

VOAL

March 2022 | Vol.9



Message from
Jalal Meghani

Getting to know
Samad Naqvi

Adamjee Life
New Company Philosophy

Top Performers
H2 2021


adamjeelife

VOAL

Voice of Adamjee Life



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Direction For The Future

Message From Jalal Meghani

As a company we have always been focused on providing tailor made solutions for our customers, value for our stake holders and enrichment for our employees.

Adamjee Life's ascend into the future holds growth and further expansion, with customer focus and strong ethics leading the way. Our new company philosophy encapsulates trust & integrity as our core corporate essence that drives the company forward. We believe that we should strictly abide by ethical sales practices and ensure that Adamjee Life's product range are developed after detailed understanding of the needs of the local market. We want to be regarded as the most trusted insurance partner for our customers, which is imbued in the fabric of our corporate culture and our vision, mission and values.

We also have worked for the betterment of our society. With particular focus on health care given the situation with the pandemic, whether through blood donation or vaccination drives at the head office or revamping a local Government dispensary. This led to the Sindh Government awarding us with a CSR award for our support towards the healthcare sector.

"We want to be regarded as the most trusted partner for our customers, which we had imbued in the fabric of corporate culture via our updated vision, mission and values."

The company's new brand philosophy to be the most trusted partner for our customers is a reflection of the fact that we understand that they are entrusting onto us to guide, grow and secure their future. With this clarity in mind, we closed the year of 2021 on a very strong note.

It is the faith of each and every person working for the company that makes me vividly confident that we are now starting to emerge as a strong financial institution and I'm sure with all of our efforts combined, 2022 will be a positive year as well.



CEO of the year award

Investor Outlook

■ Funds under management as at December 31, 2021	Rs. 56 Billion approx.
■ Shareholder's equity as at December 31, 2021	Rs. 3.3 Billion approx.
■ Return on investment (ROI) at December 31, 2021	5.7% Annually
■ Total death and disability claims paid till December 31, 2021	Rs. 5.6 Billion approx.

Town Hall Q2 2021

Connecting with the entire AL family

In Q2 2021 for the second Town Hall of the year, **DMD, Mr. Jalal Meghani**, addressed the employees through a pre-recorded video. The video began with Mr. Meghani discussing business performance and sharing the Adamjee Life's employees' contribution towards achievement of business goals. Adamjee Life generated gross written premium of **Rs. 9,552,752,000** and profit (before taxes) of **Rs. 88,000,000**. He also relayed his congratulations on the launch of Adamjee Life's Learning Management System (LMS).

Lastly, Mr. Meghani appreciated the efforts poured into organizing blood donation and Covid-19 vaccination drives at the Head Office-both of which ended in great success.

Code Of Conduct Trainings

Understanding how & why our conduct & behavior matters

Adamjee Life's **Code of Conduct policy** provides an overview of legal and ethical standards that Adamjee Life's expects from its employees regarding ethical standards in a professional setting. These expectations are expressed in the form of rules, policies, core values and practices. It is also important that all employees are aware of these ethical expectations. Therefore from 5-Oct-21 till 17-Nov-21, **Sumra Anis (Manager L&OD)** and **Salma Khan (Asst. Manager L&OD)**, conducted several sessions on Adamjee Life's Code of Conduct policy for all Head Office employees.

The purpose of these trainings was to communicate and develop an understanding of the policy. Moreover, it guides the employees' on their daily tasks, actions and mannerisms as they are a representation of the company itself.



Elimination Of Violence Against Women - By FPCCI

Advocating equality for all citizens

Adamjee Life sponsored the convention held by FPCCI (Federation of Pakistan Chambers and Commerce), marketing committee FPCCI, and women Apparel committee FPCCI, Women Wing FPCCI for the **'Elimination of Violence against Women'** on 25th of November 2021.

The event was held at the prestigious business forum of the FPCCI head office. The effort taken was to raise awareness of the fact that women around the world and in Pakistan are subject to many different types of violence including such atrocities as rape, domestic violence and other forms of violence.

Furthermore the forum was also to highlight that the scale and true nature of the issue is often hidden or kept under wraps due to family or societal pressure.



Sales Training Initiatives

Leading the charge for tomorrow

To guarantee regulatory compliance, Sales Training responded to the use of technology and experimented with **physical and online** instructional formats.

Further following the completion of the **Banca Register Regulatory Training module**, a few hiccups in the operational processes were identified and corrected with the help of Banca Ops.

Total number of trainings - H2

Ctp Agency Physical	11
Ctp Agency Online	3
Family Takaful Agency Physical	0
Family Takaful Agency Online	1
Ctp Banca Physical	14
Ctp Banca Online	10
Product Training For Banca	5
Product Training Online	2
Total	46



Annual Picnic

Bringing everyone together

On 13th November 2021 Adamjee Life held its annual picnic at Turtle Beach for the Adamjee Life family, transport facility was provided from the office to the beach.

The beach goers were welcomed with refreshments and breakfast of Halwa Puri. With the natural backdrop of the calm ocean waves and the warm sun, our companions enjoyed riding on jet skis, speed boats, horses and camels throughout the day. Some went for a swim, some played cricket while others were content with watching the waves. The highlights of the day were the musical performance and carnival games that everyone enjoyed a lot. We were also pleased to see that employees took this opportunity to connect with each other in an informal setting.



Consumer's Choice Award

Adamjee Life awarded excellence in customer service

Consumer Association of Pakistan (CAP) is a symbol of the Consumer for brands across Pakistan. They hold the Consumer Choice Award annually which is a highly coveted honor and these awards represent a company's commitment towards its focus and drive to work for the betterment of the respective consumer. Their main focus is to identify companies that are customer centric and are certified as a leader which is further cemented by claiming the award.

Adamjee Life Assurance received the coveted '**Consumer Icon Award**' for '**Excellence in Customer Service**' at the **Consumers Association of Pakistan's 15th Consumers Choice Awards 2021**, held in Karachi. **Syed Amin ul Haque, Federal Minister of Information Technology and Telecommunications**, presented the awards to **Ali Haider, Director Business Distribution at Adamjee Life**. This Award honors Adamjee Life's growth, customer-centric attitude, innovative products, and ability to meet consumers' changing needs.

Mr. Jalal Mehghani also received the **CEO of the year award** for his excellence in leadership.

"It is indeed an honor for Adamjee Life to receive this recognition from Pakistan's largest network of consumer rights. Customer centricity has always been at the helm of everything we do which has helped us build customer trust and loyalty over the years." — **Ali Haider**

This was a great honor for Adamjee Life Assurance to be recognized as reliable company that works with consumer focus in mind.



Consumer Icon Award

COVID-19 Vaccination Drive

Going the extra mile for AL family members

Adamjee Life acknowledged the importance of vaccination, which has been made mandatory to promote a safe and healthy environment for the society. The company took an initiative to provide its employees with free vaccinations to combat the Covid-19 upsurge.

The **vaccination drive** was initiated by the **General Affairs Department** on **July 05, 2021** and initiated as per the government directives regarding the SOPs for the virus, with the sole objective and responsibility of vaccinating as many **employees and their family members** as possible from the safety of the office.

Adamjee Life also went the extra mile to facilitate the employees (and their families) present in Adamjee House of **MCB Arif Habib and Adamjee Insurance**. By the end of the drive almost a 100% of our employees (along with their families) have been vaccinated, aiming for a mask free & safe environment for the future.



Independence Day Celebrations

Digital activation and employee engagement

The spirit of Independence was celebrated with a digital twist in August last year. AL engaged with the online audience via **User Generated Content (UGC)** to create more engagement and traction on its social media pages.

Centered around UGC, the Marketing department asked our followers and digital audience to draft their own **#AzaadiKiPolicy**. The Marketing department asked them to share what they would want to have/do when they would have the freedom in the world to do. We received high level of engagement and got some very interesting responses and from those amazing replies we selected fourteen 14 winners.



