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The first Outlook Money - Morningstar Mutual Funds Ranking pg. 12

Outlook

JULY 2019, \$5.00

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The Secret Sauce of Winners - Put Customers First

Divya Tusnial, Kolkata



The story of Divya is a great journey of transformation from an ordinary housewife to an internationally acclaimed insurance advisor. Soon after her marriage, she lost her father-in-law who was the main bread-earner of the family. Unfortunately, he didn't have any insurance cover, as a result of which the family got into deep financial crisis. That is when she realized the importance of life insurance.

Divya joined Tata AIA Life as an advisor in 2009 with no prior experience. During her training, she learned that being a MDRT qualifier is the highest honour in the life insurance industry. That made her determined to win the title. The very next year, she achieved her MDRT title! There was no looking back. She achieved four consecutive MDRTs and four TOT honours. In 2018, she won the Inspirational Agent of the Year title at Asia Trusted Life Agents & Advisors Awards that is organized by Asia Insurance Review in association with LIMRA. She was finalist of Asia Trusted Life Agents & Advisors award 2019.

Divya believes as a successful insurance professional she has a responsibility to pay it forward. With this belief, she has started a training initiative called 'Hello Divya' to train MDRT aspirant.

"Tata AIA Life has given me an opportunity to make a name for myself in the industry and make a real difference in people's lives. This is my contribution," said Divya, expressing her commitment for her employer.

Achievements: 5 MDRT honours. 1 COT honour. 4 TOT honours. In 2018, Inspirational Agent of the Year title at Asia Trusted Life Agents & Advisors Awards.

Customer Speak: "When I met Divya 10 years back. I was very reluctant about investing in a life insurance plan. But she convinced me and I invested in a guaranteed money back policy. Now I receive a hefty amount as annual dividend every year and I am told that I will continue to receive it till my 100th birthday. I make it a point to send Divya a box of chocolates after receiving the cheque for being a true Rakshakarta for me and my family."

- Mr. Jalan

Piyali Ray, Kolkata



Piyali was always inclined towards insurance. As a commerce student during her graduation days, she read everything about insurance that was there in the syllabus. She was happy with her teaching career, but after her marriage when her husband asked her to consider life insurance as a profession, Piyali jumped at the opportunity.

Piyali got her license in June 2011 and very quickly clocked new business premium worth Rs 1.75 lakh. There was no looking back after that. Today, she is one of Tata AIA Life's most successful advisors with three TOT under her belt in the last three years. The title gave her instant global recognition amongst insurance fraternity.

Piyali wants to be one of the most respected and trusted financial advisors. The support she receives from Tata AIA Life plays an important role. The company sponsored her for a special programme at IBM Indore, which helped refine her skills tremendously.

Outside work, Piyali and her husband Subhasish, one of the most successful leaders of Tata AIA Life, run a football coaching camp for underprivileged children in interior West Bengal. She has also started an orphanage in Kolkata. "As a successful professional, I have an obligation to make society better," she opines.

Achievements: 1 MDRT Honour, 1 COT Honour and 3 TOT Honours. Piyali is a finalist in Asia Trusted Life Agents & Advisors award 2019 in Insurance Agent of the Year category.

Customer Speak: "I am more than satisfied with solutions and service provided by Piyali. With her guidance I have already taken coverage of Rs 21 crore with Tata AIA Life and my entire family is covered to the extent of Rs 18 crore. I still remember the initial difficulty I had in processing the claim when my mother Sudha Gupta succumbed to cardiac attack. It was much later with Piyali's help that I got the claim cheque within 15 days."