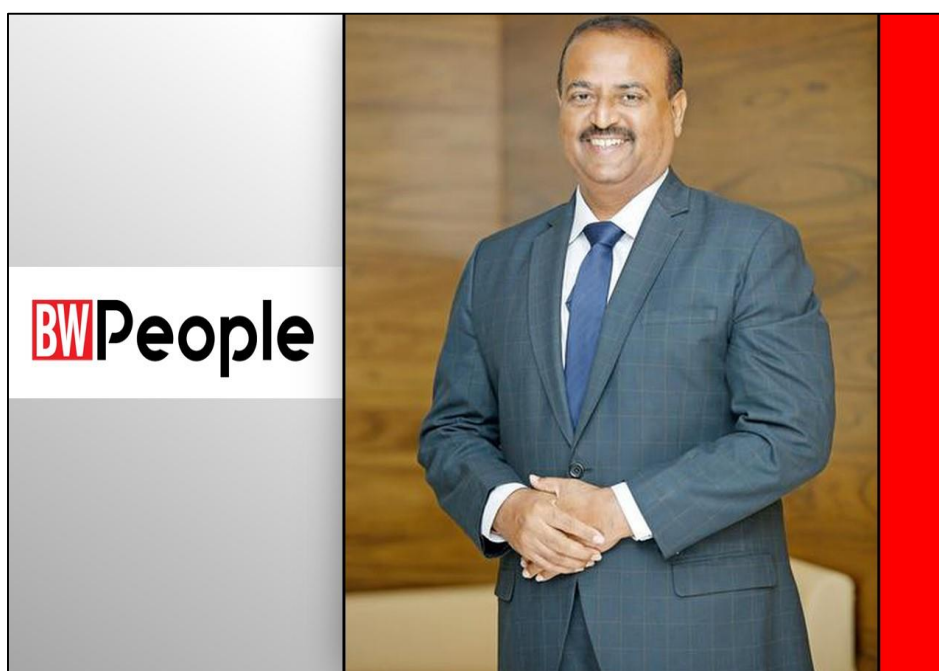


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Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance Company (BAGIC) shares his insight on leadership gained through years of action

People often ask me about my views on leadership, what it takes to be a leader, whether leaders are born or made etc. In the truest sense, the answer doesn't lie in the philosophy, but rather in our actions and experiences as leaders. I think it is essential for us to understand what we can extract and learn from these experiences and journeys we go through over time. In my view, leadership is about creating a legacy, and by legacy, I do not mean fame and glory, but in fact, the difference we made in the lives of our colleagues, customers, and society.

#### Leaders who inspired me

I am a scientist by education; more than anything, my curiosity has always been the inspiration behind whatever I have taken up. My father was my most significant source of inspiration growing up, and the way he conducted himself as a human being and leader greatly shaped me in my formative years into an assertive personality. I will always cherish our walks, where we spoke about the great scientific minds of India, like CV Raman, amongst others.

Keeping a childlike enthusiasm and a scientific bent of mind is something that I have maintained right from my childhood. This has helped me learn from everyone I meet and understand their experiences unbiasedly. This significantly adds to one's empathy quotient and enables one to think right and take difficult decisions by thinking about them dispassionately. On a more philosophical note, nothing inspires you more to take charge than failure. My fair share of failures, especially in my academic life, really put things into perspective and moulded me into the person I am today, very quick to dust away failures and vowing never to repeat mistakes and more accepting of people failing provided they have tried their best and added a lot of value to the person I am and the position I have been able to get to thus far. All the years of sales, getting things done on the field, travelling all over the country, eating

street food and meeting countless people from different backgrounds and regions are the crucial elements that make leaders.

Someone asked me the other day about my formal management education, and I jokingly said I am an MBA from Street University. The street is where deals are made or broken, the street is where you talk, you connect, and the street is where leaders are made and not in comfortable air-conditioned cabins. You need a bird's eye view but must have your feet firmly on the ground. Unless you expose yourself to various experiences, situations, and contexts, I don't think you can truly realise your potential as a leader. Well, the mind is like a data lake; the more experiences we add to it, the more our AI and ML within our brains enable us to think and take decisions rationally. Do not be stuck on the skills you learnt formally, don't be stuck on things you like and want to continue doing. Try everything; only then will you realise what you are good at, what you need to work on, and what you need to stay away from!

#### Opportunities lie outside comfort zone

I have always believed that opportunities truly lie outside our comfort zone. I have cherished and enjoyed taking up challenges during my three-decade-long career. Challenges are like the threshold to us, which we tend not to cross, perhaps because we settle ourselves in the little cocoon called the comfort zone. But do we ever think about the endless ocean of possibilities that remain untouched beyond that line? We might be good at numerous things and possess skills inherited in due course of time, which turns out to be a waste if not used or, at least, tried and tested. And that's the reason why I always emphasise taking up challenges and defying the odds. To be clear, this is not to prove someone wrong but to unlock and identify the true potential concealed within. Once a young manager asked me the key to fast growth in his career, and I tried to challenge the status quo. Specific Education and skills are essential but may not always be necessary for outstanding leadership. Sometimes, it is the right mixture of everything that clicks; thus, don't hold back, and put yourself out there.