From those selected 14 entries we created the **Adamjee Life ki Azaadi Ki Policy's 14 points** and those winners were presented with a **Khaadi gift card worth PKR 2,500/-** each. Along with this, amazing discount deals were also offered to our Orbis cards holders.

Along with the digital activation, the L&OD department developed a **video** which highlighted our culture of service quality while engaging our DMD, **Mr. Jalal Meghani and departmental heads**. A **pledge wall** was put up on both floors of the office; giving employees an opportunity to share their pledges and Jashn-e-Azaadi messages. By the end of the day, the wall was covered with pledges and the celebrations ended with the distribution of gift items among various employees.



Life Is Patience & Persistency

Understanding the relation between Insurance and Persistency - Dr. Bakht Jamal

Life Insurance is a long term commitment, and profitability for all stakeholders depends upon the future streams of earnings measured against earlier financial stress taken. There are 3 important parameters for which we maintain a **B.P.R. Chart** which stands for Business (new), Persistency (2nd. Year) and Renewal Persistency (3rd. year and onward).

Insurance industry links certain benefits with the accomplishment of persistency as a benchmark. For example if we **achieve 75% in the 2nd. year and 90% over** all renewal persistency then after 10 years of consistent efforts a pension of **PKR 55,000 per month can be earned** by an agent. Therefore, Persistency creates Pension for later years as additional income. Even after following the above benchmark only 1/3 policies remain in-force at the end of 10 year period, but persistency can be achieved by focusing on it at earlier stages of the policies.

"Profitability for all stakeholders depends upon the future streams of earnings measured against earlier financial stress taken."

Following are most common factors that effect persistency:

1. Persistency of individuals both at the front and the back offices is important but most important amongst them is management of the sales teams by their managers.
2. Need based sale tend to persist more.
3. Consistent relationship and engagement with the policyholders.
4. Reminders through letters, notices, SMS, calls and meetings etc.
5. Appropriate financial underwriting at the time of sales. Higher amounts of premium/contribution tend to lapse more. Generally annual premium contribution within the range of 10%-20% of regular earned income tend to persist. Indexed premium / contribution has tendency to lapse more due to uneven premium/contribution and fluctuating income.



6. Mode or frequency of payment. Less frequent modes like annual and semi-annual tend to persist more.
7. Recycling of policies by surrendering or allowing the previous policy to lapse of a policyholder taken from same or another insurer and selling new policy to the same client is a big whammy for persistency and major killer of the persistency.
8. Age of Policyholder. Generally people having family and age of 35+ persist to pay.
9. Macro-economic factors like inflation, unemployment, discount (interest/profit) rates and fluctuating stock market also influence the persistency and same is true for other economic, political factors.
10. Last but not least is the Pandemic which has significantly influenced the persistency.

Continuous Professional Development

Celebrating our staff's lifelong commitment towards learning

Asad Ali – Finance Officer

“Journey with ACCA has been bittersweet. It had hard work, perseverance, sacrifices and most of all the love of what you are learning to do. I have achieved the best values and principles of a professional education that one can aim for.

I'm not bidding farewell to my earlier qualification but just starting my path towards my goals with utmost confidence provided by ACCA.”



Changing Careers - Forging Futures

Corporate ambition at its finest

Let us congratulate our fellow family members who have been selected through the process of Internal Recruitment.

Employee Name	New Designation
Arsalan Ahmed	AM Company Secretarial Practices and Taxation
Ali Shaikh	Officer Group Life Operations
Raja Adnan	Regional Sales Head – Karachi (Other Banks)

Employee Of The Quarter

Rewarding employee excellence and commitment

Employee of the Quarter is a prestigious award presented to one employee every quarter for exemplary performance and outstanding behavior.

Employee of the Quarter– Q2 2021

For **Q2 2021**, nominations were received from the various departments were as follows:

- **Zain Abbas - Office Agency Admin, Agency Operations**
- **Touseef Ahmed Alvi - Officer Dot Net, Information Technology**
- **Awais Jamil Shaikh - Assistant Manager Training & Development**
- **Saud Ahmed Khan - Senior Officer Underwriting, Underwriting and Re-insurance**

Winner – Q2 - Zain Abbas

Zain displayed extraordinary negotiation skills while dealing with our stakeholders, which resulted in the implementation of cost saving plans. His efforts helped Adamjee Life to reduce petty cash expenses and manage budget for entertainment expenses. He was further able to reduce expenses by introducing several reliable vendors at reasonable cost for consumable items, renovation projects and other ventures. Zain's laborious undertaking resulted in the Company accumulating a **total saving of Rs. 2,990,259/-**



Employee of the Quarter (Non-Sales) – Q3 2021

For **Q3 2021**, nominations received from the following departments:

- **Arsalan Ahmed Khan - Assistant Manager Internal Audit**
- **Shilpa Shamlal - Senior Officer New Business Operations**
- **Daniyal Faiq - Senior Officer Compliance**

Winner Q3 - Arsalan Ahmed Khan

Arsalan Ahmed Khan was able to highlight an opportunity for management to recover the deduction charges of around PKR 50 million. Before the launch of CoreApp +, deduction (IMC and mortality) used to run on a specific day of the month (i.e. deduction date).

Subsequently, a system automation was developed whereby monthly charges were deducted on each policy individually at its respective monthly anniversary date in advance.

During the transitional month where change in deduction methodology was implemented, the automated system missed one month's deduction charges. This technical error was identified by Arsalan, resulting in the management being able to **recover PKR. 50 million** and hence, improve the financial results of the year by this much amount.



Employee of the Quarter (Sales) – Q3 2021

Ghulam Farid - Relationship Officer Bancassurance

Ghulam Farid has managed the Chakwal region very well while continuing to attend online trainings. He also attended weekly meetings to prepare the Sales team to handle daily tasks and have up to date knowledge of products and procedures.

He has been instrumental in **generating premium for MCB and keeping AL shares at 99%**. Moreover, Ghulam has maintained and **achieved 100% YTD sales target**.



Bilal Haider- Relationship Manager

Bilal Haider has shown remarkable performance in Q3, 2021. He has achieved, pan Pakistan, the highest premium number of PKR 18.7 Million from DIB channel till date. Bilal was able to get PKR **5.5 Million** business which makes up **30% of the total number in that area.**



There was a tie between Ghulam Farid and Bilal Haider, both were selected as the winners of EoQ Q3, 2021.

Orbis Pinktober Campaign

Creating awareness towards a healthier you!

At Adamjee Life, the women of our workforce have always been at the forefront of the organization from holding Senior Managerial positions to being given equal opportunity in the recruitment process at every level.

This October Adamjee Life celebrated **PinkTober – Breast Cancer Awareness** month in full spirit. Like many critical diseases, the perception of having Cancer has



become more dangerous than the actual disease. As the disease is curable (at certain stages) but due the perception many do not attempt to even go and get checked.

Adamjee Life took an initiative to provide ease and little push, with a deal through its loyalty card for its policy holders and its employees to go and get tested for Breast Cancer via mammograms.

We offered a modest **up to 40% reimbursement discount** over the bill of the test whether for a policy holder that had our Orbis card or our own employee.

Furthermore we partnered with **Sehat Kahani** to deliver a riveting **Awareness session** through a very capable Dr. Sadia with a very interactive concluding Q&A session. We have and we always will support the health initiative in any form and by whatever means we can.



Nigehbaan Healthcare

Joining hands with the local state Govt. to provide quality health services



Adamjee Life collaborated with the Government of Sindh to improve the infrastructure of **state led health dispensaries** in the province. This initiative is part of the **Nigehbaan CSR platform** of Adamjee Life that has led various education, environmental and health programs in the past. Adamjee Life has always been a strong advocate of advancing **Pakistan's Sustainable Development Goals (SGD's)** and has pledged to provide assistance to the state in other such initiatives as well.



During the unveiling of the renovated facility, **Mr. Jalal Meghani, DMD**, Adamjee Life received the **Best CSR award** as a token of gratitude from **District Health Officer Central, Dr. Bashir Ahmed Mangi**. Following the unveiling of the new facility, representatives from both sides paid a visit to the facility.

