

**Summer Training at  
Max Bupa Health Insurance Company,  
Bengaluru  
(April - June, 2013)**

**TRAINING NEEDS ANALYSIS**

**By  
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**Under the guidance of  
Dr. Vinod Kumar**

**Post Graduate Diploma in Hospital and Health Management  
2012-2014**



**Institute of Health Management Research,  
Jaipur  
2013**

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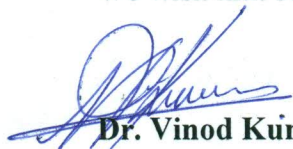
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**Certificate**

This to certify that Dr.Chetan V T student of Post Graduate Diploma in Hospital and Health Management (PGDHM) from Institute of Health Management Research, Jaipur, Batch 17<sup>th</sup> has successfully undergone his summer training in Max Bupa Health Insurance Company, Bengaluru and has done a project on "Training Needs Analysis"

The candidate has successfully carried out the mentioned studies assigned during his summer training from 08 April 2013 – 08 June 2013 and his approach towards the study was sincere, scientific and analytical.

We wish him success in all his future endeavors.



**Dr. Vinod Kumar**

Associate Professor  
IIHMR, Jaipur



**Dr. Ashok Kaushik**

Dean Academics and Student Affairs,  
IHMR, Jaipur

## **Acknowledgement**

I would like to thank Max Bupa Health Insurance Company for providing a great opportunity to learn the organization structure and allowing me to do project on Training need analysis in Bangalore branch office.

I take this opportunity to heartily thank Dr.Rohith (Chief Manager- F&I Max Bupa) and Ms.Priya Menon (Zonal Trainer –South at *Max Bupa*) for their complete support and cooperation to conduct this study. And I would like to extend my thanks to all the employees of Max Bupa Bangalore who gave the friendly environment.

I would like to thank Maj.Vinod(IIHMR Jaipur), my mentor. This project could not be finished without the support of him. Thank you for the continuous support and guidance sir.

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## **Acronyms**

*DST*: Direct Sales Team

*JFW*: Joint field work

*TNA*: Training Needs Analysis

*TPD*: Third Party Distribution

## **Tables and Figures**

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## **Observation Learning:**

### **About the company**

Max Bupa Health Insurance Company Ltd. (Max Bupa) is a joint venture between Max India Limited and the UK based healthcare services expert, Bupa.

**Max India's** successful experience in forging joint ventures

Coupled with the **Bupa Expertise** in delivering differentiated Health insurance Products

Synergize ( Max India 74% and Bupa 26%) to provide a suite of products

“British United Provident Association is an internationally established health insurance and care company with services that include Travel insurance, health insurance, care homes, health assessments, occupational health services and childcare. Set up in 1947, BUPA has grown to become the largest independent health insurance provider in the UK.

It is also a market leader in Spain, in Europe and in emerging markets. With main focus on health insurance business, the company employs over 55,000 people, serving over 10 million customers in over 200 countries.”

Max India's successful experience in forging joint ventures Coupled with the Bupa Expertise in delivering differentiated Health insurance Products Synergize ( Max India 74% and Bupa 26%) to provide a suite of products

### **Vision and Mission**

#### **Vision**

- **To be India's most admired Health Insurance Company**

#### **Mission**

- **To help our customers live healthier, more successful lives - Healthcare partners, providing expertise for life**

With the values CREATE

*Caring*

*Respectful*

*Ethical*

*Accountable*

*Trustworthy*

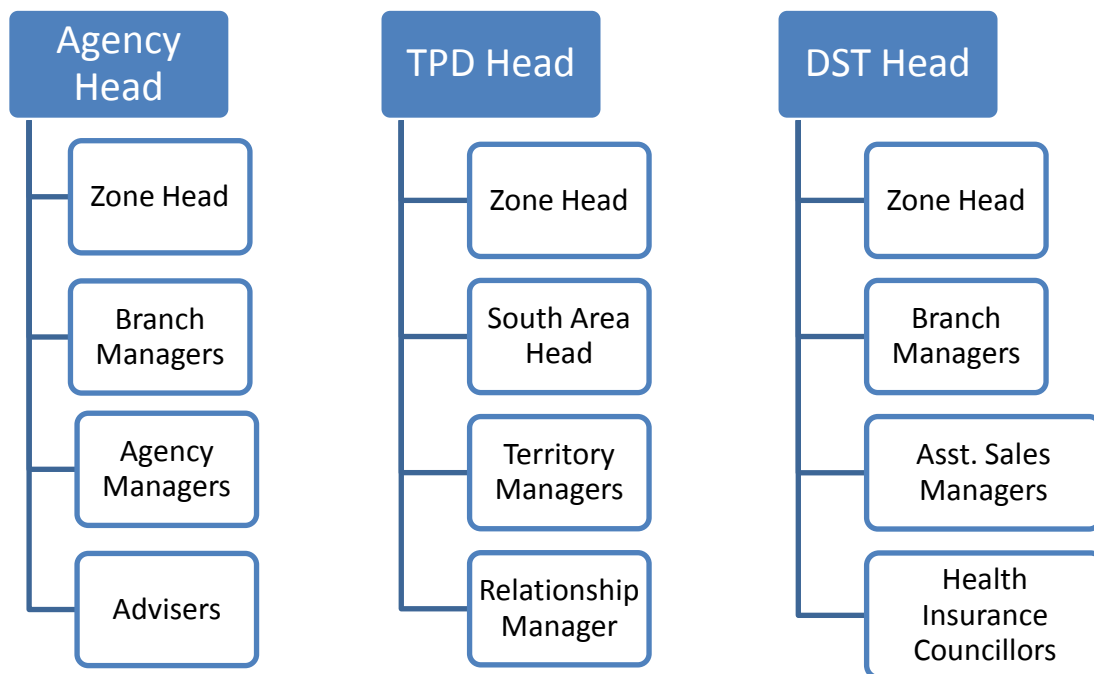
*Enabling*

## **Departments**

Departments are broadly classified as per the mode of function in Max Bupa Health Insurance Bangalore.

- 1)Agency
- 2)TPD- Third Party Division
- 3)DST- Direct sales Team

## **Hierarchy in departments**



### **Agency: (42 employees including 4 Branch Managers)**

Advisers are the coded agents of the company who explains and sells the policy to client. Group of advisers are recruited and handled by Agency Managers who will report to the Branch heads.

#### **Roles and responsibilities of Agency managers**

- Recruiting of Advisers
- Managing Advisers
- Helping to advisers in closure of insurance policies sold
- Helping in claims settlement

### **TPD: (6 Employees)**

Third Party Division does the sales and development through channel partners.

#### **Roles and responsibilities of Relationship Manager**

- Identifying and networking with potential channel partners in industry.
- Continuous management of relationship with channel partners and follow-up of sales

### **DST: (15 employees )**

Direct sales team does sales with the help of telecalling setup who gives the leads for sales.

#### **Roles and responsibilities of Health Insurance councilors**

- Doing sales through calling and fixing appointment with the clients (lead given by telecalling setup)
- Closure of sales with clients.

## **Training in Max Bupa**

Training is handled by dedicated team of 4 headed by Zonal Training Head (along with Hyderabad and Chennai branches) conducts various training sessions to all the employees.

### **Role of the department:**

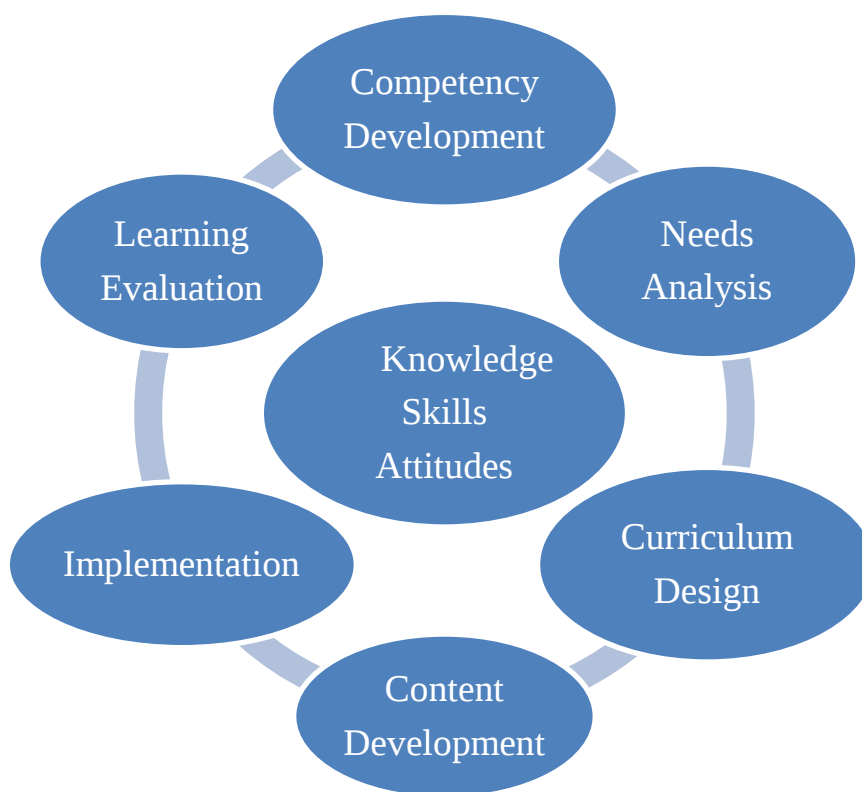
- Induction to new employees
- Training to Agency Managers on Max Bupa and its products, managerial skills, Health insurance market, Health insurance policy, handling of advisors, sales process (called *PIN POINT*) and clients and objection handling.
- Training to Advisors on regular basis about Max Bupa and its products, Health insurance market, Health insurance policy and objection handling.
- Conduction of JFW(*Joint Field Work*) for the new employees with the seniors and managers.
- Training to TPD on telecalling, products and objection handling.
- Training to DST on specific products, Health insurance policy and objection handling.
- And also conducts training to inactive Advisers called “*Phoenix*” to encourage and motivating them for the active participation in sales.

