

An extraordinary journey from the by-lanes of Kolkata to the Top of the MDRT Table

Since the inception of Life Insurance in India, the fleet of Agents or Advisors, have been the largest distribution force for the industry, representing Companies and selling their products. This has helped insurers reach every corner of this vast country and provide the much-needed Life Insurance protection cover to Indian families. Some of these agents have proven to be stellar performers, who have made it their life's mission to offer Life Insurance protection solutions to as many people as possible. One such champion is Divya Tusnial, an Executive Life Planner with Tata AIA Life Insurance, a shining star in the global insurance business.

For generations, the choice between family responsibilities and career has been the dilemma for most Indian women and, the story was no different for Divya. After completing her graduation, marriage happened and she got busy with her family and two children in her Kolkata home.

But things took an unexpected turn after a few years. Her father-in-law, who was the main breadwinner of the family, passed away. He did not have Life Insurance cover. The family felt the pinch, but it was too late to do anything about it. As most of the savings went into the business, suddenly the family found itself in deep financial trouble. While her husband was working hard to put things in order, Divya too decided to lend him a hand by supporting the family financially. She saw first-hand ramifications of not having a Life Insurance policy and decided to take up that as a part-time assignment. Someone also suggested that it didn't require any prior experience, allows flexible timing and provides attractive performance-linked remuneration. She liked the idea and decided to give it a shot.

Divya started her career with a small set of prospects, mainly engaged in business, in Kolkata. The 'cold calls' she made initially, seldom produced an upright answer and clients kept on deferring her requests for a meeting. "I had to adjust my daily life routine of a traditional Marwari housewife and work hard during the formative years of my career," she recalls.

From the very early days of her career, Divya was very clear that she would never 'sell' Life Insurance, she



DIVYA TUSNIAL
Executive Life Planner
Tata AIA Life Insurance

would rather offer 'solutions' to their financial needs. During the client meeting, she would analyze her customers' requirements, their financial planning if any, and point out how Life Insurance would be able to bridge the gap. Thus, she gained the trust and confidence of her customers and become their trusted advisor. Impressed by Divya's approach, her customers started referring her to their friends and relatives.

During her training at Tata AIA Life, she learned that being a Million Dollar Round Table (MDRT) qualifier is the highest honor in the life insurance industry. MDRT is the world's leading association of premier financial professionals. That made her determined to win the title and she eventually achieved the MDRT title! There was no looking back. So far she has achieved five Top of the Table (TOT), one Court of the Table (COT) and five MDRT honors.

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 appointed as an AIA Ambassador to promote MDRT culture in 2018 and 2019. She has also been Tata AIA Life's most successful advisor for seven consecutive years from the year 2013 onwards.

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 to the Company she calls her own.

A proud mother of two beautiful and bright teenage daughters, Divya, believes women, particularly housewives, should take up a career as a life insurance advisor. It helps them keep a balance with household responsibilities while getting an opportunity for success and social recognition by enabling financial Protection for the families during the most difficult phase of their lives.

Her message to the aspiring life insurance advisors - "If you have passion, dedication and a zeal to serve people, this is the place for you!"