L&OD Training Initiative

Learning to enhance our Business Communication skills

Adamjee Life collaborated with **Institute of Business Administration (IBA)** to conduct '**Successful Business Communication**' training program for our employees. This was a 50-hour program that ran from 29th September, 2021 to 22nd December, 2021.

The training program was aimed to improve verbal and written communication and enabled participants to apply the same in a professional setting. The training was conducted by the **course instructors, Farhan Uddin Raja and Syed Sajid Siraj**. The training methodology included assessments, activities and continuous interaction with each other.

By the end of the training program, trainees had learned effective business writing skills, understood different writing mechanism, negotiation skills, delivered presentations with professional-style, and learned how to use body language during presentation and effective feedback methodology and so much more.



I Can-cer Live In Collaboration With Sehat Kahani

Honoring Breast Cancer survivors

In October 2021, Adamjee Life continued its support towards health care and sponsored an event 'I Can-Cer vive' to honor breast cancer survivors at the British High Commission organized by our long standing E-Health partners Sehat Kahani.

The event was presided by **Health Minister Sindh - Dr. Azra Fazal Pechuho**, **Ex-Secretary Health - Dr. Fazallulah Pechuho** and **Mike Nithavrianakis - The British Deputy High Commissioner in Karachi**.



Adamjee Life & Sehat Kahani Sign An MOU

Partnering with E-Health Care providers

Adamjee Life envisioning a healthy future, moved forward to secure a partnership with the leading **E-Health platform Sehat Kahani**. The company is now providing free e-consultation sessions to all our policy holders in an effort to further provide great value additions.



Adamjee Life Partners Up With Insurance Bazaar

Enhancing our digital presence

To boost our online engagement and to provide digital solution to all our customers, Adamjee Life has partnered up with **Insurance Bazaar** - a premier digital insurance market place.



World Aids Day With Dr. Ziauddin Hospital

Promoting awareness and support

Every year, **December 1st** is marked as **World AIDS Day**, to show support and try to spread awareness over this now curable disease.

As a show of patronage and care Adamjee Life



sponsored the World Aids Day convention on December 8th at **Dr. Ziauddin, Clifton** campus.

We further entered into a partnership with Dr. Ziauddin Hospital to offer exclusive healthcare discounts through our **Orbis loyalty program**.

New Company & Brand Philosophy Launch

The new Era of Adamjee Life

In 2021, Adamjee Life underwent a large scale brand audit and immersive project to evaluate the standing of brand and how is it aligned with the company's objectives and strategic goals.

To lay the foundation of strong brand, a **brand evolution process** was initiated that was driven by a systematic and phase driven approach.

As first phase of this activity, a **brand audit** was carried out with a **three pronged approach** that **first** included discussion sessions and interviews with SMTs to understand the leadership perspective and vision for the company, the **second** phase entailed interviews with existing policyholders to gauge our service levels and expectations from our customer base and the **third** was to conduct a brand health tracker study to gather insights from intenders as well that reflects **our commitment to serve future audiences** as well.

A comprehensive brand health tracker was conducted with **Pakistan's 3rd largest research company** that has helped us getting **customer insights from all over the country** in line with our business presence in various regions and an overview of competitive landscape.

An in-depth study and analysis was then conducted based on our finding and understanding of both internal and external stakeholders after which an updated vision for the company was born; **'To be the most trusted insurance partner'**

An updated mission statement was also developed along with values that emulates Adamjee Life's progressive culture.



New Look Of Adamjee Life

Live the change!

A further step to imbuing the updated brand philosophy within the company was the roll out of brand's visual identity, internally.

The new visual identity was derived from the new philosophy including elements like new logo, brand mark, style guide, color pallets, imagery, typography, tone of voice and messaging.

The purpose was to take all the internal stakeholders onboard on the new journey driven by the objective to be the **most trusted insurance partner**.

The new visual identity showcased more **modern and symmetrical creative elements that emulates the basic principles of growth and our business (life)**, while keeping it in touch with our legacy and our parent company Adamjee General.

Office ambiance was given a refreshing look with wall branding, new logo placements, danglers, take one flyers with the thought process behind this whole exercise for each employee to make them aware of the whole philosophy.

Unveiling of the brand identity created a buzz amongst everyone. It brought to life the new vision and the value system of the company. This helps our employees understand the company philosophy and serves as a continuous reinforcement about what Adamjee Life stands for.



360 Degree Marketing Campaign

Connecting with customers across Pakistan

Television Commercial

After rolling out the brand philosophy and visual identity internally, there was a need to spread this message to the external stakeholders.

Adamjee Life launched its first TVC with the new brand mantra in December to increase brand awareness and visibility nationwide. The campaign spread was increased through focusing on various regional locations and media mix. To make it more resonating with the nationwide audience, a middle class family was depicted that has secured its financial future through making sound decisions through a trusted partner.

Communication was developed in line with the new brand archetype and the new essence 'Cherish Life'. Various functional strengths and benefits were also incorporated into the messaging to position Adamjee Life as a financially strong, customer focused and fastest growing company making it **THE MOST TRUSTED insurance partner** for the customers.

To reinforce the philosophy the keyword **TRUST** was carefully chosen for customers to engage with the brand through SMS platform which is considered as one of the most convenient customer touchpoints.



Media Campaign

To create awareness and ensure media visibility across multiple platforms, a massive media campaign was aired in December 2021.

The campaign spread was increased through focus on regional cities and mediums that have maximum eyes balls and tractions thus enabling the brand on maximum reach.

Driven by an objective of smart spending and to increase frequency during high visibility slots, we created a mix of various media platforms and channels. Effective media planning helped us in launching the first ever TV led media campaign which was supported by other platforms like radio, newspapers, cable, digital and billboards; thus covering a handsome audience size on a nationwide level.



This nationwide campaign helped us in pushing the message out to external stakeholders nationwide specially regional locations. The management team also attended TV shows on various leading channels to discuss the campaign messaging and Adamjee Life's philosophy in a more conversational and easy to understand manner.

Adamjee Life Corporate Video

Uplifting the corporate image, showcasing our milestones, culture and people

We all have been witnessing Adamjee Life's ongoing progress and achievements that helped the company to become one of the fastest growing life insurance companies in Pakistan in a matter of just a decade. This called for a high time to let all the external stakeholders specially the corporate sector know what we stand for as a company and the milestones we have achieved.

Based on this vision and driven by the new corporate visual identity, marketing team approached various internal stakeholders through multiple discussion sessions and chalked out an effective way to highlight our achievements. All the achievements and our initiatives taken on the way to become the **MOST TRUSTED INSURANCE PARTNER** were drafted in a document and later developed into a comprehensive video.

One of the special aspects of this video is that the video is designed in such a manner that achievements of different functional units can be segregated and clipped into separate videos thus increasing the efficiency and effectiveness of video.



Orbis New Year Campaign

Ending the year on a festive note!

Driven by the vision of putting customers first, Adamjee Life practices exemplary customer services particularly through its loyalty program, Orbis. 'We intend to project Adamjee Life Assurance as one of the most esteemed life insurance provider in the industry by showcasing amazing discount deals on the occasion of the New Year for its Orbis card holders'.

We forged an alliance with Tier 1 merchants with **upto 40%** across Pakistan like; **Walkeaze, Dunkin Donuts, Subway, Greeno, Burger O'clock, Kababjees, Ginsoy, Scentsation, Sajjad, Charcoal** and many others for the New year campaign.



Getting To Know Samad Naqvi

Head of Internal Audit

Q1: Can you please tell us a bit about your background?

By profession, I am a qualified chartered accountant from the **Institute of Chartered Accountant of Pakistan (ICAP) and Association of Certified Chartered Accountants (ACCA UK)**. My schooling is from Habib Public School which is a most memorable and golden period of my life. Since my school days, I was inclined towards accounting rather than science subjects, therefore, pursued for chartered accountancy (CA) as a career. After enrollment for CA, I joined KPMG, one of the big four audit firms where I spent about 14 years of my career. In 2018, I got an opportunity to join Adamjee Life as Head of Internal Audit.