## TRAINING PROCESS

## COMPLETE PROCESS OF TRAINING AND DEVELOPMENT



## **PROCESS OF TRAINING**



## **OBJECTIVES OF THE STUDY**

### **PRIMARY OBJECTIVE**

The primary objective of my study at “Max Bupa Health Insurance Bangalore” is to assess the training needs of the employees, prioritize them and to bridge the gap between job needs and employee skill, knowledge and behaviours.

### **SECONDARY OBJECTIVE**

The objective of my study about “Training Need Identification” is to increase the performance of employees, greater job satisfaction and lower turn-over of the employees leading to higher productivity of the employees and hence organisation accruing benefits both to the organization and employees and also understand the need for and the ways of training.

## **SCOPE OF THE STUDY**

- This study provides me with an opportunity to explore in the field of Health Insurance Market.
- This research also provides the feedback of the people involved in training and development programme.
- It would provide me a great deal of exposure to interact with respective Branch Managers of various departments of the organization to understand and identify the training needs of the employees of their respective departments.

### **Training Needs Analysis (TNA)**

**TNA** is a process during which organisations conduct a series of activities in order to identify skills and knowledge gaps as measured against a set of criteria for a given role or for a future role succession. The process can also be used to identify other training and staff development –related problems or issues in the workplace. The information that is gathered during this process is then analysed and used to decide what the best approach is for addressing all the issues that have been uncovered, be it training or otherwise.

#### **What is TNA used for?**

**TNA** is used:

- To assess how well current skills meet current (and sometimes future) job requirements.
- To identify and understand performance problems being experienced in an organisation.
- To prepare staff for an anticipate introduction of new system, task or technology.
- To ensure an organisation and its staff are properly positioned to achieve customer satisfaction and to add value to the organisation.

Identification of training needs (ITN), if done properly, provides the basis on which all other training activities can be considered. Also requiring careful thought and analysis, it is a process that needs to be carried with sensitivity as employees is important to them, and the reputation of the organisation is also at stake.

## **Methodology**

There were 3 different type of questionnaires used for 3 departments

1)Agency

2)TPD- Third Party Division

3)DST- Direct sales Team

The questionnaire was prepared with the help of previous TNI conducted (2010-Max Bupa) and also with the inputs given by Zonal Training Head. The survey was conducted in Max Bupa Health Insurance Company and its branches across Bangalore zone. The responses were collected from each employee of all 3 departments. Questionnaire contained questions related to their abilities and knowledge about work (self ranking on -Likert scale) and also with open ended questions to write about the challenges facing to perform their job well, further training required to improve their performance and the changes/suggestions expecting in training or working environment.

Each employee of the department was explained about the purpose of training need analysis and all questions were explained for the better understanding and ease for filling.

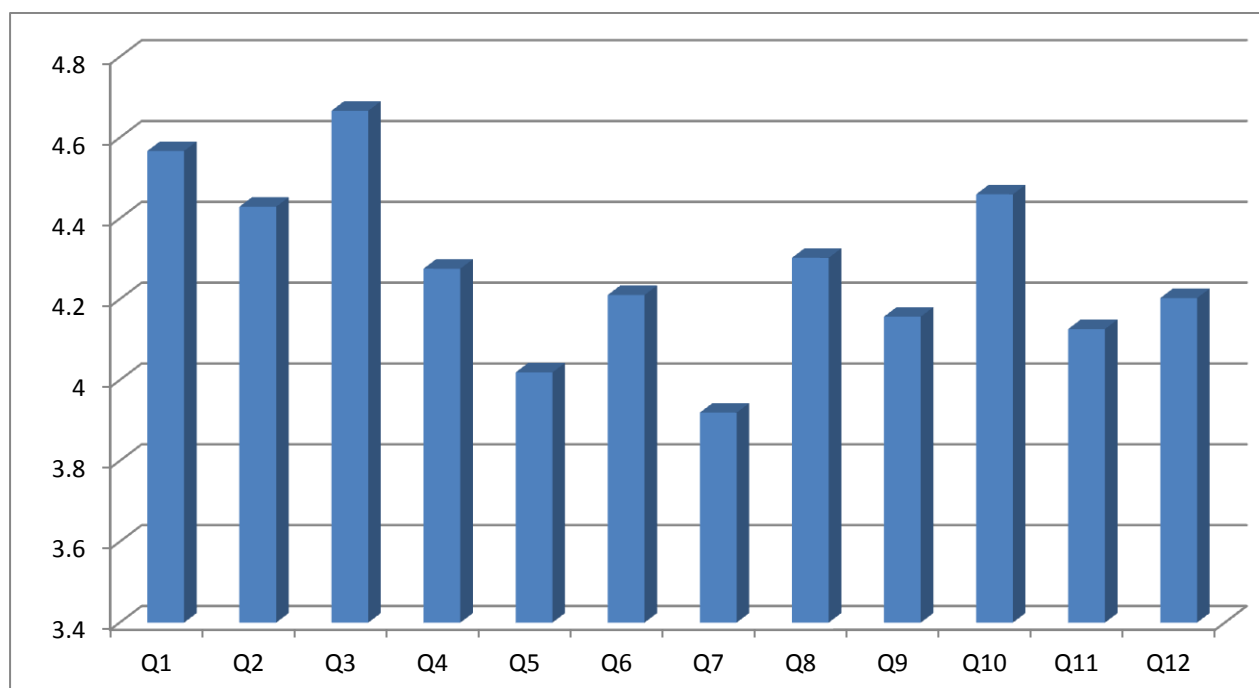
Cross verification of data also done by JFWs (Joint Field work) with randomly selected 11 Agency Managers and also through feedback from the Branch managers.

Questionnaire is attached at the end of the report in annexure column.

