



**HUM  
HAIN  
HAMESHA**

**STORIES**



## P. JESHUR

Deputy Manager, FIG



### Helping customers navigate challenging situations

When faced with challenging situations in life some of us are fortunate to have a reliable shoulder to lean on. Many a times, the family members of our deceased life assured find themselves in such adverse situations and look up to our representative to help them through these tough times.

One such instance occurred with P. Jeshur. He is posted at the Tuticorin, Tamil Nadu where he came across the case of Mr. S.Davidraj. Mr. Davidraj was an assistant at the Police Commissioner's office in the neighbouring Tirunelveli district and had passed away due to cardiac arrest on his way home from work. When Jeshur was informed of this untimely and tragic death of Mr. Davidraj, he went beyond the call of his duty to help the family of the deceased.

Even though Mr. Davidraj was a Police officer, his family was facing a lot of issues for procuring all required documents owing to the current lockdown situations. Jeshur met with Mr. Davidraj's brother-in-law and the nominee i.e. the wife of the deceased life assured, Mrs G. Philomina, continuously to get all required documents. He also worked closely with the local authorities and helped the family get all the necessary documents. These were then handed over to our claims team through the master policy holder i.e. Indian Bank. Soon after the intimation was received, the claim was settled in no time without any rework as Jeshur had ensured complete documentation while intimating the claim.

The family showed immense gratitude towards Jeshur and our company in a letter of appreciation, thanking him for his efforts and services.

Extract from the appreciation letter received by Jeshur from Mrs G. Philomina-

"If I have survived the most painful time in my life it could not have been without the support of human hearts like Mr. P. Jeshur, Kotak Mahindra Life Insurance."

"I am beyond words to express the responsibility you took for my cause. Thank you P. Jeshur for standing by my family and helping us getting back on track. The World will be better with more caring humans like Mr. P. Jeshur."

Jeshur's agile nature and unwavering resolve helped to put in motion the claim settlement. Jeshur's commitment to serving customers and their families helps us proudly say Hum Hain....Hamesha.



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## DEEP BORDIA

Senior Manager,  
New Business/Renewal & Term Policy Servicing

### Keeping the customer first even in times of adversity

The COVID-19 pandemic has been a true test for everyone of us. Times like this push our limits and make us think out of the box.

During the lockdown, Deep Bordia, played a critical role in keeping business going as usual. Due to restrictions on movement, it became impossible to get policy documents submitted or get the proposal documents signed from clients. However, Deep took it in his stride and saw to it that all the procedures were followed digitally without any compromise on compliance standards. Deep was prompt to identify the limitations in the existing process of printing and dispatching Policy Contracts as his team was working from home and courier services were unavailable. To overcome this challenge, he digitalized this manual process by introducing BOTs. Due to this automation the team was able to send digital copies of Policy Contracts to Master Policy Holder on their email.

Deep's levelheadedness helped him find opportunities in the face of adversity. True to the KLI spirit, Deep has showcased that though we may be locked down, we refuse to be knocked down. And for our customers, Hum Hain....Hamesha.



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## NIKHIL POIPKAR



Deputy Manager, Claims Team



### Keeping the customer first always

In the aftermath of a tragedy, it is crucial to have a helping hand guide us in our tough times. Life Advisors, more often than not it becomes our duty to be there for the families of our policyholders in their time of need.

When Nikhil Poipkar found out about the passing away of policyholder Mr. Uttam Kumar Bathwal during the COVID-19 lockdown, he did everything in his capability to help his wife, Mrs. Renu Devi Bathwal to obtain the claim.

Nikhil was cognizant of the pandemic situation and went step ahead in getting the entire documentation in order. After offering his condolences to Mrs. Bathwal, Nikhil requested her for the complete medical records of her late husband that would help settle the claim. Nikhil was constantly coordinating with the claimant keeping her informed about the status of the claim. On receiving the documents, he immediately assessed the case and got the requisite approvals to have the claim processed.

Nikhil's efforts paid off and the claim was settled soon after. He managed to handle such a complex situation with utmost courtesy. His professional demeanor and customer-centric approach exemplified our brand promise of Hum Hain...Hamesha.



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## AKSHAY SAGAR

Claims Team

### Overcoming adversity with persistent efforts

Putting in hard work without having expectations of any personal gain is a quality that only some individuals possess. At Kotak life Insurance we often come across such big-hearted employees who go out of their way to come to the aid of policyholders.

Akshay Sagar is one such vigilant and hardworking employee who discovered a case that was parked unclaimed as details were awaited from the nominee. The policy of Mr. Praveen Kumar had 2 nominees, the mother and the wife. While the mother's share of 50% was settled, the other 50% to the wife was still pending as she was not traceable.