Q2: What is one of your proudest accomplishment?

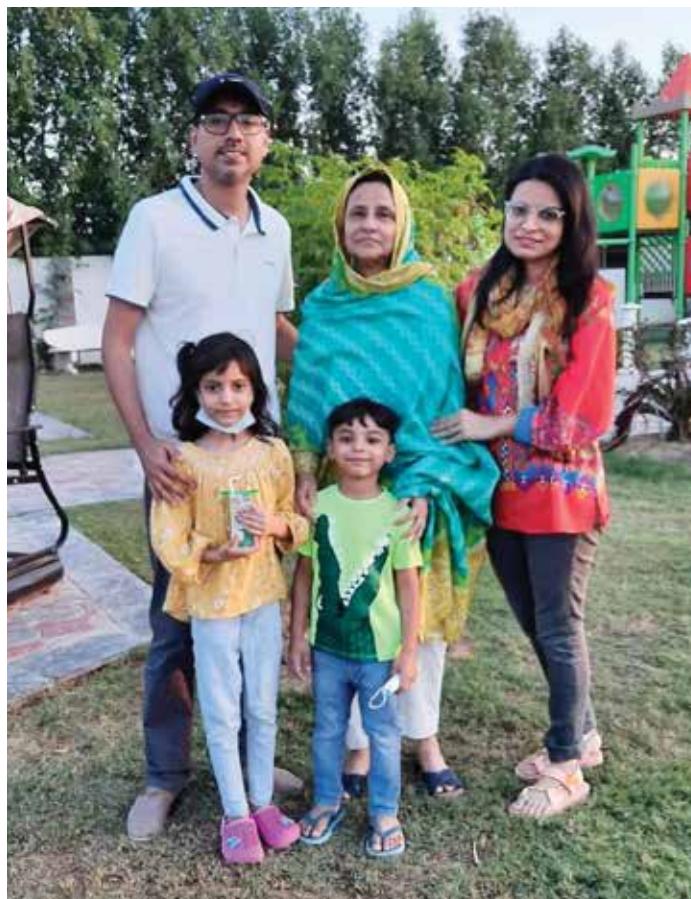
I don't have one but actually two. One is 8 years old and other is 4. You are busy focusing on your studies and then on your career that you forget that there are other equally important milestones in life that need to be rejoiced. Becoming a father has been one such **surreal experience** that has changed my **perspective towards life**. Every time you see them grow and evolve, at every stage it gives you purpose and you become thankful to Al Mighty of the blessings that He has bestowed on you. So that becomes your constant accomplishment to make your children better human beings and leave them a better world.

Q3: Who would you consider to be your role model?

Every individual who is **strong willed** and with “**never give up**” attitude is my hero. Every such story is an inspiration. They say strong people create good times, good times create weak people, weak people create bad times and bad times create strong people. So all those individuals inspire me and I like to listen to their stories who didn't give up and keep on fighting until they achieve their goals and who don't leave any stone unturned no matter what situation comes their way. One should not consider hard times as a failure but see it as an opportunity to build strong character. It will leave one with a shadow of new learning which will be beneficial for individual in future life.

Q4: What do you think are the factors to keep your team motivated?

Alhamdulillah, I have been surrounded by **immensely talented colleagues**. They are driven, hardworking individuals who always see glass half full. Willing to put in extra yards and going extra mile. So it is easier to keep such individuals motivated. One of the key elements is to



always ensure engaging the team in decision making, empowering the team to make decisions. Engaging team member in discussion gives a profound impact towards their motivational level as they feel that their ideas and suggestions are valued and their contribution to act as a change agent are recognized within the organizations. From what I have experienced that as the lines between professional and personal life gets blur, employees increasingly want the relevant and engaging experiences they have outside of work to be replicated on the job. This can only be achieved through inclusion of their diversified perspective into our decision making process. One must also be fair and transparent and ensure recognition is justified and fairly assessed. Meritocracy should provide clear objectivity in fair treatment.

Q5: What do you like to do in your spare time?

I learned very early in my articleship training days in KPMG that there are 24 hours in a day. Which means you have to make it count! **"Spare moments are the gold dust of time"** and that precious relaxing time which you spend with your family and friends will always make your memories. So, in my free time, I try to make the most of it. I spend it wisely between **my parents and my family**. Getting involved with my kids with their activities is such a stress buster. Apart from that, one must also try to get some **"ME time"**. This comes with a brisk walk in a cool breeze of Karachi which is a blessing or when I am really feeling lazy, a good movie unless there is some live sports event happening. Nothing beats a live chat on WhatsApp with your best mates cursing why did your favorite

batsman played that shot to get out.

Q6: Any life lessons you would want to share with us?

Health -both **mental and physical**- is the biggest gift that one cannot ignore and not to be taken lightly. Your happiness, contentment and social growth can only be fulfilled after putting health as a prime agenda item in your life. I think changing your life style is what matters really and that can only be achieved if you have a strong mentality for it. I think its a gradual process it can never be done overnight. One has to take it as slowly as possible.

The second piece of advice is to **always keep aside some of your savings for Allah (SWT)** and then save some more and invest wisely from the very first job. Bringing the risk management philosophy into your own living will reap a lot of benefits which one can only reckon at a later stage of his/her life. This doesn't mean that you stop living in present. They say Yesterday is history, tomorrow is mystery but today is a gift and that's why its called **Present**. So have to strike a right balance, as how our Prophet (PBUH) advised us to follow "**miana ravi**". Be content with life, save some, spend some but don't get into your comfort zone either. Always look to evolve and grow. It is a bit challenging some time people tend to get in the rat race. I have been guilty of that too at times. So this is an ongoing learning that goes on.

Q7: How do you maintain your work life balance in todays on the go corporate world?

Planning for me is key. **Maintain a control sheet / To do list on a daily basis** which includes all of the tasks and prioritize them accordingly. The list should not be centric to office related matter but also include all of the other commitments other than work related agenda. If you have all of these things mapped under a single to do sheet it is easy to prioritize, act and track upon it. The other most important aspect which gives more sense in today's world where time is very limited is to **start your day early**. The early time if utilized effectively will surely give you much needed room to balance your work and life. I feel I am more fast and diligent if I am completing something in early time as opposed to doing something later in a day.

Q8: What are your future plans for your department?

I think the role of internal audit is **changing** and is becoming **more dynamic**. The challenge for the department will be to ensure that we continue to provide secure oversight while adapting to a dynamic risk landscape. In normal time, the Internal Audit department focuses on offering assurance around governance, business processes, risk and control. I don't think that the remit of Internal Audit has changed over the time. What has changed is the number of emerging risks and existing risks that have multiplied and have become more complex over time. In order to address these risk, my vision is to offer wide range of service and play a key role in value creation and preservation of the Company. This can happen through

being a **trusted partner** and facilitating management in better fulfilment of Company's objective.

Q9: One thing, your coworkers don't know about you?

Well, I don't think so there is anything. But I would like to share here that **my association with Adamjee Life is quite an old one (i.e. since 2012)**. I used to provide internal audit services to Adamjee Life in the capacity of **engagement manager** when **working for KPMG**. So running the internal audit department for Adamjee Life was not completely a new experience for me, although I found it challenging as the Company has shown remarkable growth over these years.

Q10: What would be your message to the Adamjee Life family regarding a successful career?

I think successful career demands you to set **challenging goals** for yourself. One should come **out of his/her comfort zone** and aim for something **big** and difficult. In order to achieve those goals, one should follow three most essential things: **Integrity, Focus and Self-discipline**. When you live with integrity, you are more likely to be considered for important promotions and leadership positions. This is because you will become reliable, admirable and confident. You will have good reputation and people will get inspired with you. Being focused and disciplined in your approach towards work will provide foundation of producing amazing results and performance.

