

## SYNOPSIS

Synopsis: Operational Bottlenecks: Automation Approach to Enhancing Grievance Management in Health Insurance

### 1. TITLE

Operational Bottlenecks: Automation Approach to Enhancing Grievance Management in Health Insurance

### 2. INTRODUCTION

Grievance redressal is a cornerstone of customer trust and regulatory compliance in health insurance. With increasing case volumes, manual processes for tagging, allocation, and coordination have created operational inefficiencies. This study was conducted at Aditya Birla Health Insurance to analyze the existing grievance workflow, identify repeat patterns and delays, and explore feasible areas where automation can enhance efficiency, accuracy, and turnaround time (TAT).

### 3. RESEARCH QUESTION

What are the key areas in the grievance redressal process where automation can be suggested to improve efficiency and effectiveness in health insurance?

### 4. OBJECTIVES

- To analyze the current workflow of the grievance department in health insurance.
- To identify key bottlenecks and inefficiencies in the grievance handling process.
- To explore areas where automation can be suggested to optimize workflow.
- To assess the potential impact of suggested improvements on operational efficiency and customer satisfaction.

### 5. HYPOTHESIS

Automation of manual processes within grievance handling can significantly reduce TAT, increase resolution accuracy, and improve overall customer satisfaction.

### 6. MATERIAL AND METHODS

STUDY DESIGN: Descriptive cross-sectional study

SETTING: Grievance Department, Aditya Birla Health Insurance, Thane

STUDY POPULATION:

- Inclusion criteria: Policyholders with recorded grievances
- Exclusion criteria: Cases that are pending legal proceedings
- Study tools:
  - Direct process observation
  - Daily tagging and allocation data

Internal SOPs, Excel logs, and MIS reports

DURATION OF STUDY: 10th March 2025 to 31st May 2025 (70 days)

SAMPLE SIZE: 13 grievances analyzed from over 2800 total cases handled during the period

SAMPLING TECHNIQUE: Purposive sampling

DATA COLLECTION PROCEDURE: Interviews with grievance officers, analysis of complaint resolution times, process workflow analysis.

#### OPERATIONAL DEFINITIONS:

TAT (Turnaround Time): Time from registration to resolution of the grievance

Tagging: Classification of grievance cases based on content

Allocation: Assignment of grievances to appropriate executives

#### 7. DATA ANALYSIS PLAN

Quantitative analysis using Microsoft Excel. Percentage distribution and comparative graphs were used to analyze case status (closed/fresh/repeat), grievance types, tagging errors, and IRDA escalations.

#### 8. ETHICAL CONSIDERATIONS

- No personal identifiers were used.
- Data confidentiality and organizational SOPs were strictly followed.
- Participation by grievance team members was voluntary.

#### 9. IMPLICATIONS OF RESEARCH

The study identifies areas for automation, such as tagging, allocation, and inter-department coordination. Recommendations include NLP-based auto-tagging, rule-based allocation, and system integration with regulatory portals and internal CRM. These changes aim to reduce redundancies, prevent repeat grievances, improve service speed, and support regulatory compliance.

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