After repeated attempts to contact the second nominee, Akshay found that the wife was not in touch with the policyholder's family and got remarried. A prompt action was taken by Akshay in consulting the legal team about the same after which, it was decided to release the remaining amount to the 1<sup>st</sup> nominee i.e. the mother and legal heir of the policyholder after procurement of required documents.

Akshay's readiness to take charge of this case and continuous service to customers brought to rest a case that was pending for long, bringing solace to the policyholder's family and bringing alive the spirit of Hum Hain....Hamesha.



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## RYAN REGO

Senior Manager, Claims Team



### Proving continuous service to customer and their families

Given the uncertain nature of life, our policyholders trust us to be there for their loved ones and protect them from an uncertain fate. It becomes our duty to honour this trust, especially when a policyholder passes away.

When Ryan Rego from the Claims team came across a case of Mr. M. Malliga, he was curious to get to the bottom of it. He discovered that the policyholder had passed away after 5 months of the policy commencement. Upon further inquiry, he found out that the cause of death was cancer and that the policyholder was diagnosed with same post the issuance of the policy.

Since the claim was not initiated, on Ryan's request the Claims team got in touch with the nominee, S.B. Jegamohan to initiate the claim intimation process. The nominee was astonished and extremely happy on receipt of the claim benefit in a short duration of 2 days.

Ryan's proactive approach of reaching out to the nominee is commendable. Because of his determination, the claim was settled in record time, which helped exemplify our brand promise of Hum Hain...Hamesha.



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## SWATI SHETTY

Deputy Manager, Claims Team



### Adding a personal touch to our digital processes

The world is in the throes of a digital revolution. We do everything online now. From paying bills to keeping in touch with loved ones. Kotak Life Insurance, too, has gone digital, making the lives of our customers easy, especially during the COVID crisis.

But despite our digital advancements, it is always nice to have a personal touch. Swati Shetty, managed to bridge the gap of personal and digital when it came to settling the claim of our policyholder, Mr. Ajith Kumar. Mr. Kumar passed away during the Coronavirus lockdown, leaving behind his aged parents, spouse, and two children. As the claimant Mrs. Yamuna couldn't visit the branch office, they called our ClaimsMitra helpline to enquire about the claims submission.

The claimant was guided by the ClaimsMitra team to successfully submit the claim on our online portal. Once the claim was intimated, Swati got in touch with the claimant and guided her to share the necessary documents. As soon as the documents were received, Swati sought to settle the claim as fast as possible.

Due to Swati's resolute efforts, the payment was done to the nominee within 2 days of intimation. Her efforts were appreciated by the nominee who couldn't contain her happiness at the fact that she didn't have to leave the safety of her home to settle the claim. Swati's continuous service to customer even during lockdown exemplified our Brand Promise of Hum Hain... Hamesha.



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## SYED FARHEEN



Assistant Manager, Branch OPS



### Bridging distance with outstanding customer service

Our policyholders put their hard-earned money in our hands hoping they can one day reap its benefits. While many are prudent with the start and end dates of their policies, others often forget in the long run.

When Father John Kulandai, a Catholic Priest residing in Nagercoil, Tamil Nadu received a call from KLI informing him about his policy maturity, he was quite surprised. But his predicament was that there was no KLI branch in his vicinity and he was unable to travel due to the COVID-19 pandemic.

Farheen patiently understood Father Kulandai's situation and explained to him the formalities required in order to settle the maturity amount. Though they were 710 kilometers apart, thanks to Farheen's guidance, Father Kulandai was able to successfully complete all formalities via mail.

Farheen's tactfulness helped Father Kulandai secure the amount within 3 days without having to step out of his residence for which he also received an appreciation letter from the customer praising him for his efforts ,promptness and swift service. Farheen's continuous service to customer is in-line with our brand promise of Hum Hain... Hamesha.



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## SHAILENDRA OJHA



Sales Manager, Alternate Team



### The never give up attitude of our employees

Perseverance and dependability are integral qualities of every member of the Kotak Life Insurance team. Our duty towards our customers makes these qualities shine bright, especially in the recent COVID times.

Shailendra Ojha, displayed a great deal of perseverance when he took it upon himself to help policyholder Mr. Deepak Dhawan. Mr. Dhawan's policy had matured and the payment needed to be initiated towards him. However, despite repeated attempts by Shailendra to contact him via call, he was unsuccessful. Shailendra remained undeterred and decided to try harder by visiting the policyholder's place of residence. After two attempts, Shailendra managed to establish contact with Mr. Dhawan.

Mr. Dhawan was impressed by Shailendra's perseverance and realizing that Kotak Life Insurance lives up to the promise of dependability, Mr. Dhawan decided to purchase a policy of an even larger amount with us. Shailendra's continuous service to customers and their families is a true reflection of our brand philosophy Hum Hain Hamesha.



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