### **DEPARTMENT WISE TRAINING NEEDS ASSESMENT**

#### **1)Agency Managers:**

**Figure no.1: self ranking to perform routine activities during job by all Agency Managers (36 managers)**

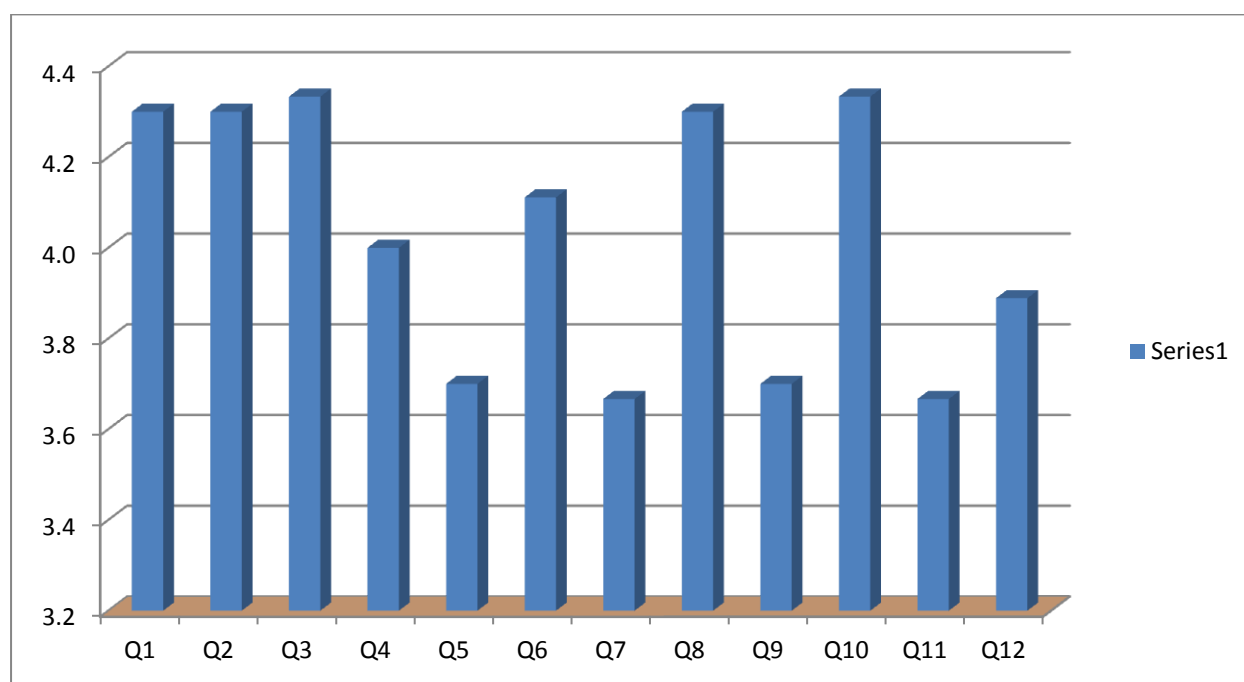


**As per the data**

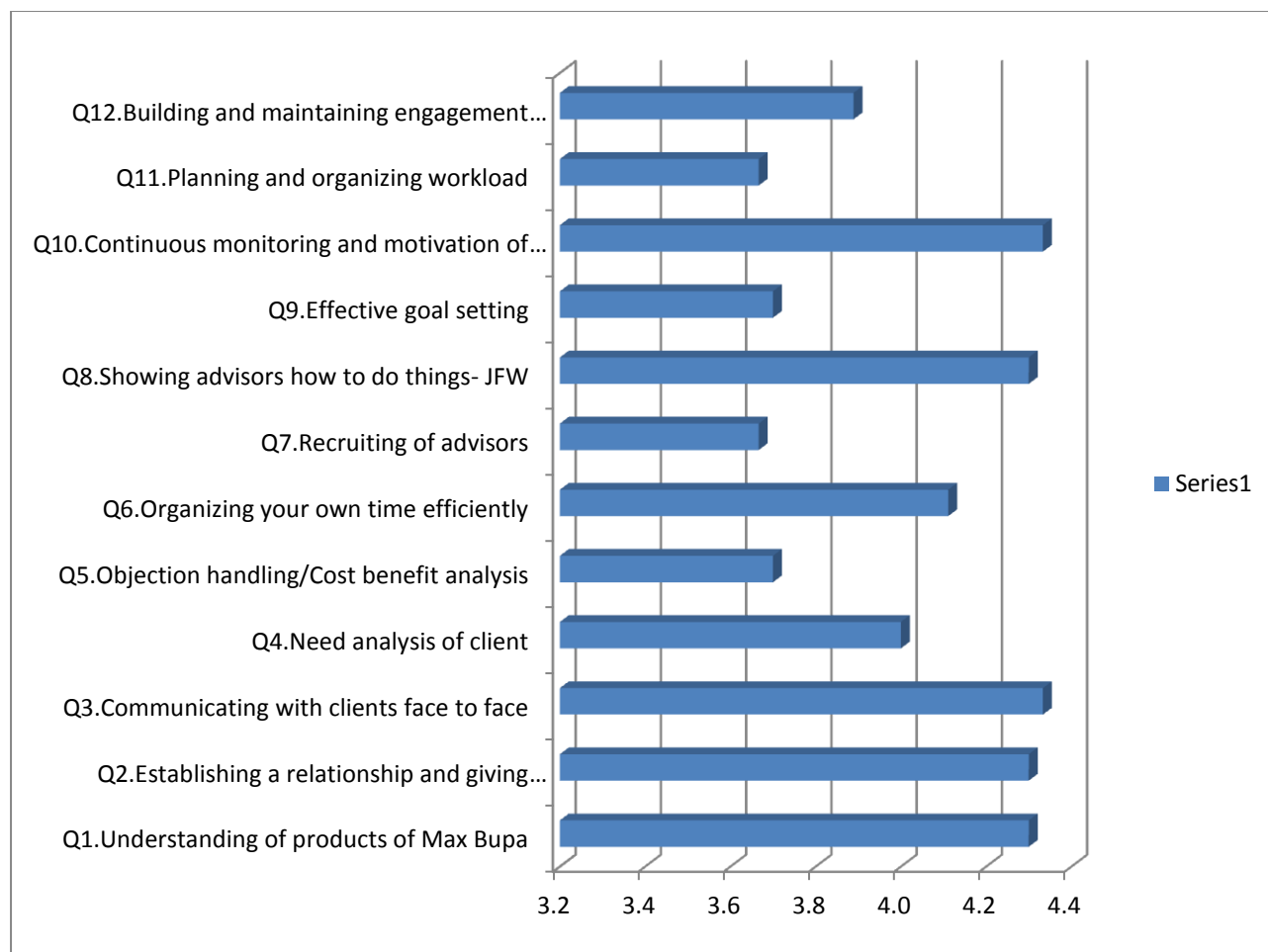
Agency Managers (All) need training mainly on

1. Objection handling/Cost benefit analysis
2. Recruiting of advisors
3. Effective goal setting
4. Planning and organizing workload

**Figure no.2: Self ranking to perform routine activities during job by Agency Managers (vintage more than 1 year)**



**Figure no.3: Self ranking to perform routine activities during job by Agency Managers (vintage more than 1 year)**



### **As per the data**

Agency Managers (more than 1yearVintage) need training mainly on

1. Objection handling/Cost benefit analysis
2. Recruiting of advisors
3. Effective goal setting
4. Planning and organizing workload
5. Building and maintaining engagement levels with advisors

And also

1. Need analysis of client
2. Organizing your own time efficiently

### **As per Information collected through open ended questions**

As the question was open ended the reply of each employee has been captured in the TNI data excel and the common feedbacks are mentioned below

### **Challenges facing to perform better**

1. Handling of advisers
2. Playing “dual role” (acting as advisers for closing of policy)
3. Dependent Advisers (seeks help for each case)
4. Competition with various products in market

### **Further training required**

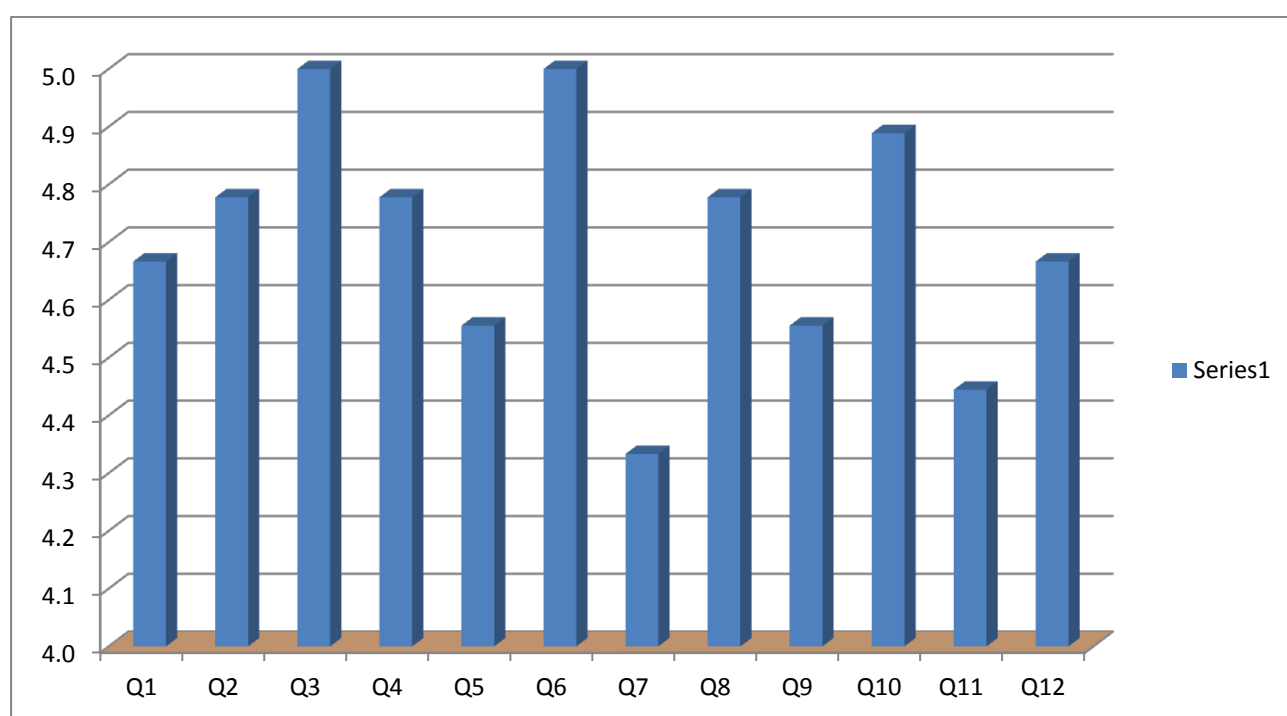
1. Managing of Advisors
2. Handling stress and workload

