

# VOAL

## Voice Of Adamjee Life

### CFO'S Message

Mr. Jalal Meghani

### Independence Day Campaign

#HumMeinHaiPakistan

### Development Of

Core App Plus

### Harjeevan Ki Kahani

By Dr. Saqib Saeed



## CFO'S MESSAGE

**Dear Adamjee Life Family,**

I would like to wish you all a happy new year, and hope that the coming year brings every individual dedicated to Adamjee Life a prosperous future. I hope the plans that the organization has for its' employees are a promise of said prosperity and growth. I would like to congratulate the employees who have been in this organization for most of the decade of the company's operative life. It is the same people that have guided the organization to its excellence. Along with the relatively newer additions to the organization, we hope to reach our zenith soon.

As a public Company, we are responsible for driving our business forward to the benefit of all our stakeholders and providing our stockholders with a return on their investment. This will only be accomplished by our continued focus on sales training, better understanding of our customers' needs, prudent portfolio management and the vocational value provided to our employees.

While our constant desire to improve will change some of the things we do as a Company, we will always continue to exercise ethical business practices, maintain respect for our fellow employees and ourselves and run our business in ways that earn us the trust of everyone we encounter.

Adamjee Life's corporate culture is defined by a set of corporate values that define how we operate every single day – trust, value creation, respect and transparency. They reflect how we interact with our clients, our colleagues, and our partners. We hold each other accountable for creating a Company we can all be proud to work at.

In today's world, strong economy is the first and foremost hallmark of any nation. The corporate environment demands strict financial management. This factor becomes more pronounced in case of a fast growing Company like Adamjee Life. We have been able to establish an enviable reputation over the last decade and have successfully captured an increasing market share in the Life Insurance industry of Pakistan for which I believe, we have the entire organization to thank. I wish you all good luck for the new year and may we reach new levels of achievement and success.

**- Mr. Jalal Meghani**



# Marketing Department

## Talk About It Campaign

Adamjee Life has always come out as a brand that truly cares about the society. Whatever we do, our main objective has always been to think for the wellbeing of the people and the environment around us. We, as a brand, have tried and highlighted some of the most crucial, yet untouched issues of the society previously and would like to do the same through our upcoming campaigns/initiatives.

World Mental Health Day is observed on **10th October** every year, with the overall objective of raising awareness of mental health issues around the world and mobilizing efforts in support of mental health.

This year, we decided to come up with a unique approach of highlighting this major issue of mental health and stress faced by a lot of people in our society who are reluctant to talk about it, and providing solutions to overcome it by talking about it without being judged. Our objective was to convince people on the fact that mental stress, anxiety or depression is real and if they do not talk about it, it could make things worse for them.

Studies show that Depression affects 44% of the entire population in Pakistan and people aged 15 to 29 are most likely to get affected by it. Not only this, long-term difficulties like financial problems are a major cause of depression or mental stress. Considering all this, Adamjee Life created awareness about this strong condition which seems negligible to some people initially but leads to unpleasant circumstances/situations later on.

We took a renowned psychiatrist on board for this campaign, who encouraged people to register for sessions to talk about the mental stress that they face every day due to different reasons.

Renowned celebrities like Dr. Shaista Lodhi and Nadia Hussain also came forward, supported our cause and encouraged people to talk about the issues they face in daily lives.

The response received was phenomenal. People genuinely came forward and discussed the issues they face on daily basis which lead to mental stress or depression. We also trended on twitter from all over Pakistan which surely was a proud moment for us.



# Bloggers Out Reach



# Orbis REWARD PROGRAM

## PROGRAM ACTIVATION

Adamjee Life Assurance Co. LTD had collaborated with Canada Medical Group in November 2018, at Ocean Mall through Orbis Reward Program to organize a medical camp focused on creating awareness among customers and providing first-hand experience of the top quality patient care available to them.



## ORBIS INSTANT ISSUANCE PROCESS

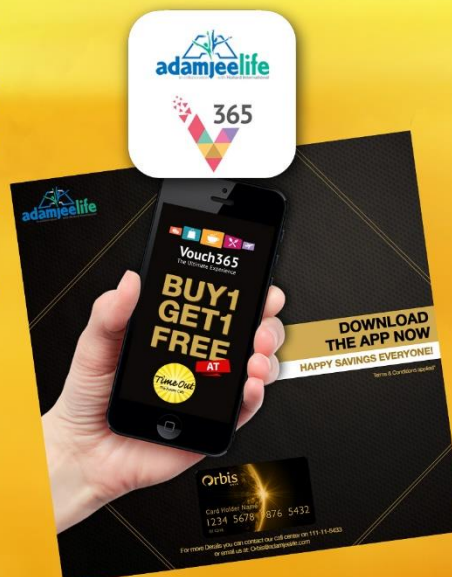
In order to stream line, the process and to ensure that cards reach the customer effectively and that there is no further delay. Orbis Team revamped the card issuance process effective Nov'18 so that all cards are being dispatched along with the "policy documents".

