for chatbot launch
Linking theory (Classroom learning) with practice at your organization	• Used Health Communication and IT Tools to ensure accessibility. • Applied Implementation Strategy Models for rollout plan
Gaps identified on the working area.	• No documentation for chatbot maintenance • No producer training plan for chatbot adoption
Suggestions for improvement	• Create chatbot SOP and handover document. • Plan internal training webinars for producers
Plan for the next week	• Submit final deliveries. • Conduct final review

Signature of student:

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Stream: MBA Hospital & Health Management

Roll no. 2000

Week no: 09 **From** 14/07/2025 **to** 18/07/2025

Activity done	• Presented final project to mentor and HR. • Submitted all chatbot flows, script documents, and demo walkthroughs. • Discussed real-time implementation and future integration suggestions
Linking theory (Classroom learning) with practice at your organization	• Final demonstration of Project Lifecycle, Service Design. • Practical learning on stakeholder alignment and solution deployment
Gaps identified on the working area.	• No live data feedback from producers yet • Implementation team not finalized
Suggestions for improvement	• Assign chatbot admin for content management. • Include chatbot feedback analytics in regular reviews
Plan for the next week	• Share documentation with team for technical integration. • End of internship.

Signature of student:

Approved by the IIHMR University's Mentor

Summer Internship Project Compiled Report

Project Title: HealthBot

Introduction

- The rapid digital transformation in the insurance sector has created an urgent need to simplify and streamline communication channels between producers and insurers.
- Health insurance involves complex products and underwriting conditions, often making it challenging for producers to provide real-time, accurate responses to client queries.
- This internship project revolved around the conceptualization and development of HealthBot, a producer-facing chatbot designed to support sales and underwriting processes in the health insurance domain.

Significance

- HealthBot plays a critical role in bridging communication and operational gaps between field producers and back-end underwriting teams.
- It is envisioned as a scalable digital solution capable of resolving high-frequency queries, improving clarity in product benefit explanations, and reducing manual dependency on underwriters.
- In a country like India, where Tier II and Tier III markets are gaining traction, HealthBot is strategically significant due to its potential for vernacular and multilingual integration, ensuring wider outreach and inclusion.

Aim

- The biggest goal of the project was to improve producer efficiency and minimize operational bottlenecks in the sales and servicing pipe through the assistance of an intelligent, conversational chatbot.
- The project is consistent with the vision of the company to make best use of AI and reduce turnaround time, maximize process, and increase policy conversions.

Objectives

- The project goals were to develop an AI-based chatbot that would give real-time and accurate advice regarding policy eligibility, PED statements, and request documents.
- The system was also intended to process routine policy servicing tasks like endorsements, portability, and renewals. By being rule-based question automation-oriented, the chatbot was intended to deliver producers real-time access to underwriting information and support tools at sales and onboarding.

Methodology

- The project was conducted in a user-centric design methodology. It started with thorough interaction with underwriting, product, and sales stakeholders for identifying the overall pain points faced by producers.
- This was followed by synthesizing knowledge from different sources like underwriting guides, FAQs, and product guides.
- Based on inputs obtained, chatbot flows were envisioned for different classes of services and questions like policy servicing, endorsements, and pre-policy issuance.
- Rule-based reasoning was established to handle standard questions, and escalation protocols were established for ones that are not standard. A prototype was developed and iteratively improved with in-house user feedback.

Process Analysis

- The chatbot was going to provide real-time advice on priority areas like policy eligibility, reporting current diseases, continuity benefits, and follow-up actions. In policy servicing area, it gave formalized workflows in managing endorsement requests such as nominee amendments, address amendments, and addition or deletion of members.
- Onboarding workflows were also supported by the bot in new business, portability, and renewal processes.

- Formalized processes minimized interventions through manual processes and enabled greater clarity and consistency in managing queries

Gap Analysis

- During the ideation stage, several challenges emerged. One of the primary issues was the diversity of producer use cases, which made it difficult to generalize workflows.
- The knowledge base itself was fragmented, with critical information scattered across brochures, underwriting guides, and internal documents.
- Another challenge was distinguishing between standard and non-standard queries, which complicated the creation of rule-based chatbot flows.
- Additionally, aligning the expectations of stakeholders from sales, underwriting, and product development proved complex during the early planning stages.
- Lastly, there was significant confusion over which chatbot modules and menus should be prioritized—whether to focus first on training, servicing, or underwriting queries.

Recommendations

- To overcome these challenges and ensure successful implementation, it is recommended that the organization first consolidates all documentation and knowledge into a unified digital repository to support chatbot training.
- Voice and vernacular support should be prioritized to increase adoption in Tier II and III markets.
- For queries outside rule-based frameworks, a live-agent fallback system should be integrated into the chatbot.
- Module prioritization should be guided by data on query frequency and escalation history, with emphasis placed on underwriting and eligibility queries.
- Furthermore, regular user feedback loops should be established to iteratively enhance chatbot performance and relevance.

End of report