### **Suggestions given by employees**

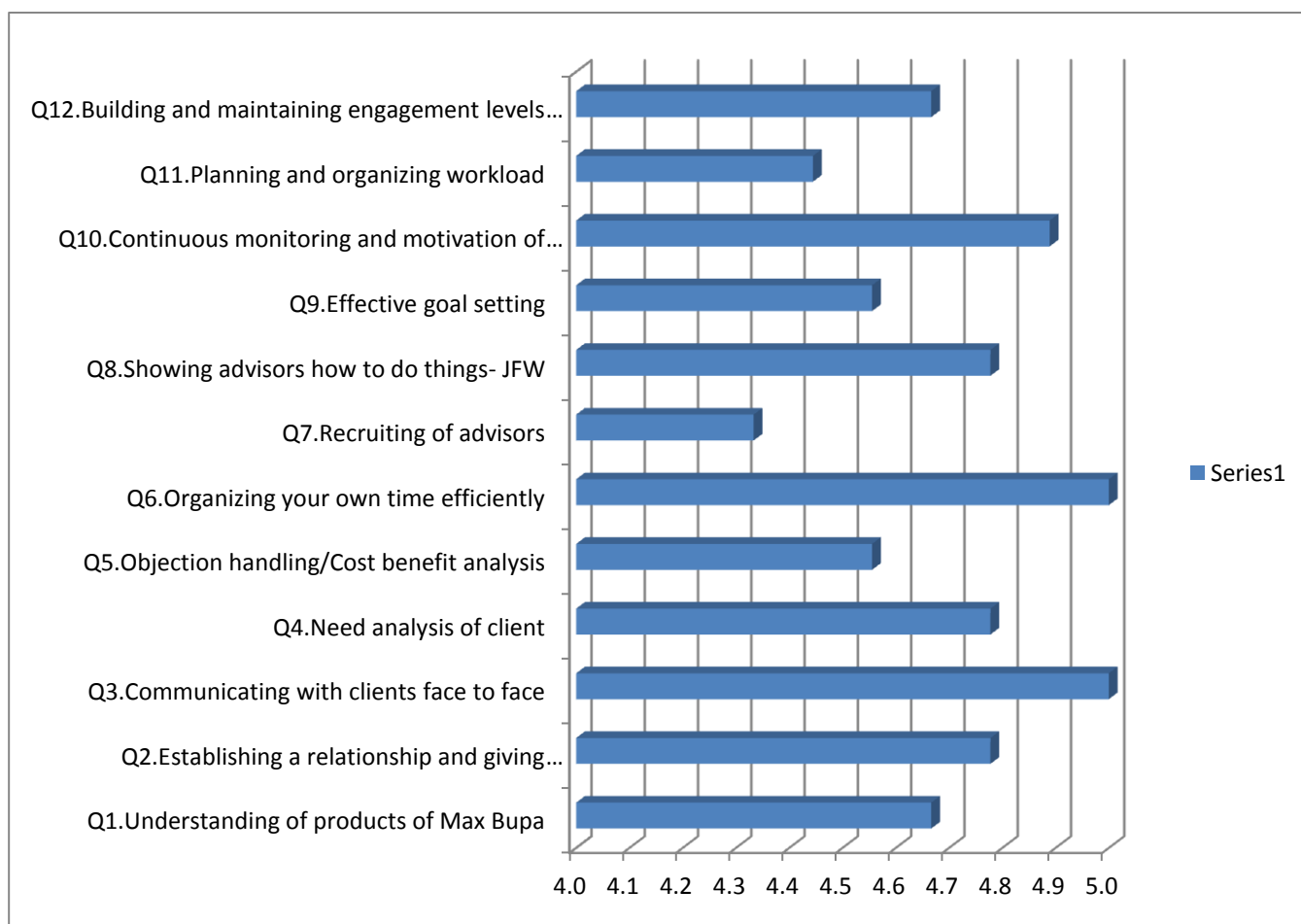
1. Importance to training
2. Advisors engagement programmes

Average suggested frequency and duration of training is once in 2 months for a day.

**Figure no.4: Self ranking to perform routine activities during job by Agency Managers (vintage more than 6 months less and than a year)**



**Figure no.5: Self ranking to perform routine activities during job by Agency Managers (vintage more than 6 months and less than a year)**



### **As per the data**

Agency Managers (vintage more than 6 months less than a year) need training mainly on

1. Objection handling/Cost benefit analysis
2. Recruiting of advisors
3. Effective goal setting
4. Planning and organizing workload

And also

1. Understanding of products of Max Bupa
2. Building and maintaining engagement levels with advisors

### **Information collected through open ended questions**

As the question was open ended the reply of each employee has been captured in the TNI data excel and the common feedbacks are mentioned below

### **Challenges facing to perform better**

1. High premium charges of Max Bupa products
2. Handling of advisers
3. Playing “dual role” (acting as advisers for closing of policy)
4. Dependent Advisers (seeks help for each case)
5. Competition with various products in market

### **Further training required**

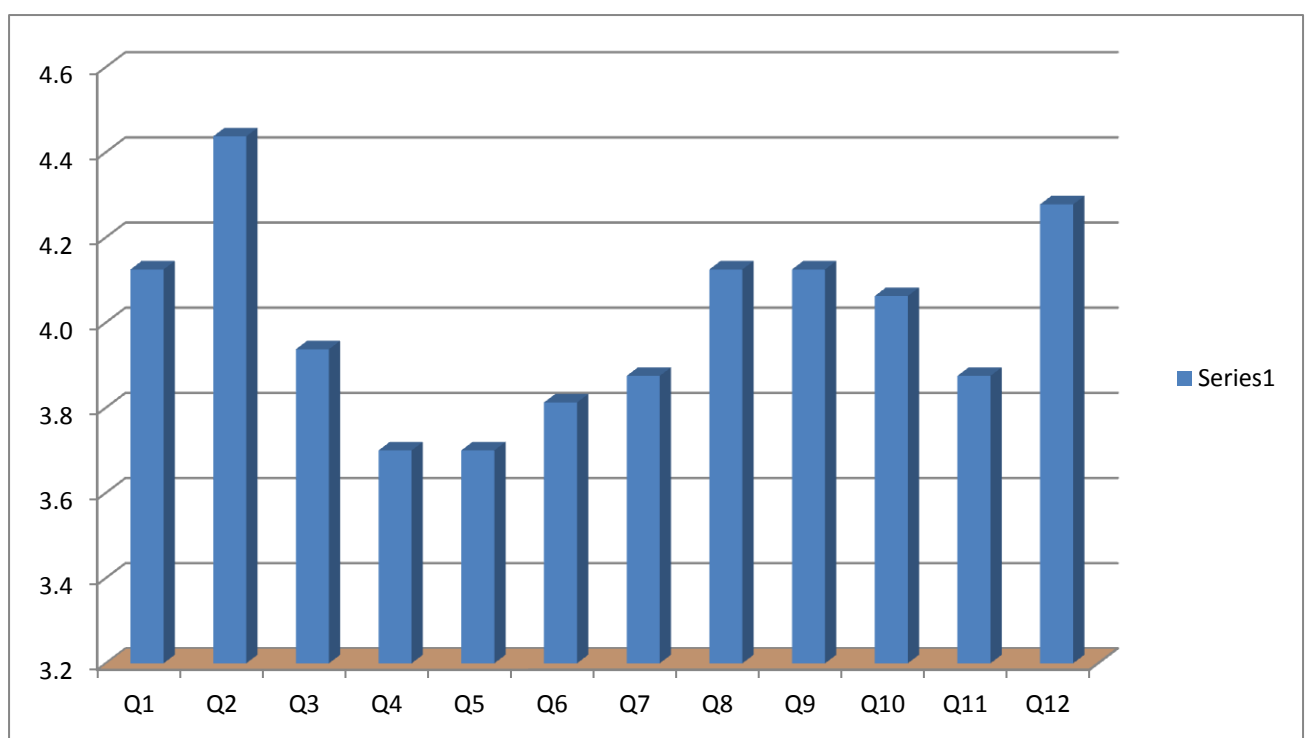
1. Managing of Advisers
2. Objection handling by comparing competitive products in market
3. Medical terminologies
4. Handling stress and workload

