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**Tara at LifeAssurance: An Empathetic Experience**

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## Tara at LifeAssurance: An Empathetic Experience

This case, developed on the basis of actual events, aims to initiate discussion on individual and organizational resilience and concept of empathy in the classroom. The authors recommend the following session plan for a 60 minutes session:

<i>Activity</i>	<i>Time Allocated (mins)</i>
In-class distribution (pp. 3-7 of this document) and individual reading of the case	10
Instructor seeks summary of the case study from at least 3-4 students	10
Group work (4-5 students in a group) for discussion of questions mentioned in the first and last paragraph of the case	15
Collating inputs from all groups and establishing links of the groups' inputs to concepts of resilience and empathy	25

...please turn over

## Tara at LifeAssurance: An Empathetic Experience

On May 23, 2022, five months after an accident changed her life, Tara, a member of the Claims team at the Mumbai office of LifeAssurance, was back in her 12<sup>th</sup> floor office for the first time. The Claims team occupied the front space as you entered the 12th Floor office. Tara met a colleague from another team who looked surprised and with a bright smile saw her punch her card to let herself in. As Tara entered, first the Claims team and later the entire floor stood up on seeing her walk to the front by herself without any support. Tara smiled all around and acknowledged their greetings. She felt admired, nervous, and excited to start work from where she had left. She was excited on seeing all the positive vibes of her seniors and colleagues but nervous at how her work would be looked at as she wanted to start with all the responsibilities and assignments she handled. All these thoughts were crowding her mind. She let them rest on seeing her reporting manager approach her; Tara was told, "Your health is our priority now, work will follow." It seemed her seniors wanted to give her time to adjust and handle one job at a time. Was this a way to comfort her just the way they all had when she was in the hospital recuperating? Or were they trying to promote others to handle the tasks she had earlier managed? Had all her roles been assigned to others?

### January 1, 2022: Life Changing Event

On January 1, 2022, her 27<sup>th</sup> birthday, Tara was out on her bike to buy sweets when her bike skid. Unfortunately, she was not wearing a helmet and she received significant injuries on account of her head hitting the speed breaker. Moment of silence....she was bleeding blood... her neighbour coming home from the opposite direction, spotted her, went home and informed her parents, drove them all to the nearest Hospital, Lifeline Hospital.

The Doctor wanted her operated immediately. Tara was bleeding profusely and was unconscious. Cranioplasty<sup>1</sup> was to be performed. Chances of survival were 50%. The news of her accident spread like fire in the Organization. It started with a phone call from her friend to wish Tara on her birthday, only to be told by her father about the accident. The hospital got filled with colleagues and seniors who were standing with the family awaiting the operation results with folded palms.

She survived the operation but was in a state of coma<sup>1</sup>. Lying on the hospital bed she reflected on the irony of her state. She had joined LifeAssurance (a leading Life Insurance Company) about five-and-a-half years go as a Management Trainee in May 2017 and was now working as a Manager since 2022. She had incidentally been part of the Death & Disability Claims department which included Rider claims- Accidental Death Benefit Rider<sup>1</sup>/ Accidental Permanent disability Rider<sup>1</sup> and these were diligently scrutinised and decided if the claims received were genuine or not and claims were then paid accordingly. Death claims on account of Accidents- Road Traffic Accidents/ Burn injuries/ Accidental falls were processed every month. LifeAssurance had prepared an Accident Questionnaire (see Annexure A) which the claimant<sup>1</sup> had to fill and sign giving specific details of the accident. While processing claims, Tara had come across item number 3 umpteen number of times. She had never imagined that her carelessness (not wearing a helmet even for a short

1. *Note.* See Annexure A for a glossary of key terms

distance travel on a two-wheeler) would have such a consequence for her in terms of a grave head injury.

### **Time flies in a State of Slumber: It was March 2022**

As the weeks progressed, Tara's parents and friends were told to speak to her in her ears calling out her name every time hoping for her to respond. Life Assurance ensured that staff members visited the hospital every day to give strength and solace to the family in whatever way they could. As weeks progressed, even when it was the financial year closing, Tara's friends managed their time between work and visiting the hospital. The Chief Operating Officer (COO), Mr. Srivastava used to visit the Hospital every afternoon. On one of his visits, he found no one from the office there; he returned to the office, called Tara's friends, and told them to visit their friend every day. That simplified the task of the friends in having to get permission if any in visiting their friend in need. Wishes poured in from the Branch offices all over the country; everybody wanted to know about her wellbeing. After twenty days of silence, Tara responded and was out of coma. But she was still immobile. She was paralyzed on the right side and had left facial weakness due to her hit on the left side of her head.

Every day, her seniors visited her. They tried to talk to her and recollected for her joyful incidents of the past to bring her out of the slumber she was in. She needed complete support for every activity she did - eating, bathing, washroom usage. She was taken around the hospital garden in a wheelchair to get a glimpse of the surroundings. But nothing was changing and it was March 2022. Then the neurosurgeon, on one of her routine morning visits, suggested to take Tara to the renowned Ayurvedic Centre at Kerala for treatment. At that time, the COO and a senior colleague of Tara's were also present. The Doctor wanted another form of treatment to be given to her for her faster recovery. Tara's father looked at them questioningly. Where was this Ayurvedic Centre? How to get the appointment?