Previously, the cards had been dispatched separately from the policy documents which resulted in issues such as delayed delivery, high ratio of return cards, excessive cost and low customer feedback.

Through this procedure, the following objectives have been achieved:

- Enhancing customer satisfaction with smooth and quick delivery of Orbis Card along with the policy documents.
- Tracking and monitoring of Orbis Reward Card for customers to ensure card reaches the right customer.
- Ensuring competitive advantage by providing card in a prompt manner.

- Enhancing two-way communication, encouraging customers to provide feedback on the card and policy documents to customer service team.
- Minimizing Orbis card wastage, due to cards being misplaced in transit.
- Reducing dispatch cost.

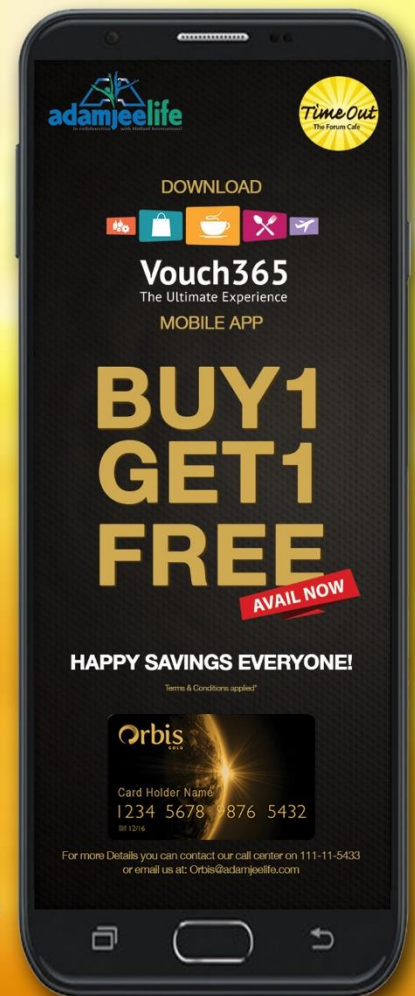


## ORBIS – DIGITAL TRANSFORMATION IN 2018:

**"Technology isn't evolving anymore, technology is evolution."- Clyde Souza.**

Technology is becoming an integral part of our lives, be it for consumers, businesses, the government or educational institutions. It is pervading everything. In 2018, Adamjee Life has taken an initiative along with Vouch 365 retail discount partner to launch a co-branded smartphone application to provide enhanced customer experience with a wide variety of discounts and deals.

The Adamjee Life-Vouch 365 co-branded application is currently available for Karachi, Lahore and Islamabad.





## INDEPENDENCE DAY CAMPAIGN HUM MEIN HAI PAKISTAN

We celebrated Independence Day 2018 by dedicating all our efforts towards a tree plantation drive. The drive was named #HumMeinHaiPakistan and it shed light on the issue of deforestation for the purpose of meeting the rapidly increasing demands. The campaign also gathered people to play their role as responsible citizens of Pakistan and encouraged them to plant at least one tree each year. This activity took place in Karachi, followed by a cultural themed event arranged for employees in Lahore and Islamabad. We can proudly say that #HumMeinHaiPakistan triumphed as all the employees and volunteers joined hands for the betterment of the country & society!



# CORPORATE DEPARTMENT

We would like to recognize the top performers for going out of their way to deliver value for the company. These champions have taken Adamjee Life to new heights and for that we salute them! Let's take a moment to show our gratitude to those without whom we would not be where we are today.