### **Suggestions given by employees**

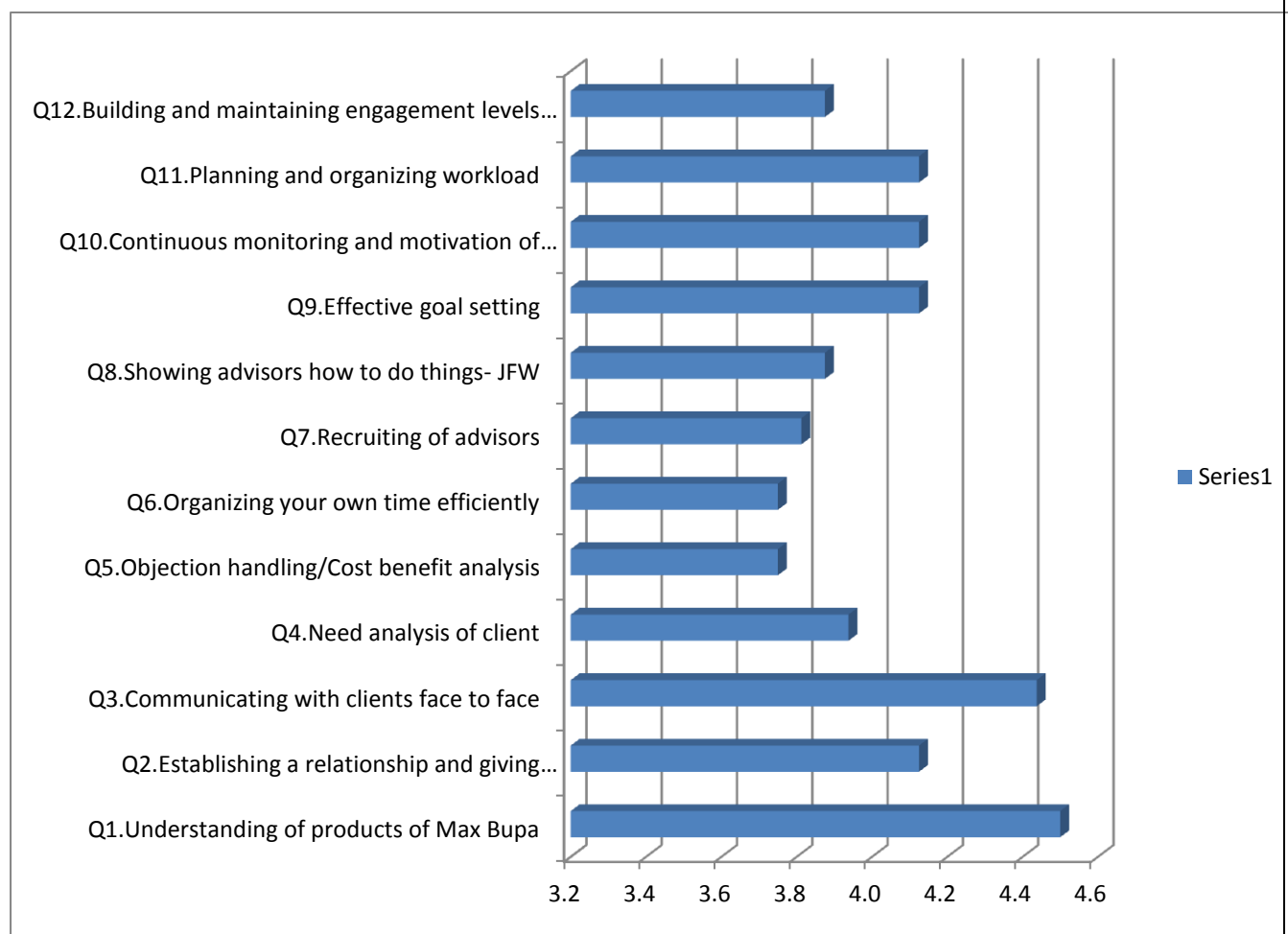
1. Importance to training
2. Training by top sales professional rather than trainers.
3. Advisors engagement programmes

Average suggested frequency and duration of training is once in 2 months for a day.

**Figure no.6: Self ranking to perform routine activities during job by Agency Managers (vintage less than 6 months)**



**Figure no.7: Self ranking to perform routine activities during job by Agency Managers (vintage less than 6 months)**



### **As per the data**

Agency Managers (less than 6 months Vintage) need training mainly on

1. Need analysis of client
2. Objection handling/Cost benefit analysis
3. Organizing your own time efficiently
4. Recruiting of advisors
5. Showing advisors how to do things- JFW
6. Building and maintaining engagement levels with advisors

And also

1. Effective goal setting
2. Continuous monitoring and motivation of advisors
3. Planning and organizing workload

### **Information collected through open ended questions**

As the question was open ended the reply of each employee has been captured in the TNI data excel and the common feedbacks are mentioned below

### **Challenges facing to perform better**

1. High premium charges of Max Bupa products
2. Recognising and recruiting of best Advisers
3. Convincing Advisers for induction
4. Handling of advisers
5. Competition with various products in market
6. Need analysis of client and objection handling

### **Further training required**

1. Recognising and recruiting of best Advisers
2. Managing of Advisors
3. Objection handling by comparing competitive products in market
4. Medical terminologies
5. Internal systems and procedures in Max Bupa

### **Suggestions given by employees**

1. Importance to training
2. Training through JFWs(Joint Field Work) with senior Agency Managers
3. Timely updation about competitor's products in market

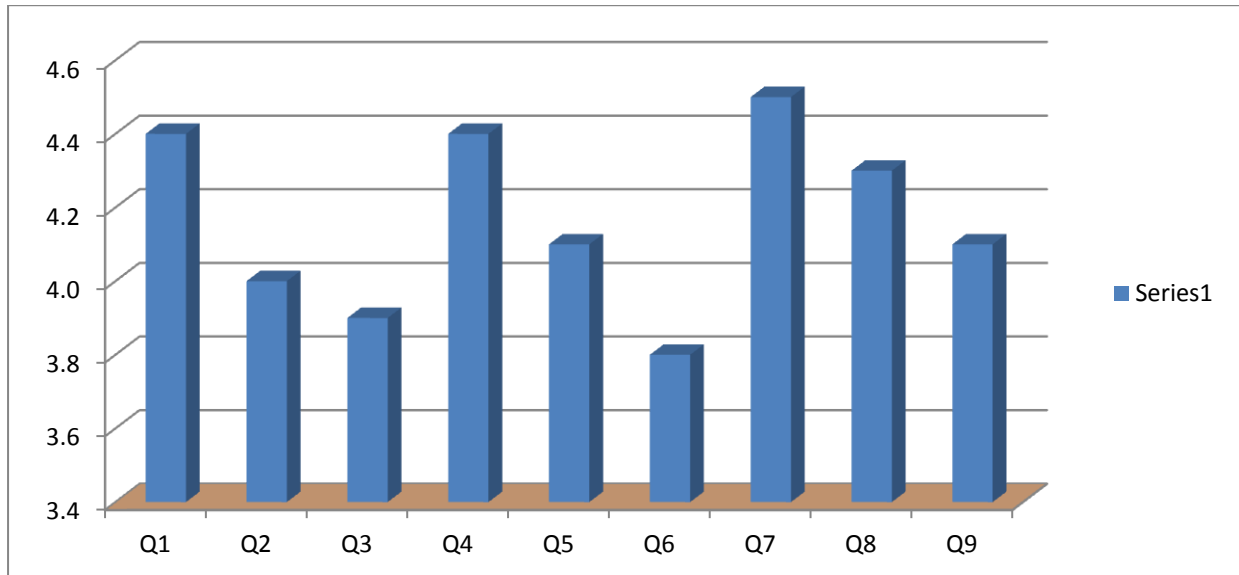
Average suggested frequency and duration of training is once in a month for a day.

### **JFW with Agency Managers**

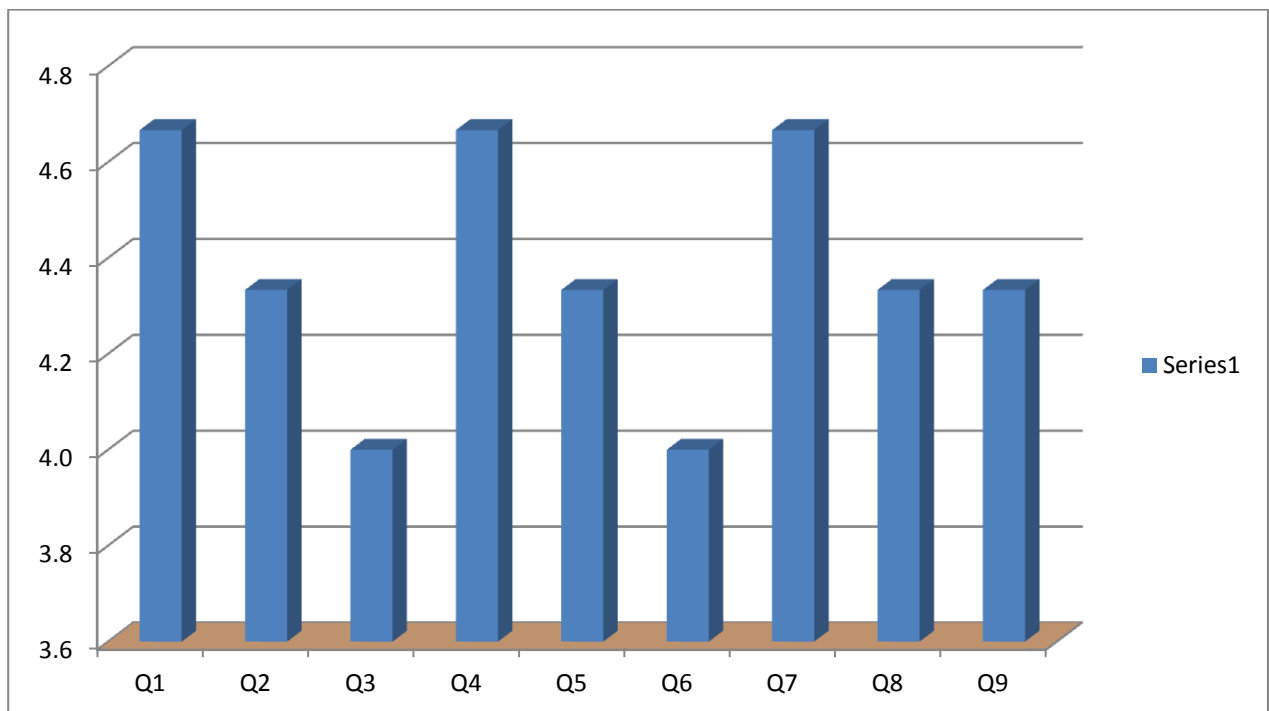
To understand the process of sales and job responsibilities JFW done with randomly selected 11 Agency managers of all vintage. Cross verification of the data filled also done through observation. During JFW, self ranking done by Agency managers seemed to be appropriate.