Getting appointment at the Ayurvedic Hospital was very difficult what with the continuous influx of inpatients from all parts of India and abroad. Then someone mentioned about using the local branch office of LifeAssurance and any contacts it may have with the centre. It was decided to immediately contact the local branch office, courier a copy of Tara's medical reports and request for an appointment.

Fortunately, the local office arranged an appointment at the Ayurvedic Centre and Tara was all set to go for the rejuvenation and recovery. It had been more than three months since the accident and Tara had exhausted all her leaves. It was time that LifeAssurance tagged her under Loss Of Pay (LOP) as per their policy but something else happened. The top Management of the Company decided to pay her the basic salary till she recovered and could join back work. This helped the family a lot to meet their expenses.

The next few days were spent in getting Tara ready to visit Kerala. On March 10, 2022, Tara was discharged from the Hospital. Her parents waited to take her home, but she looked around and said that she wanted to go to the office. She was taken in a car to the office premises and the car circled around and then she was taken home.

1. *Note.* See Annexure A for a glossary of key terms

## **Stay at God's Own Country: A Turning Point**

Tara's stay at the Ayurvedic Centre proved to be pivotal in shaping her recovery. For the first time in three months, she walked holding a railing on her own. She tried to open the room lock every day to get back the strength. The Head Physician studied her case file and decided to give her treatment of Shirodhara<sup>1</sup> and complete body massage with Ayurvedic Oil and Medicinal Rice Potlis<sup>1</sup>. They also tied a bandage around her right leg with hot oil for one hour that helped her muscles gain strength from these oil properties that were bandaged tightly with the cloth. There was a physiotherapy centre available at the Ayurvedic Hospital where Tara was taken every evening to undergo a few stretching exercises. Tara was told to do sit ups holding the railing and all movements to help her recover the momentum. In mid of April, she returned to Mumbai and was told to rest for 21 more days undergoing all the massages at home from her mother. It was one afternoon, Tara was lying on the bed when she had a sudden urge from within to go to the living room on her own. At first, she ignored the urge but then she got up, got down the bed and walked slowly to the bedroom door calling out to her father and mother who came rushing to her seeing her standing on her own.

### **May 23, 2022: Return to Work**

Tara returned to work on 23<sup>rd</sup> May 2022. She walked to her desk as the entire office floor stood and smiled to see her mobile. She learnt to make gestures to call out to the peon as she found it difficult to shout out his name. The canteen was on the first floor and every day after lunch, her friends accompanied her to climb steps and get over her fear at this feat. On meeting her in one of the board rooms, the top management would often, prior to or after the meeting, enquire about her health and the progress she was making.

Tara was thankful to her friends, family and the team at LifeAssurance who stood by her and helped her recover. She took the effort to get better and her organization supported her equally. Post recovery, she enrolled in a dance class for which she got support at LifeAssurance being allowed to leave the office half an hour early twice a week to attend dance classes. When she performed at the annual day few years later, she was given a standing ovation.

Tara reflected on this journey of her life changing event. What had she learnt about herself, her family and her organization through this experience?

1. *Note.* See Annexure A for a glossary of key terms

## ANNEXURE A: Glossary of Key terms (in alphabetical order)

**Accidental Death Benefit Rider:** The additional benefit is paid if the death occurs due to an Accident

**Accident Total permanent Disability Rider:** The Life Assured is severely injured due to an Accident resulting in permanent disability

**Claimant:** Is the person/persons who come forward/ notify the Insurance Company to claim the death benefit

**Coma:** Coma is a stage of prolonged loss of consciousness

**Cranioplasty:** Refers to a surgical procedure (operation) to repair the defect in the skull. The skull is the bone that surrounds and protects the brain

**Life Assured:** The person covered under the insurance Policy

**Potlis:** A bundle of herbs used in Ayurvedic treatment

**Rider:** Additional benefit paid by the Insurance Company if the occurrence of the claim is associated with the benefit covered

**Shirodhara:** It's an Ayurvedic healing technique that involves having someone pour liquid- usually oil, milk, buttermilk or water- onto your forehead

## Annexure B: Accident Questionnaire used at LifeAssurance

1. Date of Accident	
2. Name of the person involved (i.e. Life Assured)	
3. Did the Life Assured suffer a head injury	Yes/No
4. Was the Life Assured Hospitalized?	Yes/No
5. For how long was the Life Assured hospitalized?	
6. How many limbs affected?	

## Annexure C: Answers to the question posed in the last paragraph on page 4

- ✓ Tara's reflection on this major incident in her life motivated her and gave her the confidence to face the unexpected. Every day was a beginning at the start of the recovery.
- ✓ Where there is a WILL there is a WAY. Her family and leaders/peers/team at LifeAssurance went out of their way to help her recover. Her organization did not consider this an occurrence with their employee but helped the family in taking steps to help this employee regain strength and come back hearty and healthy.