

# Be courageous and confident

> This week we get the thoughts and views of AIA Public Takaful CEO Elmie Aman Najas

## SUCCESS: THE INSIGHT STORY

### How has your life experience made you the leader you are today?

I am very fortunate to have gone through a solid foundation in my schooling years in St John's Institution, Kuala Lumpur. I was very active in the school cadet band - which meant that I had to be disciplined, responsible and confident - especially when performing to a big audience.

I also like sports very much and used to play rugby for University of Malaya. Through rugby, I understood the meaning of being a team player, on staying motivated during challenging times and learning how to strategise during the game.

I was also actively involved in various projects in my residential college and picked up a lot of event organising skills. But most of all, I am grateful to my parents, teachers, lecturers and coaches for what they have imparted to me.

### How has your previous employment experience aided your current position?

Having 20 years of invaluable experience in the insurance/family takaful industry has contributed immensely to my current role in AIA Public Takaful Bhd.

From my early days as an underwriting executive, I was given the chance to take on new roles in risk management, product development, IT, operations as well as strategy and sales.

My advice to anyone seeking to move up the career ladder is to find the courage to take up challenging roles and continuously stretch your capabilities. This way, you will be better able to realise your potential.

### What have the highlights and challenges been during your tenure at AIA Bhd?

The highlights would be the setting up of AIA's takaful business and the subsequent integration of AIA-AFG Takaful Bhd and ING Public Takaful Ehsan under a single operating licence, which is now AIA Public Takaful Bhd.

Both were huge initiatives with various dynamic components; with complexities that needed to be addressed after taking the interests of each stakeholder group into consideration.

A lot of thought and effort went into

producing a detailed plan to ensure a seamless execution. The team came through together and delivered on schedule.

This was the result of teamwork, perseverance and having a clear plan that people understood and could carry out.

### How do you maintain work/life balance?

I believe that work-life balance is like a line that is constantly moving. All of us are constantly juggling our time between work, family and friends. I try to ensure that I give enough time to all three to maintain a healthy balance. To destress and to re-energise my mind and body, I ride my bike or go for a run.

### What do you want to achieve in the next five years?

My goal is to make AIA Public the No. 1 family takaful solutions provider in Malaysia, and my team and I are committed to deliver on this goal.

### Best piece of advice you ever received on your career?

One of my mentors once said, "Have the courage to take on stretched assignments as it is an opportunity to test your potential and also to demonstrate what you can do."



### Most admired business leader? Why?

Steve Jobs. For having the courage to follow his heart and intuition. He was able to see beyond the present and had the unwavering belief that what he envisioned would eventually be the future.

Apple has gone against conventions in the past and managed to set new standards on how services, devices and tools should be designed and delivered.

It is all about the customer experience. The customer is at the centre of things and, for any service, it should always begin with the customer.

### How do you stay abreast of issues affecting your industry?

I keep myself updated through interactions with key stakeholders such as customers, regulators, distributors and employees. I also read excerpts and reports which I receive daily.

### What man-made innovation confounds you? Why?

Wireless communication. The world has now shrunk so much due to the ability to communicate wirelessly. This has also driven a lot of social change and impacted how business is conducted.

### A must-read for every business owner/manager is...

Good to Great by James C. Collins.