## DST (Direct Sales Team)

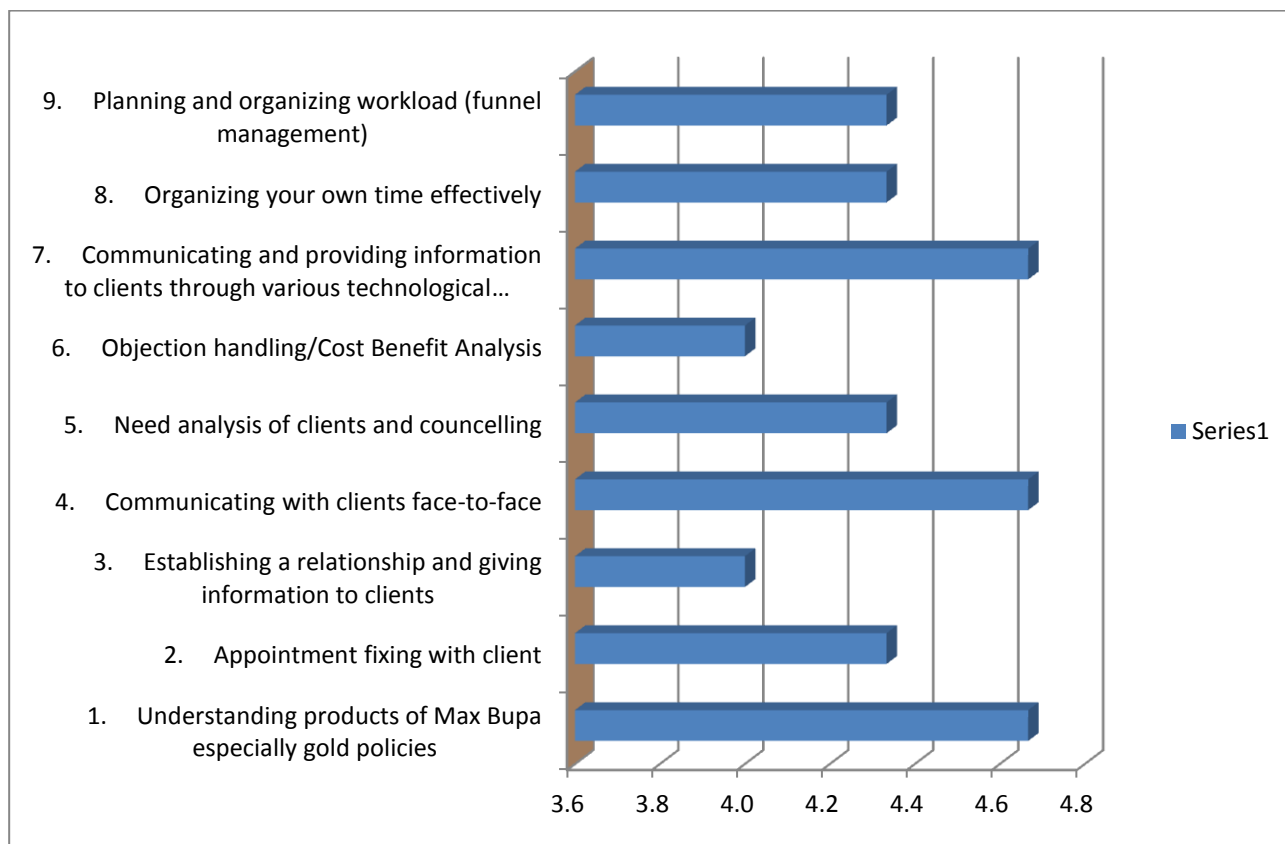
**Figure no.8: Self ranking to perform routine activities during job by all DST Managers**



**Figure no.9: Self ranking to perform routine activities during job by DST Managers (Vintage more than 6 months)**



**Figure no.10: Self ranking to perform routine activities during job by DST Managers (Vintage more than 6 months)**



### **As per the data**

Health Insurance Councillors (more than 6 months Vintage) need training mainly on

1. Establishing a relationship and giving information to clients
2. Objection handling/Cost Benefit Analysis

### **Information collected through open ended questions**

As the question was open ended the reply of each employee has been captured in the TNI data excel and the common feedbacks are mentioned below