Apart from above, also feel responsible for your assignments and tasks. Once you do that your will start owning the job and owning the company. Every KPI, every achievement, every failure will feel close to your heart. That will drive the motivation to grow the company. Remember, we all will grow when our company grows. A growing company, keeps you happy.



Group Life Insurance

Our corporate representation

Lead by **Waqar Hussain, Head of Corporate Sales**, Group Life is the corporate presentation of Adamjee Life in the field.

Team Members - 2021

Team Members ranked in order of 2021 Top Performance.



Majid Khan
Deputy Manager
Central Region
PKR 274,568,243



Kamran Khan
Deputy Manager
South Region
PKR 199,187,670



Asif Ali
Relationship Manager
Central Region
PKR 34,278,360



Syeda Shan e Zehra
Relationship Manager
Central Region
PKR 4,072,831

Adamjee Life Bancassurance

Growing successful partnerships

Performance of Bancassurance in 2021

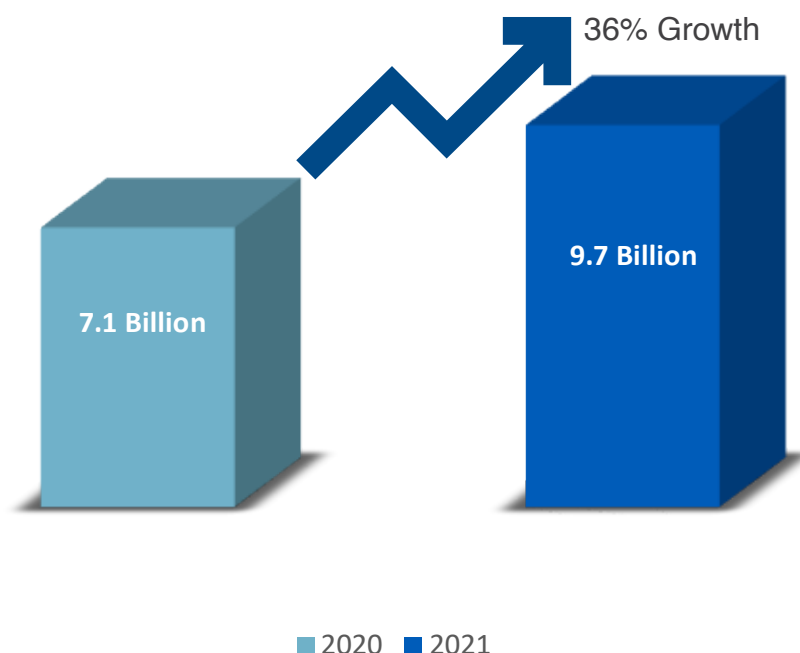
The year after pandemic had provided everyone with a new vision and a determination to over achieve the business objectives of the preceding year. Similar approach was carried out by the Adamjee Life Banca Sales Team and after ending the year 2021, we can proudly say that as a team, we have achieved what was vision at the start of the year.

Regular Business clocked at **PKR 3 Billion** whereas, **single premium business** closed at **PKR 6.5 Billion**, totaling the **overall business** at **PKR 9.7 Billion** that is **more than 36%** business of 2021.

The year also brought onboard two new Banca partners with **AL Baraka Bank** and **Habib Metro Bank**. The **training launch with HMB** was conducted throughout **Pan Pakistan** which involved Area and Branch Managers of respective banks, making the session extremely lively and energetic.

In the last quarter, a **3 day Strategic and Motivational session** was organized for the Banca Sales team along with the EXCO members in **Nathiya Gali** in order to close the last quarter with zeal, and strategize for 2022 to achieve new milestones.

Achievement (PKR)



Top Performers Of The Year 2021



Waqas Gul Khan
Region : West



Usman Javed
Region : East



Khurram Amman
Region : North



Asif Siddiqui
Region : Karachi - MCB



Farhan Ahmed Khan
Region : South

New Regional Sales Head



Raja Muhammad Adnan

He is now the new RSH of Karachi region for other banks.
We congratulate him on his well-deserved success

Top Performing Area Sales Head



Hafiz Muhammad Azeem
Region : East



Ahmed Zafar
Region : Central



Jawwad Anwar
Region : North



Noor Saeed
Region : Central

Top Performing Area Sales Manager



Kashif Nadeem
Region : West



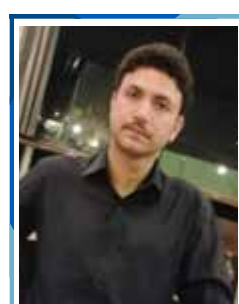
Mustafa Akbar
Region : Central



Mohsin Mehmood
Region : South



Yasir Mushtaq
Region : North



Shahrukh Hashmi
Region : Central

Top Performing Territory Manager - MCB Bank



Abdul Jabbar

01

Region: West

Zaheer Abbas
Region: West

02

Fahad Ilyas
Region: North

03

Top Performing Territory Manager - Other Banks



Sajid Aslam

01

Region: East

Habib Ullah Basit
Region: West

02

Zeeshan Haider
Region: North

03

Top performing RMs

Channel Name	RM Name	Region	Position
MCB Bank	Ghulam Farid	West	1st
	Tehseen Anjum	West	2nd
	Yasir Bashir	East	3rd
	M. Farooq Qadeer		4th
	Muhammad Zohaib Aslam	East	5th
	Majid Iqbal		6th
Faysal Bank	Ayesha Shahbaz	East	1st
	Shahzaib Nazim	East	2nd
	Bilal Ikram	Central	3rd
Silk Bank	Ali Raza	Central	1st
Dubai Islamic	Bilal Haider	Karachi - Others	1st
Askari Bank	Mehwish Farman	West	1st
Khushali Bank	Asad Ahmed Abbasi	Karachi-others	1st
MCB Islamic	Aamir Shahzad	North	1st
Mobilink Microfinance	Mirza Aurangzeb Mughal	South	1st
National Bank	Muhammad Haris Yousuf	East	1st
Al Baraka	Rohail Farooq	East	1st
Habib Metro	Ali Raza	Karachi – Others	1st
MCB Investment Services	Syed Asad Murtaza	Central	1st

On Boarding Of New Channel Partners

Al Baraka

March 2021



Habib Metro Bank

June 2021



Bancassurance Strategic Session 2021

Bancassurance Strategic session held in Nathiya Gali (16th - 18th October 2021)



Adamjee Life Agency Distribution

Reaching new levels of excellence

Beirut Convention Performance for H1 2021

A prestigious four-night sales convention in October was held at **Radisson Blue Hotel Beirut** and all of the shining qualifiers were invited. Also all the sales heads along with our Director of Business Distribution accompanied the trip.

Mr. Waqas Ur Rehman hosted the Gala night. **Mr. Ikram Shahzad** has shared the performance of the convention qualifiers and our chief guest **Mr. Ali Haider** for their outstanding performance 2021 awarded all the qualifiers. Along with the awards, a motivational speech was delivered to boost the energy of the salesforce for upcoming targets.

Moreover, a city trip to Pigeon Rocks /Harrari Mosque Down Town, Jetta Grotto, Visit Virgin Mary Statue followed by Panoramic, Rafting Starting Point at Al Assi River and shrine of Syeda Kholat Bint e Hussain were the main highlights of the trip. The entire team enjoyed the delicious Lebanese food and explored the beautiful street life of Beirut.



Business Growth In 2021

Our Agency business is growing rapidly with significant increase in branch network. We have achieved our Agency **New Business with 40%** growth as compared to the 2020.

Launch Of Parallel Takaful Agency Distribution

In the last quarter of 2021 Agency has introduced a cost effective new business model for Takaful Distribution as "Parallel Takaful Agency Distribution (PTAD)". **Mr. Asghar Ali Shaheen** is the Channel Lead who brings his 10-years' experience of Sales Management from Takaful industry.

He has started PTAD operations from the following locations.