**TOP**

**MAJID KHAN**  
Senior Relationship Manager

Business : **223,002,518/-**  
Region: **Central**  
Year of Working : **3.5** years

**SECOND**

**TAHAWAR HAIDER**  
Deputy Manager

Business : **112,594,390/-**  
Region: **North**  
Year of Working : **3** years

**QUARTER**

**MAJID KHAN**  
Senior Relationship Manager

Business : **101,086,359/-**  
Region: **Central**  
Year of Working : **3.5** years

# ISD TEAM

The IT team of Adamjee Life Assurance Co. Ltd. (ALACL) successfully launched COREAPP Plus, a wide-ranging and comprehensive Life Insurance administration solution on October 1, 2018. This was one of the major milestone of year 2018 done under the leadership of Mr. Jalal Meghani with the constant support from Mr. Imran Hussain. After the launch and monitoring of the system, Mr. Jalal Meghani addressed each department separately and congratulated the entire AL family on this achievement. To boost customer satisfaction, meet user targets and increase company profitability, the team is also aligned with core values of Adamjee Life and geared up for numerous technological extensions to take Adamjee Life to new heights. Mr. Imran and his team are determined to maintain the mandate of providing top notch quality and affordable insurance solutions based on the strength of their experience and take the lead in planning futuristic projects. The objective for the coming year is to add new technology innovation and unparalleled experiences for ALACL customers.

# POLICY HOLDERS' SERVICES

The year offered diverse challenges and opportunities to embark on new initiatives and projects. The implementation of CoreApp Plus formed the basis of a strong structural ERP upon which the company and departments can build their future initiatives. Some of the major departmental achievements for 2018 were:

- Improvisation of Call Centre and Service department
- Numerous Lead generation initiatives
- Automation of SMS services
- Development of Policy Inquiry Portal
- Revamping of the corporate website
- Initiation of annual statement activity
- Development of customer service report
- Successful launch of Core App Plus
- Introduction of task management system

## INDIVIDUAL LIFE

	No of Claims	PKR Value
Claims intimated	484	318,759,271 (as of 12 <sup>th</sup> December 2018)
Claims settled	390	259,299,691

## GROUP LIFE

	No of Claims	PKR Value
Claims intimated	5312	541,971,500
Claims settled	5344 (including carry forward 2017)	536,881,078

# BANCASSURANCE Recognizing

# the Top Performers

## MCB BANK OTHER BANKS

TOP SENIOR RELATIONSHIP  
MANAGER



ZEESHAN HUSSAIN

DIRECT

TOP REGIONAL SALES  
MANAGER



ASIF SIDDIQUI

DIRECT

TOP RELATIONSHIP MANAGER  
VOLUME WISE

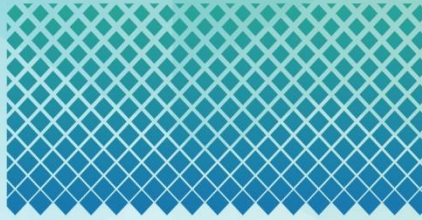


SHAHRUKH FAZALI

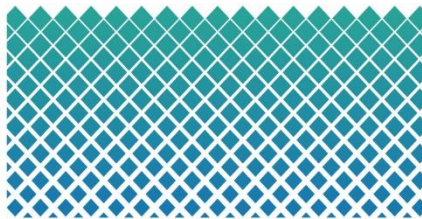
TOP REGIONAL SALES  
MANAGER



JIBRAN MUMTAZ



We at Adamjee Life take immense pride in the people who form the fabric of our organization. The benefits felt from the work done by these champions are not just limited to all of us inside the organization, but are also felt by those whom we serve. We would like to show our appreciation by recognizing the work done by these people who have worked tirelessly for the entire year and have shown dedication to not only achieve their own targets but also to motivate their peers. These champions set a benchmark for all the employees with their level of dedication towards their work and towards Adamjee Life. We would like to congratulate the following employees of both; MCB and Other Banks for their tremendous performance throughout the year.



TOP RELATIONSHIP MANAGER



KHURRAM NISAR

REFERRAL

TOP AREA MANAGER



AZEEM ASLAM

REFERRAL

TOP RELATIONSHIP MANAGER  
PERCENTAGE WISE



JAWAD MUSTAFA

TOP AREA MANAGER



RAJA MUHAMMAD ADNAN ALI



# Promises fulfilled by Adamjee Life

Life is full of uncertainties; Adamjee Life however proves to be a cushion for its valued consumers, providing them with due security & protection. We at Adamjee Life strongly believe in keeping promises that have been made. In terms of fulfilling the promises made with our clients, Adamjee Life duly distributed the claimed amounts all across all regions in Pakistan. Here are a few glimpses of the delivered promises!



Tell me and I forget.  
Teach me and I remember.  
Involve me and I learn.