### **Challenges facing to perform better**

1. High premium
2. Competition in market
3. Objection handling
4. Lack of good advertisements in Mass Media

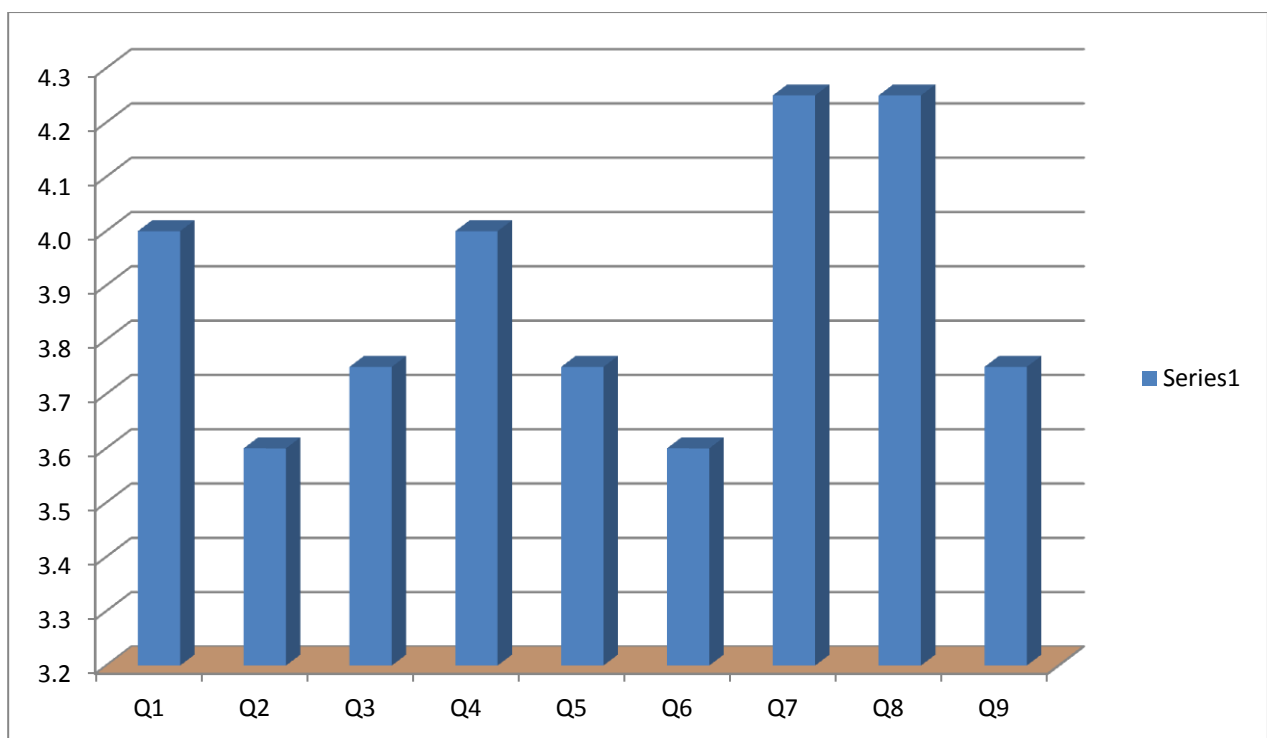
### **Further training required**

1. Comparison of various market products
2. Objection handling
3. Excel and ppt training

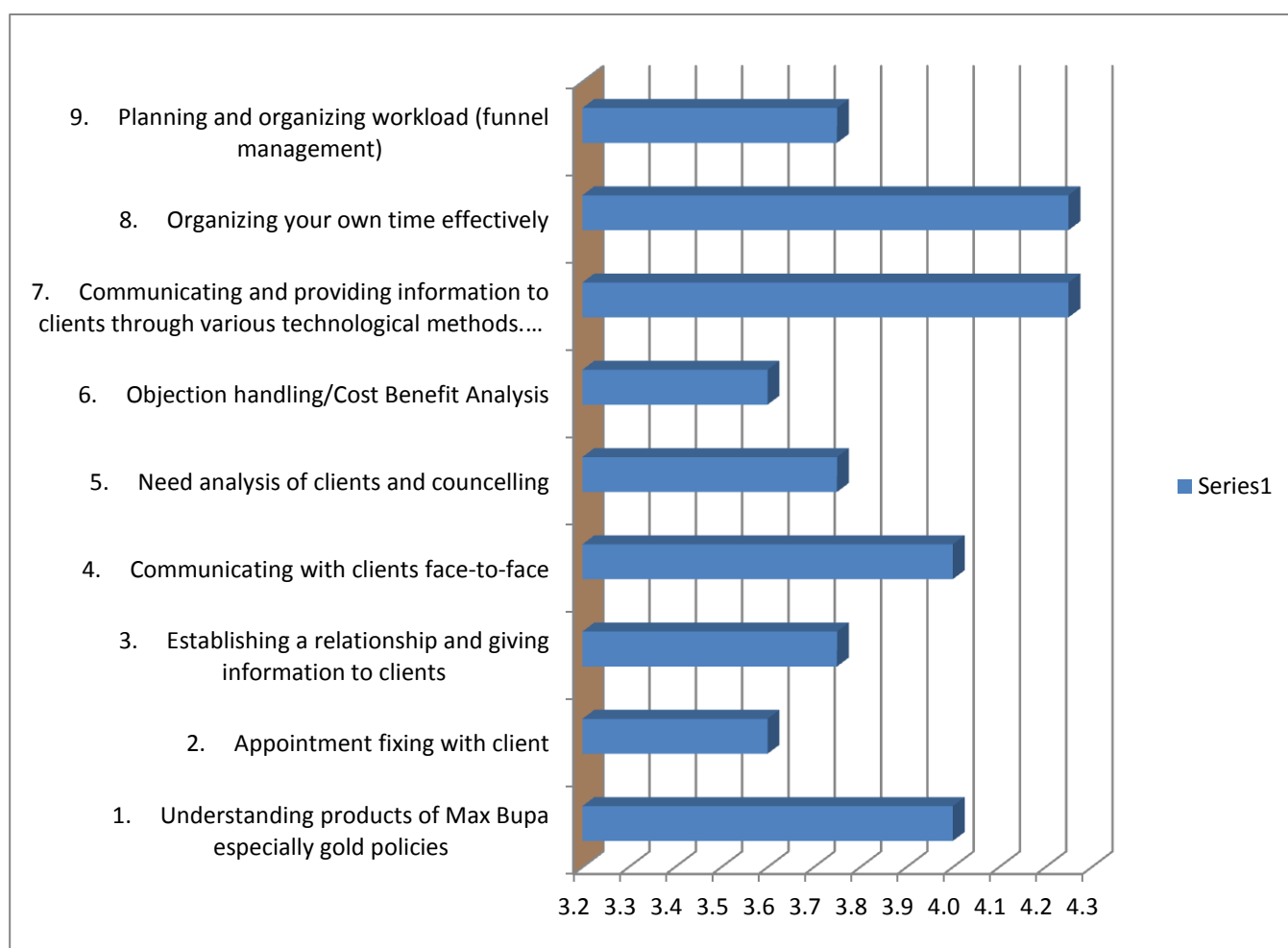
### **Suggestions given by employees**

Importance to training, once in 2 months for a day

**Figure no.11: Self ranking to perform routine activities during job by DST Managers (Vintage less than 6 months)**



**Figure no.12: Self ranking to perform routine activities during job by DST Managers (Vintage less than 6 months)**



### **As per the data**

Health Insurance Councillors (less than 6 months Vintage) need training mainly on

1. Appointment fixing with client
2. Establishing a relationship and giving information to clients
3. Need analysis of client / Counselling
4. Objection handling/Cost Benefit Analysis
5. Planning and organizing workload (funnel management)

And also on

1. Understanding products of Max Bupa especially gold policies
2. Communicating with clients face-to-face

### **Information collected through open ended questions**

As the question was open ended the reply of each employee has been captured in the TNI data excel and the common feedbacks are mentioned below

### **Challenges facing to perform better**

1. Comparison of various market products
2. Objection handling

### **Further training required**

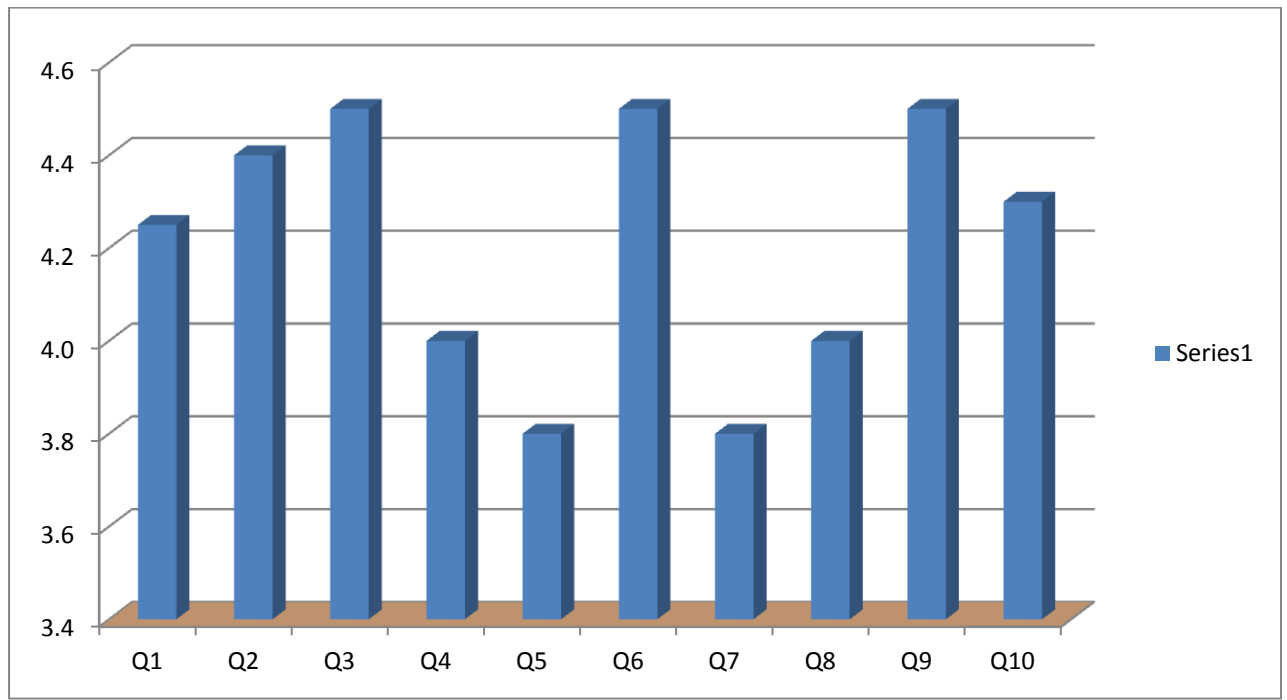
1. Comparison of various market products
2. Objection handling
3. Convincing of policy holders (enhancement/new)
4. Handling HNI cases