Lahore | Faisalabad | Sialkot



Agency Ranking Report YTD 2021

Area Sales Director

Rank	Name	Branch	Cases	Business
1	Muhammad Tufail Hassan Kazmi	Multan Business Center	2869	170,047,295
2	Muhammad Shahid Hameed	Islamabad Takaful	1124	105,119,556
3	Qazi Fawad Saleem	Anum Empire Karachi	334	36,475,496

Regional Sales Head

Rank	Name	Branch	Cases	Business
1	Qadeer Ahmed	Lahore Business Center	1793	147,611,102
2	Fayaz Ali	Hyderabad Takaful	2474	113,082,571

Regional Manager

Rank	Name	Branch	Cases	Business
1	Muhammad Illyas	Islamabad Takaful	575	52,683,028
2	Adeel Aftab	Anum Empire Karachi	259	28,775,587
3	Malik Amjad	Lahore Shaheen	228	21,202,750

Zonal Manager

Rank	Name	Branch	Cases	Business
1	Sikandar Ali Memon	Nawabshah Takaful	1460	71,536,101
2	Muhammad Zeeshan Anwar	Lahore Business Center	473	54,722,462
3	Raja Zulqarnain Ashraf	Multan Business Center	624	44,593,650

Senior Group Manager

Rank	Name	Branch	Cases	Business
1	Jehangir Ahmed	Lahore Business Center	561	56,695,628
2	Zuhrab Khan	Rawalpindi Business Center	669	48,972,696
3	Abdul Hannan Amir	Faisalabad Business Center	776	41,785,632

Group Managers

Rank	Name	Branch	Cases	Business
1	Abdul Wahab	Nawabshah Takaful	546	33,062,885
2	Muhammad Awais Arshad	Lahore Business Center	329	31,365,212
3	Zeeshan Nabi	Lahore Business Center	126	23,714,000

Top Five Branch Managers

Rank	Name	Branch	Cases	Business
1	Fiza Batool	Lahore Business Center	69	18,522,050
2	Muhammad Waqas Akhtar Chohan	Lahore Business Center	209	18,318,362
3	Ghulam Sarwar	Nawabshah Takaful	345	17,331,618
4	Umair Sultan	Faisalabad Business Center	241	16,988,457
5	Ghulam Hyder	Nawabshah Takaful	152	15,445,000

Top Five Deputy Branch Managers

Rank	Name	Branch	Cases	Business
1	Ehtisham Ahmed Hashmi	Lahore Business Center	143	16,832,462
2	Mehreen Arshad	Lahore Business Center	89	16,074,034
3	Amjad Ali	Sakrand Takaful SMART BR	265	12,543,330
4	Azadar Hussain	Multan Business Center	167	11,745,328
5	Danish Amin	Lahore Business Center	145	11,267,750

Top Five Assistant Branch Managers

Rank	Name	Branch	Cases	Business
1	Syed Musharraf Abbas Shah	Lahore Business Center	57	15,842,050
2	Abdul Rauf Waheed	Lahore Business Center	158	14,434,862
3	Ghulam Hyder	Nawabshah Takaful	221	9,247,500
4	Nabi Bux	Nawabshah Takaful	83	8,873,500
5	Mirza Imran Ali Baig	Lahore Crescent	13	7,800,500

Top Five Unit Managers

Rank	Name	Branch	Cases	Business
1	Muhammad Rehan	Lahore Business Center	46	9,427,050
2	Tuseef Ahmad	Arif Wala Conventional	19	7,725,000
3	Mohsin Shareef	Karor Lal Esan SMART BR	141	7,367,201
4	Sonia Bibi	Multan Business Center	84	7,129,430
5	Abdul Wahab Memon	Hyderabad Takaful	89	7,021,226

Top Twenty Advisors

Rank	Name	Branch	Cases	Business
1	Kashif Ali	Arif Wala Conventional	31	10,001,000
2	Muhammad Talha Khan	Lahore Business Center	33	7,113,300
3	Tahira Batool	Lahore Business Center	25	6,757,500
4	Ghulam Allah	Nawabshah Takaful	62	6,560,500
5	Mishal	Lahore Business Center	111	6,541,862
6	Fahad Liaqat	Lahore Crescent	23	6,072,500
7	Rahmana Amin	Bahawalpur Business Center	37	5,420,000
8	Sumaira Irshad	Lahore Crescent	34	5,133,500
9	Muhammad Arslan	Karor Lal Esan SMART BR	83	4,652,000
10	Shabana Abdullah	Peshawar Takaful	35	4,405,000
11	Ome Kalsoom	Muzafargarh SMART BR	44	4,148,000
12	Rafia Fayyaz	Sahiwal	31	3,889,881
13	Muhammad Bilal Ayub	Lahore Crescent	9	3,820,000
14	Laila Noor	Peshawar Takaful	26	3,810,000
15	Muhammad Danish	Sangla Hills SMART BR	31	3,763,000
16	Khair Muhammad	Shahdadpur Takaful SMART BR	90	3,698,500
17	Shakila Tariq	Sahiwal	20	3,613,000
18	Mustajab Fatima Zaidi	Multan Business Center	37	3,610,000
19	Amna Nawaz Begum	D.G.Khan SMART BR	31	3,595,000
20	Aftab Ali	Swat Takaful	18	3,575,000

Efficacy Of Claims & Settlements

Customer satisfaction is paramount

Life is uncertain and unpredictable. For us all, our families are the source of all the happiness in life. We do all we can to make our loved ones happy and take care of their needs. One can only have a proactive measure in place to deal with unpleasant situations. **Insurance is the primary way of managing life risk.** In a life insurance policy, Insurance indemnifies to pay the insured person's family a certain sum of money in the event of the insured's demise. If something unforeseen happens to the bread earner of the family, the financial situation of the family may come to a standstill. Insurance compensation can become a source of income for the family and stabilize the finances. **With Adamjee Life, your family is financially secure even when you are not around.**

If we look towards Adamjee Life claim settlement ratio which tells paid claim ratio compared to the total number of claims received by the company in the same time period. By comparing **twelve months data** i.e from **Jan-Dec for year 2020 and 2021**, the claim settlement ratio is efficiently maintained i.e. **75%** despite the number of claims received has been increased by the time.



If we look into the number of claims received in **2020** it was **1720** and in **2021** it is **1808** which means that the ratio of the claim intimation has been increased having **growth rate** of **105%**. However, in terms of individual life claims the increase is of **154% from 2020**. The number of individual life claims reported in 2020 were **761** and are **1174 in 2021**.

Individual and Group Life Claims	Year 2020	Year 2021
Claims Intimated	1,720	1,808
Claims Settled	1,409	1,349

"Insurance compensation can become a source of income for the family and stabilize the finances. With Adamjee Life, your family is financially secure even when you are not around."

Considering the grief of our customers and understands the need to facilitate deceased family in such times of pain, below are the highlights of some early and large amount claim settlements by Adamjee Life

- Death Claim of **Rs. 5.8 Million** settled **within 14 days** of its intimation.
- Death Claim of **Rs. 5.2 Million** settled **within 34 days** of its intimation and 6 days of completion of documents.
- Death Claim of **Rs. 3.5 Million** settled **within 19 days** of its intimation and 6 days of completion of documents.
- Death Claim of **Rs. 2.5 Million** settled **within 16 days** of its intimation and 3 days of completion of documents.
- Multiple claims were settled wherein insureds were died within few months of coverage which shows the fulfillment of commitment Adamjee Life made with their valued policy holders.

ISD Initiatives In 2021

Effective digitalization of the workplace

1. Smart Approval System

To facilitate senior management of ALACL, a mobile App, “**Smart Approval**” has been introduced to accelerate business **approvals processes**. All business approvals are in one place, i.e. (Release of Payments, Advanced/IOU, Inventory, Meal management). Approval and rejection tasks are just a single tap away while on the go and can be accessed from anywhere. It is user-friendly and provides a great experience, look and feel.

