

# Growing with the company

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Both Ms Angeline Chua and Ms Anna Chua, although not related, have more in common than just their family name — they are veterans in the insurance industry with a great passion for customer service

MELISSA HENG

TECHNOLOGY makes senior executive life planner Angeline Chua's work easier at insurance company Great Eastern.

The 50-year-old, who has been with the company since 1994, says: "Over the years, Great Eastern has built up its digital capabilities considerably to help us do our work more efficiently and responsibly."

She now briefs her clients on the details of various policies and benefits through illustrations and charts on a tablet or laptop. Ms Chua says that in the past, when she had to review policies with a client, she would have to print out a thick stack of materials to show him.

"But now, I can immediately show my clients what they need to know about the status of their plans on my laptop or iPad."

Filling out forms is also a lot easier now, compared to a decade ago.

"I used to ask if I could use my client's home printer to print out forms. Or I would have to meet them two or three times just to complete the various forms. Some of my colleagues would even bring along their own printer to their meetings with clients. Now, signing can be done electronically, which is so convenient."

## Providing an essential service

Ms Chua, who is married to an engineer and has four children, was a sales administrator at an automotive company prior to joining Great Eastern.

She made the career switch after being inspired by her own insurance adviser, who had been her teacher in secondary school. He shared with her how insurance was a "decent and stable job", which enabled him to support his family well.

"He told me that if I wanted to be successful in life, I should join the insurance industry," says Ms Chua.

Another reason she chose this career is the belief that insurance "helps people to buy time".

She explains: "For example, if you have a good savings plan and something unfortunate happens to you, the plan would give you a much larger amount than you put in. You would be covered financially and be able to access funds that would have taken you a much longer time to save without the plan. It is something I truly believe people need."

The job, she says, also allows her to educate others on the importance of having savings as well as adequate insurance and financial planning.

"When I meet new clients, they usually say that they save what they can after using their income on various expenses. But I tell them that it should be the other way around. You need to decide how much you should save and use for insurance first, then you can spend the remainder of your income appropriately."

Ms Chua says that though the concept seems basic, it ensures that an individual has enough financial support in tough times.

"Saving and putting aside money for insurance is a good habit. Medical bills can be very high these days. Regular savings are often not enough to cover all costs. Insurance plans are therefore essential."

## Building a meaningful career

Ms Chua finds insurance work meaningful as it allows her to be an important part of people's lives. When her clients trust her enough to refer her to their friends and family, she feels like she has done her job well.

"This is when I know that my client has committed to the plans happily, and I have provided good service. They are willing to introduce their friends to me because they truly believe in the product," says Ms Chua.

Great Eastern has also invested in her professional growth — the O-level graduate was able to pursue a diploma in life insurance from the Singapore College of



With over 50 years of experience between them, Ms Angeline Chua (left) and Ms Anna Chua (right) have grown and developed their skills throughout the years to better serve their clients. PHOTOS: CHONG JUN LIANG



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MS ANGELENE CHUA  
Senior executive life planner  
Great Eastern

Insurance in 1999 and has taken multiple courses at Great Eastern to upgrade her skills.

"The company has continuously provided me with a conducive learning and professional development environment. The continual skills upgrading and support have allowed me to develop into an all-rounded insurance professional."

On what it takes to be a good financial consultant, she says: "We are not salesmen. It is about building relationships and trust. We ensure that the plans that we offer to our clients take their lifestyles, incomes and needs into account."

The senior consultant says that she would never recommend a policy that she would not buy herself.

"You have to be able to advise your clients on what they really need. Listen to them, care for them and provide them

with fair and appropriate financial advice," she adds.

## Building relationships

For Ms Anna Chua, being in the insurance industry means having a service-orientated attitude.

"Service is an important part of the job. It is not just about selling insurance and getting the commission," says Ms Chua.

The 49-year-old says her role is to advise her clients on adequate financial coverage and help them to make claims or changes to their policies.

"They must know that they can trust me to fully support them," she adds.

The hardworking senior executive is willing to meet her clients whenever they need her — no matter the day or time.

Being available almost 24/7 has helped her develop long and deep friendships with her clients.

"The majority of my clients started out as strangers, but through the years we have become friends. Some clients have been with me for more than two decades. Some I have known since they were babies."

The friendly adviser shares that she has even provided insurance and financial advice to multiple members of the same family across three generations.

"I have clients who refer me to their children and then later to their grandchildren. I end up knowing the whole family. The trust that they have in me really gives me a sense of accomplishment and satisfaction."

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MS ANNA CHUA  
Senior executive life planner  
Great Eastern

## A trusted brand

Ms Chua joined Great Eastern in 1989. She had successfully completed her O levels and was working as a buyer for a costume jewellery label when her insurance adviser at the time recommended that she switch careers.

Says Ms Chua: "She knew that I wanted a job that would allow me to better support my family. Plus, I was willing to work hard. She told me that insurance work would not only offer a very flexible schedule, it would enable me to determine my own success. How well I did would depend on how much work I put in. I was drawn to the challenge."

She chose Great Eastern because of its reputation as an established and trusted brand. The company also had a wide range of products and services catering to different individuals.

## Empowering growth

Great Eastern strives to bring out the best in its people. It is committed to nurturing an environment to help them grow with the company and realise their fullest potential.

A key area of focus is to continually enhance the professionalism and productivity of the agency force through digitalisation and the upgrading of advisory and analytical tools to enable them to engage customers more effectively and efficiently on a needs-based approach.

Best-in-class training programmes are conducted regularly at Great Eastern's Centre for Excellence to sharpen core competencies and to develop key skill sets.

"Over the years, the company has expanded its product suite to include innovative products," she says.

The most recent is Great Protector, a Personal Accident plan that complements life insurance coverage.

It offers the highest accidental coverage of up to \$3 million for as little as \$1.50 a day.

In the three decades that Ms Chua has been working for the company, she has witnessed how it truly takes care of its clients.

"After so many years, I have stayed on not just because of the bonds that I have with my clients but also because I have seen how Great Eastern has delivered on its promise when the time came."

She recalls the case of a 55-year-old, who has been her client for more than 20 years.

"When he was recently diagnosed with stage four cancer, all the years of faithfully building up his insurance and savings plans came to the rescue. With Great Eastern covering all his medical and hospital bills and also paying him a lump sum, he did not have to worry about his daily expenses and could fully concentrate on his recovery."

Ms Chua believes that a good financial consultant needs to be honest, helpful, service-orientated and patient.

"I like to help people, and insurance can solve problems. You have to work hard and gain people's trust. Think positive and do something good daily. When you put in the work and do so sincerely, you will see the results," she says, with a quiet confidence that comes with years of experience in helping generations enjoy peace of mind.



Great Eastern harnesses technology to improve customer experience. Its iDream is an interactive financial planning toolkit where customers can map out their aspirations and identify their financial goals.

PHOTO: GREAT EASTERN