### **Suggestions given by employees**

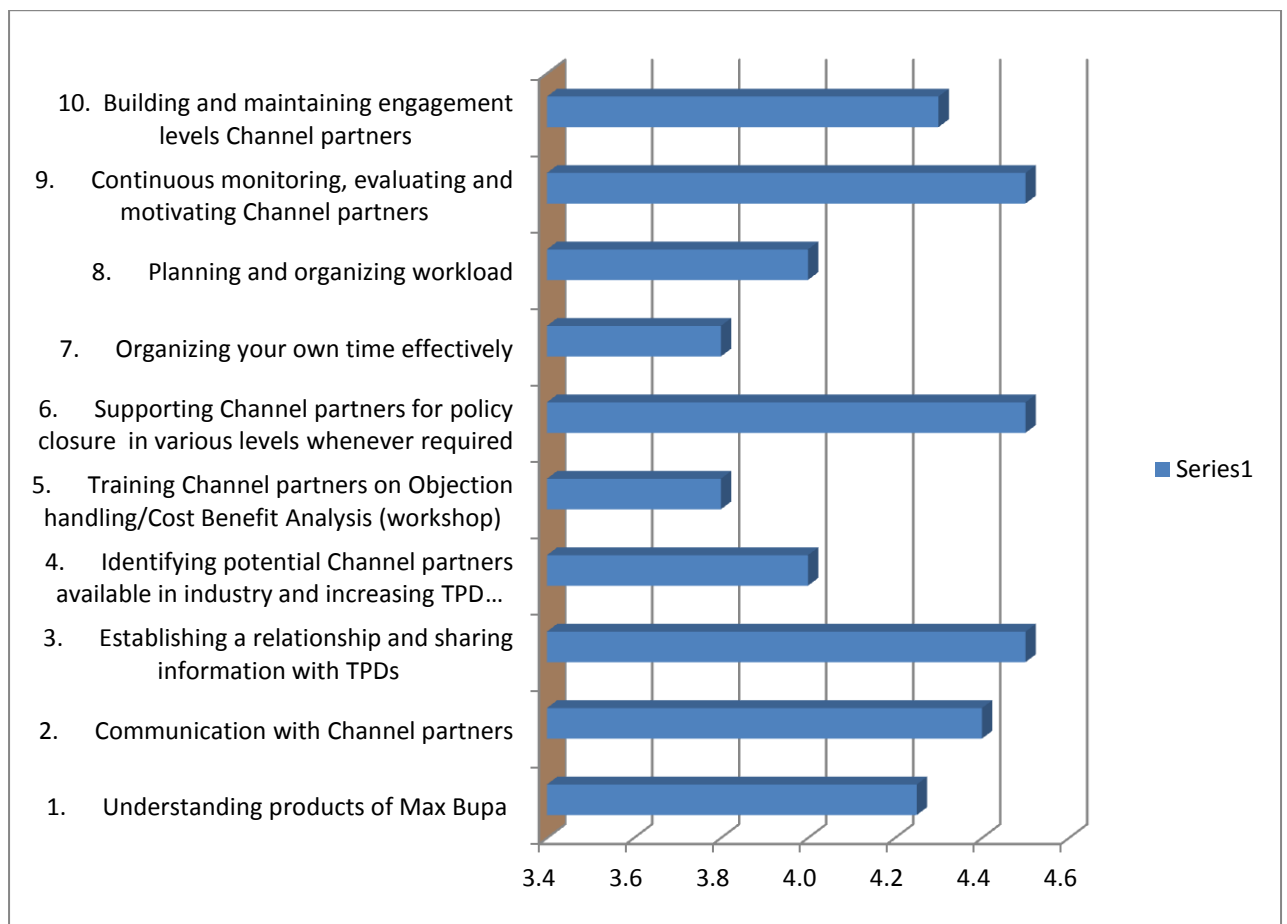
Importance to training, once in 2 months for a day

## TPD (Third Party Division)

**Figure no.13: Self ranking to perform routine activities during job by all 5 TPD Relationship Managers**



**Figure no.14: Self ranking to perform routine activities during job by all 5 TPD Relationship Managers**



### **As per the data**

TPD Relationship Managers need training mainly on

1. Identifying potential Channel partners available in industry and increasing TPD network by new tie-ups
2. Training Channel partners on Objection handling/Cost Benefit Analysis (workshop)
3. Organizing your own time effectively
4. Planning and organizing workload

### **Information collected through open ended questions**

As the question was open ended the reply of each employee has been captured in the TNI data excel and the common feedbacks are mentioned below

### **Challenges facing to perform better**

1. Comparison of various market products
2. Partner engagement in national level for national relationship
3. Time management

### **Further training required**

1. Comparison of various market products
2. HIP
3. Basic Medical terminologies

### **Suggestions given by employees**

Importance to training, once in 2 months for a day

## **Suggestions**

In this training assessment report there has been made a prompt attempt to capture the gaps in knowledge/skills of employees in all departments and also mentioned the areas where employees seek further training and improvement in working environment. The key training areas of improvement are mentioned in the “Department wise assessment” column. An attempt to improve these areas (if company policy permits) may improve the efficiency of employees.

## ***Annexure 1***

### ***Prospect Sheet – TNJ***

#### ***Agency Managers***

**Name:**

**Job title:**

**Gender:**

**Age:**

**Number of years in post:**

#### **INSTRUCTIONS FOR COMPLETION:**

This questionnaire comprises five sections that are to do with your training needs.

Please answer all the questions as honestly as possible to enable us to compile a complete picture of your training requirements. Each section is prefaced by instructions for completion. Please read and follow these carefully.

#### **A) How well do you consider that you currently perform this activity?**

**Rating of 1- 5.. Not well = 1; Very well = 5**

**Rating 1 to 5**

|                                                                           |  |
|---------------------------------------------------------------------------|--|
| 1. Understanding products of Max Bupa.                                    |  |
| 2. Establishing a relationship and giving information to clients          |  |
| 3. Communicating with clients face-to-face                                |  |
| 4. Need analysis of client                                                |  |
| 5. Objection handling                                                     |  |
| 6. Applying healthcare market research results to your own sales/practice |  |
| 7. Adjusting with change in the health insurance industry.                |  |
| 8. Organizing your own time effectively                                   |  |
| 9. Using technical equipment, including computers                         |  |
| 10. Managing advisors                                                     |  |
| 11. Showing advisers how to do things                                     |  |
| 12. Planning and organizing workload                                      |  |
| 13. Achieving targets.                                                    |  |
| 14. Stress handling                                                       |  |
| 15. Continuous improvement at work                                        |  |

#### **B) What are the challenges that you face to perform your role better? List these in order of severity**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**C) Please specify the areas of your job in which you would like to receive further training or instruction. List these in order of importance:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**D) What do you think improving performance through training alone or through changes in your work situation? Give your inputs.**

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**E) Proposed/ Suggested duration for this training intervention: \_\_\_\_ days**

## ***Annexure 2***

### ***Prospect Sheet – TNJ***

#### ***DST Department***

**Name:**

**Job title:**

**Gender:**

**Age:**

**Number of years in post:**

#### **INSTRUCTIONS FOR COMPLETION:**

This questionnaire comprises five sections that are to do with your training needs.

Please answer all the questions as honestly as possible to enable us to compile a complete picture of your training requirements. Each section is prefaced by instructions for completion. Please read and follow these carefully.

**A) How well do you consider that you currently perform this activity?**

**Rating of 1- 5.. Not well = 1; Very well = 5**

**Rating 1 to 5**

|                                                                                                                    |  |
|--------------------------------------------------------------------------------------------------------------------|--|
| 1. Understanding products of Max Bupa especially gold policies                                                     |  |
| 2. Appointment fixing with client                                                                                  |  |
| 3. Establishing a relationship and giving information to clients                                                   |  |
| 4. Communicating with clients face-to-face                                                                         |  |
| 5. Need analysis of client / Counselling                                                                           |  |
| 6. Objection handling/Cost Benefit Analysis                                                                        |  |
| 7. Communicating and providing information to clients through various technological methods. eg. SMS, emails etc.. |  |

|                                                         |  |
|---------------------------------------------------------|--|
| 8. Organizing your own time effectively                 |  |
| 9. Planning and organizing workload (funnel management) |  |

**B) What are the challenges that you face to perform your role better? List these in order of severity**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**C) Please specify the areas of your job in which you would like to receive further training or instruction. List these in order of importance:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**D) Proposed/ Suggested duration for this training intervention: \_\_\_\_ days**

### ***Annexure 3***

### ***Prospect Sheet – TNJ***

### ***TPD Department***

**Name:**

**Job title:**

**Gender:**

**Age:**

**Number of years in post:**

#### **INSTRUCTIONS FOR COMPLETION:**

This questionnaire comprises four sections that are to do with your training needs.

Please answer all the questions as honestly as possible to enable us to compile a complete picture of your training requirements. Each section is prefaced by instructions for completion. Please read and follow these carefully.

**A) How well do you consider that you currently perform this activity?**

**Rating of 1- 5.. Not well = 1; Very well = 5**

**Rating 1 to 5**

|                                        |  |
|----------------------------------------|--|
| 1. Understanding products of Max Bupa  |  |
| 2. Communication with Channel partners |  |

|                                                                                                           |  |
|-----------------------------------------------------------------------------------------------------------|--|
| 3. Establishing a relationship and sharing information with TPDs                                          |  |
| 4. Identifying potential Channel partners available in industry and increasing TPD network by new tie-ups |  |
| 5. Training Channel partners on Objection handling/Cost Benefit Analysis (workshop)                       |  |
| 6. Supporting Channel partners for policy closure in various levels whenever required                     |  |
| 7. Organizing your own time effectively                                                                   |  |
| 8. Planning and organizing workload                                                                       |  |
| 9. Continuous monitoring, evaluating and motivating Channel partners                                      |  |
| 10. Building and maintaining engagement levels Channel partners                                           |  |

**B) What are the challenges that you face to perform your role better? List these in order of severity**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**C) Please specify the areas of your job in which you would like to receive further training or instruction. List these in order of importance:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**D) Proposed/ Suggested duration for this training intervention: \_\_\_\_ days**

**End of report**

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