#### Never say never, try everything at least once

From a formal education in Physics to taking up a post at a public sector insurer (ironically, after I accepted a challenge from a friend to give an exam). To take up challenges and tasks, I had never taken up before, like Accounts, IT, Marketing, Underwriting, Claims, Operations and much more. To one day be thrown another challenge to become one of the founding employees of a leading private sector insurance company and give up a much sought-after government job. Moving to cities, states and accepting new challenges and assignments head-on has simply said, do something that scares you and excites you in equal measures, do anything but do not just do more of the same. Get out of the city you are currently working in, take up challenging assignments, and bring about a change that no one even imagined, and you will have accolades and success flowing your way.

Even if you don't want to leave your comfort zone, the organisation is fine with that. Just know that it is a conscious choice either way, and one must be fine with a slower career trajectory. Please understand that the opportunity zone can become a comfort zone after a while, and if we want to grow, we need to search for the next opportunity zone and get out of our newly formed comfort zone. It's an iterative process that takes you upward towards your aspirations.

#### Dream big to make a change

Whenever I get a chance to interact with my young, ambitious team of professionals, I always tell them to dream big and never settle down for anything just good. Our endeavour should be to be

better and excel not just as a professional but also as humans. And it's not about the audacious goals but making an actual impact and a real difference to society. This is the point of differentiation; we must not limit ourselves to things we can do; we must dream big for the societal good. If the vision is intended to do good, you'll find like-minded and capable people coming together to make it a reality and build something that would be remembered for a lifetime. And that's why I have been able to work consistently in an industry driven forward on the fuel of trust and perception.

When you are passionate about a noble cause and do it with absolute honesty and empathy, the customers' trust also follows you like a shadow. It becomes imperative to remain pragmatic when the overwhelming love of customers and partners is showered upon us. This gives us clarity and paves the way forward to work even harder to change the perception of insurance among the masses. To make it a success, we need to dream big because perception does not change in a snap. It happens over a long time; it takes real willpower and faith towards the cause. One must understand that many a time when you are dreaming big towards a change, you often stand alone, you are often mocked, and people don't know what you are trying to do. I would say do it anyway, and pave the way for the industry that you operate in. You must change the status quo for your customers, partners, people and society at large. Be a leader, not a follower; create industry firsts, and it will become the norm if you do it with the right intention and passion.

Leaders lead the way, and we must create new opportunities and areas of excellence; we must not rest on our laurels. Being a leader never ends, it's a continuous process, and bringing about and embracing change is one of the most significant parts of it. Leaders let results speak for themselves.

#### Being a Leader Isn't the End

Being a leader is about enablement and nurturing the young pool of talent. It is a responsibility that everyone must undertake. Mentoring these young minds, seeing them perform exceptionally well, and taking the industry and the economy forward is truly bliss. Over the years, I have been actively involved in promoting a culture of mentoring future leaders. Having said that, within our organisation, we have many employees who have remained associated with us since the inception of our company. When you put your trust in your team, a sense of responsibility and accountability is created, which builds the foundation of a long-term relationship, and empowers them as leaders. Every leader must look to empower people who would become more skilled and influential in the long term than you. Because at the end of the day, it is this multiplier effect of leadership, which testifies to our ability to shape the leaders of the future. This ability keeps a leader's legacy alive, even after the period is long gone. My advice to all leaders is to learn, practise and try and perfect the art of mentoring. Leadership is about giving what you have to others and facilitating their leadership journey. Creating a leadership culture through various future leader academies/ clubs is essential. Even more important is the constant interaction and access a leader can provide.

#### My advice to all leaders

The most important trait of a leader is empathy. It is something that every leader needs to develop over time. Leaders who listen and genuinely care are the ones that people look up to. Learn to be happy, and smile with all your heart. Life is beautiful; embrace it celebrate it, and don't forget to smile. Sometimes all people want is their leader's warm smile, which makes everything ok! Never forget that the most important journey you will take is the one you will take. Practise mindfulness and meditation to be with yourself before becoming one with people and surroundings. This will not just help you focus better but will help you reset and relax. Find your unwind zone and off-work time, whether with your family, friends, pets or anything else. Lastly, have one hobby that has nothing to do with work; it

can be an excellent outlet to switch off occasionally. Do not forget, being a leader isn't the end of the race, and it's the beginning of an inning that we leave behind in the form of a legacy built with the difference we made in people's lives. Be the difference in people's lives, be the difference in this world!