Some key benefits are as follows:

- Accelerating business process
- Increased efficiency
- Real-time Notifications
- Available on IOS and Android
- Single Sign-in
- Synchronized with the CoreApp+
- Fully secured
- Highly Scalable
- Activity logs
- Access to documents.
- Accessible from anywhere
- Built on a competitive industry platform.
- First to launch approvals on Mobile –
- Industry Competitive edge



2. IT Audit

The Internal Audit department assessed the adequacy and effectiveness of **IT governance structures, processes, and controls** to support the management of IT resources and ensure compliance with ALACL policy and procedures in collaboration with **the A. F. Ferguson & Co.**

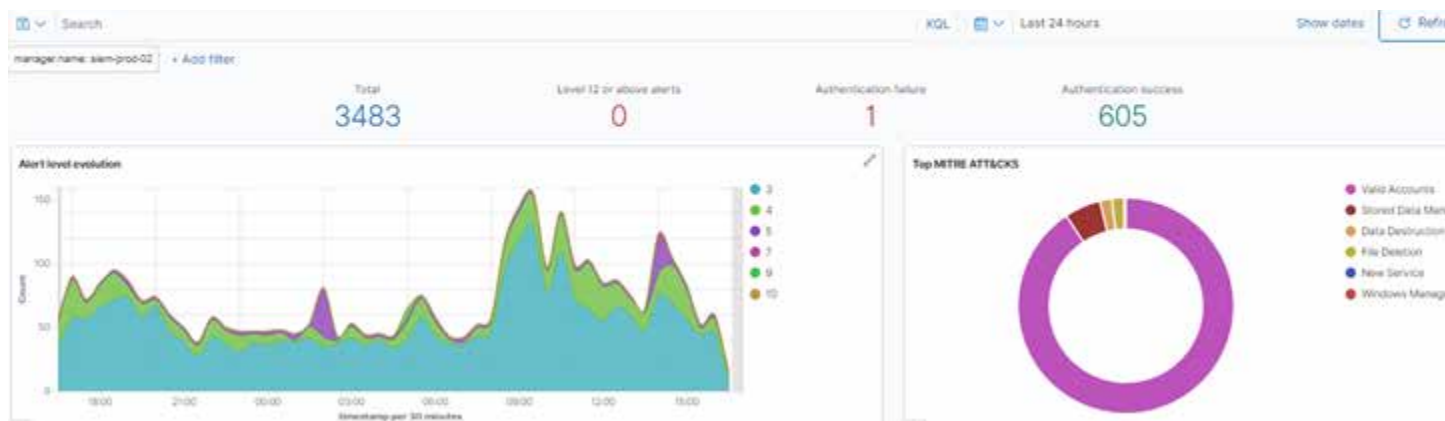
This exercise includes network design and configuration review, vulnerability assessment, and penetration testing. Overall, **the audit results are satisfactory**.



3. Implementation of SIEM solution

Our IT team implemented the **SIEM (Security Information and Event Management)** solution at ALACL.

- Detect security issues that would otherwise go unnoticed.
- Prioritizing the Security warnings generated by the software.
- Collects security data from various sources such as network devices, servers, and domain controllers.
- It gathers, normalizes, aggregates, and analyses data to identify trends, detect threats and assist organizations in investigating through a generated alert.



4. Version Controlling Software

This is one of the most important deployments, i.e. **Version controlling software** carried out by **our IT team**.

- SVN is used to manage different versions of applications' source code.
- Developers can design and devote modifications as minute, self-controlled units.
- It serves as a time machine for the developers.
- User access control management.
- It will help track the changes in the source code.

5. Database Upgradation

Our IT team has upgraded the **core database** from **Oracle 11g to 12c**. The migration from 11g to 12c are due to the following mentioned reason:

- Security features
- Enhanced Recovery & Backup features
- Scalability
- Interoperability
- Increase performance

6. Cybersecurity and Its Framework

This is due to its sheer volume and the fact that the information stored is often susceptible and personal.

A cybersecurity framework is a collection of best practices that an organization should follow to manage its cybersecurity risk. **Adamjee Life** is implementing the framework to reduce the company's exposure to cyberattacks, Comply with SECP Insurance Companies guidelines, and identify the area's most at risk for data breaches and other compromising activity perpetrated by cybercriminals.

A strong cyber risk management framework is closely intertwined with the organization's risk management strategy and risk management programs.



There are five main functions of the cybersecurity framework:

- **Identify.** Companies must first examine and categorize their supply chain and work environment to understand better which cybersecurity risk their systems, assets, data, and frameworks are exposed to.
- **Protect.** Organizations must develop and implement appropriate safeguards to limit or contain the effects of possible cybersecurity events.
- **Detect.** Organizations must implement appropriate procedures to identify cybersecurity events as soon as possible
- **Respond.** Have an incident response team in place before you need it
- **Recover.** Mitigation is a big part of recovery. It includes plans for how you will best restore crucial functions and services.



7. Paperless Procurement

I.T team upgraded the **Procurement module-IMS**. The need for modified work dynamics led to this paperless procurement solution. Upgraded IMS boasts the following features:

- View of all required documentation in a single window for relevant authorities.
- User will upload relevant documentation with their request.
- Digital record management, i.e. no need for physical storage space for records.
- Customized reports can be extracted out as per requirements.

8. Paperless solution for reimbursement of meal claims

Our IT team executed this **paperless solution** for **reimbursement of meal claims**. This solution enables the user to quickly submit a request for reimbursement of meal claims and receive approval through the same channel. We are also on a mission to:

- Reduce paper usage.
- Save time in preparation, approval, and submission.
- Save physical storage space.
- Improve efficiency.

9. A revised version of Customer Relationship Management System (CRM)

IT team launched a revised version of the existing CRM i.e. **Customer Relationship Management System**. This in-house software solution provides the ALACL call centers and CSD's back-end customer support team with a comprehensive set of essential features. **Customer Experience 360** (integrated touchpoints for customers) and E-docs are fully integrated for operational efficiency.

Revised Customer Relationship Management System covers:

- Tracing and tracking of Customer Requests
- Customer Requests/Complaints/Appointments generation
- Emails (complete email correspondence with the client)
- SMS (complete SMS correspondence with the client since inception)
- Call recordings
- Scheduler for call centers users
- Captures complete activities on a policy
- Shows historical documents by using Edocs
- Agent history
- Orbis details
- Customer App password reset
- Payments/Fund/Account details
- Displays underwriting requirements
- Dashboard for CRM activities
- Connectivity with Telephony App.

Customer Service At A Glance

Resolutions you can count on!

Adamjee Life prioritizes its customers' needs and is committed to deliver continuous service excellence in lieu with our vision of becoming a superior global insurance company in the market. We, at Adamjee value all sorts of feedback received from our customers – with words of encouragement and gratitude from our customers hold a special place in our heart.

1- Our customer services department went one step ahead to resolve our client's issue of **delay in deductions of premium payments** on his account by coordinating with his designated branch. The client being unable to help himself while living in UAE put his trust in us to help him in this need of hour. Despite the barriers, our team's tireless efforts in resolving the client's issue with immediate effect was appreciated by him. The testimonial is as follows:

"I am really impressed with the services. Excellent customer services experience ever. Great Job!"

Anwar Ali c/o Shahnawaz Molvani

2- Our client Mr. Yousaf complained of **missing original policy file** and requested for his documents to be delivered to his address. The client was immediately facilitated by the Complain department and the duplicate policy file was dispatched to him. After receiving his policy file, he requested us to surrender his policy as he needed to finance his daughter's wedding. Even though **penalty charges were applicable**, but out of **goodwill**, the **penalty charges were reduced to 3%** on the total surrender value. The client consented to the negotiated value and the payment instrument was issued to him.

