

INTERNSHIP AT ADITYA BIRLA HEALTH INSURANCE, THANE



for the partial fulfillment of the award of the degree of

Master of Business Administration (MBA)

in

Hospital and Health Management

by

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Under the Supervision and Guidance of

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Internship Report at Aditya Birla Health Insurance, Thane

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1. Introduction

As a part of my compulsory internship, I have completed my internship at Aditya Birla Health Insurance Co. Ltd. (ABHI), under the guidance of Naveen Chandra Sir, Head of the Grievance Department. I was aided by the Grievance Executives to have a better understanding of the flow and processes of the Grievance.

2. Objectives of Internship

- To understand the workflow of grievance handling in a health insurance setup.
- To analyze and assist in operational processes related to grievance redressal.
- To explore automation opportunities in the grievance process for efficiency enhancement.
- To gain practical experience in inter-departmental coordination within an insurance company
- To gain insights into how customer service operates within the framework of IRDAI regulations.
- To develop a deeper understanding of back-end operations supporting policyholder experiences.

3. Organizational Profile

Aditya Birla Health Insurance Co. Limited (ABHICL), a part of Aditya Birla Capital Ltd. (ABCL), is a joint venture between Aditya Birla Group and MMI Holdings of South Africa.

It is a prominent private-sector health insurance provider in India.

It offers comprehensive health insurance products focused on preventive health, chronic care, wellness rewards, and innovative service models.

ABHI's vision is to empower customers to lead healthier lives while offering financial protection.

Headquarters: Mumbai, Maharashtra

Parent Company: Aditya Birla Capital Ltd.

Product Range: Individual & family health insurance, group insurance, wellness programs, disease management, etc.

4. Services Provided by the Organization

- Health Insurance Plans: Comprehensive coverage for hospitalization, critical illness, maternity, day-care procedures, and OPD services.
- Wellness Rewards Program: Incentives for adopting healthy lifestyle habits such as fitness tracking and preventive check-ups.
- Disease Management Programs: Chronic care programs for diabetes, asthma, and hypertension.
- Cashless Hospitalization: Network of over 10,000 hospitals across India for cashless treatments.
- Customer Service: Grievance redressal, pre-authorization assistance, claim support, and telemedicine services.

5. Key Activities/Projects Undertaken (Other than Dissertation)

- Grievance Case Tagging: I was involved in manually tagging cases from grievance emails and categorizing them based on type (Claim, Service, Mis-sell).
- Source Mapping: Helped in identifying the source of grievance (email, portal, call center).
- Classification of Cases: Segregated cases into fresh or repeat based on customer history.
- Turnaround Time (TAT) Monitoring: Learned to track and escalate cases to ensure regulatory and internal TAT compliance.
- Coordination with Stakeholders: Coordinated with other departments like Claims, Sales, and FWA (Fraud, Waste, and Abuse) for the resolution.

6. Key Learnings from the Internship

- Developed an understanding of grievance handling processes and IRDAI regulatory guidelines.
- Gained insights into the challenges of manual processes and the potential of automation in streamlining operations.
- Learned the importance of communication and inter-departmental coordination for effective resolution.
- I gained hands-on experience with Excel by working on case allocation sheets and using basic formulas. It helped me manage data better and support daily operations.
- Understood how customer experience and compliance are balanced in real-world insurance operations.