3- Our client, **Mr. Saleem Vohra** had purchased Adamjee Life's policies from **Silk Bank**. Over the course of time, **his concerns were not addressed promptly** and he decided to **surrender** his policies. The matter was brought to Adamjee Life's notice and a meeting was arranged between the bank representatives and Mr Saleem Vohra. **Our team was successful in negotiating** with Mr Saleem Vohra as we reassured him that such instances will be prevented at all cost. **We are thankful for Mr. Vohra's decision to continue his journey with Adamjee Life.**

4- One of our clients named **Hannan Hafeez** holding certificate number 800077972 had purchased his **Adamjee Barkat plan** with a contribution amount of Rs.300, 000/- semiannually. He was quick to acknowledge the receiving of his **participant membership documents via Help CSD** email. However, he expressed his **concerns** regarding a **few terms and conditions missing** from his membership documents which included **the revised illustration schedule, Orbis card and waiver of contribution on death and disability.**

The Customer Service Team promptly took notice of the matter and the designated customer service officers were assigned to coordinate with the underwriting, marketing and I.T department so as to prepare the updated participant membership documents for dispatch on client's correspondence address. The revised participant membership documents were arranged within five days after all the necessary approvals; which would not have been possible without the support and cooperation of the respective departments, and immediately dispatched at the client's correspondence address as well as soft copy provided on email. For further assistance, the client's designated agent had briefed him about the revised terms and conditions of the participant membership documents issued and any question or concerns raised were sorted out.

The client was satisfied with the service provided to him and had appreciated our efforts through the following testimonial.

"Dear CSD,

Thanks for providing the documents on time, I have received the revised and updated documents on email and hard copy as well.

If I need any further query, I will let you know, please Thanks for your positive and prompt reply to my email."

ABACUS Training Session

Ensuring continued excellence in service delivery

Abacus as an outsource call center has been diligently serving and facilitating Adamjee Life Assurance since 2017. A training session was organized by Adamjee Life for Abacus with an intent to **provide extensive product knowledge combined with how to responsibly communicate with the clients from all over Pakistan.**

The **training session** was conducted over a period of **three days**. The first two days of the event were an interactive product training session where the respective trainers delivered presentations on the latest products added to the Adamjee Life portfolio especially changes made after the **CIAR 2020** with a Q&A session organized towards the end of the training. The product training officially kick-started on November 22nd and ended on November 23rd, 2021.

The final event held on November 24th, 2021 was hosted by **Muhammad Danish, Faiza Rais and Muhammad Ali Raza**. **Asim Raja** graced the event as the **Chief Guest**. An introspective interactive session was held with the team on how to increase efficiency which was later on followed by a prize distribution ceremony for outstanding performers that was conducted by Asim Raja. While addressing the participants he mentioned,

“The valuable insights provided by the participants prove their competence and resilience to overcome obstacles in daily operations. This training will also help increase your knowledge to address customer concerns more efficiently”.

He further appreciated the efforts of the CSD and Abacus team in organizing the event.



Work Life Balance

The best of both worlds - Imran Ahmed

Before discussing the strategies as to how an individual can achieve a Work Life Balance and how one may overcome the challenges of work Load, lets introduce the whole “Work Life Balance” concept first to the audience.

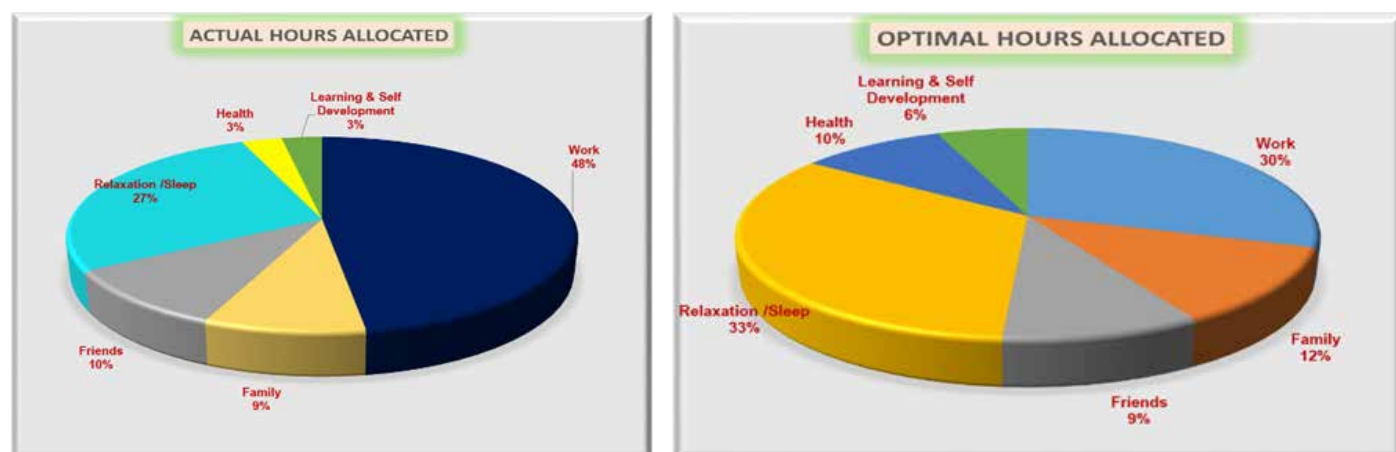
We all have with **finite energies** and **allocating those energies** wisely towards work, family, friends, physical & mental health, and **relaxation without compromising** one over the other is what **is meant by achieving a work Life Balance**. The idea of striking a Perfect Work Life Balance is a myth but getting closer to it will reap many benefits at both Work front as well as on the social front. But we have tried to introduce some strategies that if applied properly, may help you in your Work Life Balance.

Table -1

First please do an analysis of your current time allocation. We all have 24 hours at our disposal per day and 168 hours in a week. Assuming that your current analysis shows the result listed in a **chart and the table 1**. **Further we have an optimum benchmark for a work life balance. Now compare where the most time is allocated.**

We all have with finite energies and allocating those energies wisely towards work, family, friends, physical & mental health, and relaxation without compromising one over the other is what is meant by achieving a work life balance.

In the above example individual is allocating most of its disposable time towards work while compromising other area specifically its health. The outcome would be that one may (quite possibly soon) loose their work productivity due to over stress, sleep deprivation etc. So what is needed is an adjustment in thier working hours. So how this can be done. Try to allocate more hours to sleep or take some power naps or to any form of healt related activity (and so on) to redeem productivity.



Strategies Of Achieving Work Life Balance

1. Identify the gaps by tracking your current time. Create the desired balance, which may of course vary individual to individual. Create the desired balance which may of course vary individual to individual. Take gradual steps to achieve the optimum
2. Set Specific Goals for instance that you will achieve you relaxation time by a gradual reduction of Work Load let say by one Hour every day
3. Join a Gym /yoga center/ and dedicate minimum one hour to work out to improve your health
4. Work Smarter not harder
5. Know when to ask for help
6. Limit time-wasting activities and people
7. Focus more on Quality time than the quantity of time.

ACTIVITY	Actual Hours Allocated	%	Optimal Hours Allocated	%
Work	80	48%	50	30%
Family	15	9%	20	12%
Friends	17	10%	16	10%
Relaxation /Sleep	46	27%	56	33%
Health	5	3%	16	10%
Learning & Self Development	5	3%	10	6%
Total Hours at disposal	168		168	

closest to our desired optimal life. Find a way to blend your career and your passion. Allow yourself to be more present in your relationships and feel more fulfilled in life. At the end of the day, work-life balance is not just about doing an awesome job at work but also having the time and energy to focus on your other passions and relationships.

Sources

<https://www.industryleadersmagazine.com/work-life-balance-ideas-eastern-philosophy/>
<https://www.industryweek.com/leadership/article/21982458/12-key-strategies-to-achieving-a-worklife-balance>

In almost everyone of our lives, we need a break to sort out imbalances and then take corrective actions accordingly to balance our lives

Newsletter Team

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How well do you know your cricket?

Are you ready to win prizes? Answer the questions below and enter in the lucky draw to win a surprise prize. Email your answers at **marketing@adamjeelife.com**. 10 lucky winners will win exciting vouchers.

Q1: Who was the captain of Pakistan cricket team in ICC World Cup T20 2009?

Q2: Which player had more centuries in his career for Pakistan in ODIs?

Q3: Who was the youngest Pakistani player to take 10 wickets in a Test Match?

Q4: Which batsman made the fastest century (100 runs) for Pakistan?

Q5: Who was Pakistan's first Test captain?

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