*Benjamin Franklin*

At Adamjee Life, we are committed to engaging our Agency Distribution employees in various activities. For us, employee engagement is the key source of employee motivation and recognition in the process improvement phase. Each Agent of Individual Life is an ambassador who carries the brand value of Adamjee Life in the market and ensures our presence as one of the top life Assurance companies of Pakistan. Year 2018 was remarkable and our employees are highly motivated to accept the challenges of Year 2019. Our Agency Distribution employees were engaged in various motivational activities throughout Pakistan and proved that our culture has marked on the top of the industry practice. In the last quarter of 2018, 3 of our Sales Advisors qualified for the Company Car on the basis of record breaking Business Performance.



## Sales & Agency Distribution

Recognizing & appreciating the efforts of our heroes, the top sales target achievers were treated with an international convention. These champions travelled to Turkey & Dubai to celebrate their tireless efforts and KPI's delivered. Below is a look at their trip:



# HARJEEVAN KI KAHANI

Meri us say pehli mulaqat kisi khushgawar halaat main nahe hoe the. Adamjee life ka head office forum mall clifton karachi main waqai hai jahan main dr. Saquib claims or policy holder department kay incharge kay toor par kaam karta hun. Ek doctor ke haisiyat say na sirif office kay balkay forum aur ird gird ka dosray dafaatir kay log bhi mujh say kisi had tak waqif hain aur waqtun fa waqtun sehat kay hawalay say mushwara bhi kartay rahtay hain. Us dopahar main apnay daftar main rooz marah ki tarah musroof tha kay reception say mujhay call aae. Phone uthanay par receptionist nay bataya kay koi sahab ap say milna chahtay hain. Main nay unka naam pocha tou jo unho nay naam bataya wo meray sar par say guzar gaya. Jub us nay yeh bataya kay kisi emergency kay silsilay main wo milna chahta hai tou mai nay forum un ko bhainay ka kaha.

Meray kamray main ek buhat he aam shakal o surat ka shuks, peon ki wardee pehnay khara tha, jis ke ghurbaat aur muflisi us kay lahjay aur baaton say jhalak rahi thi. Us nay mujhay bataya kay wo isi floor par waqaih ek mumtaz idaray kay daftar main kaam karta hay aur us kay aala uhdedar ki tabyat achanak kharab ho gai hay. Un kay ilm main yeh baat maujood thi kay adamjee life main ek doctor kaam kartay hain lehaza mujhay bulaya gaya thaa taakay main unko dekh sakon. Adamjee life ki intizimiya aur workers ki ek baat jo mujhay kisi aur idaray main kabhi nazar nahi aae wo bila tafreeq khidmat ka jazba hay. Meray boss nay yeh sunnay baghair kay woh kon shakhs hai aur kis idaray ka officer hay, sirf medical emergency ka suntay he mujhay forum jaanay ka kaha. Woh shaks taiz qadmon say meray saath chalta aur musal sal maazrat karta ja raha tha kay us nay hamain takleef di. Bahar haal main nichlay floor par waqai ek mumtaz niiji company kay daftar main pohanch gaya. Mariz sahab company kay chief operating officer thay jo kidney kay shadded dard main muhtala thay. Main nay ibtidai tibbi imdad day kay unko zarrori test wagaira likh dia aur wapas ho lia. Wo shaks ab bhi saae ki tarah saath tha aur musalsal shukriya ada kar raha tha. Main nay us ko office pohanch kar rukhsat kia aur waisay he us ka naam pocha.

"sir mera naam Harjeevan hai" usnay hichkichatay hoi kaha. "shukriya Harjeevan bhai apka, koi masla ho bata daina" main nay rasmun us say kaha aur who haath mila kar rukhsat ho gaya. Yeh thi meri Harjeevan lakkha urf harjeevan say pehli mulaqat. Chunkay yeh ek aam se baat thi lihaza main sub kuch bhool bhaal kar kaam main lag gaya. Kai maheeno kay baad main ek rooz daftar main daakhil hoa tou harjeevan reception par he baitha hoa thaa. Meray zehan say us ka naam tak mahav ho chuka tha. Behar hal main usko pehchaan gaya. Us nay hasb e maamool dheemi awaz main mujh say panch minute mangay.

Wo meray saath he meray kamray tak aya aur baithnay kay baad apni raam katha shuru ki. Usay sar main dard, bukhar aur kuch aam bemariyan thee jin ki dawa wagairh tajveez kar kay main nay us ko rukhsat kar dia. Us kay baad aatay jaatay salam aur kabhi kabhi kisi mosaami bimari ya kisi bachay ki dawai likhwanay kay siwa hamari mulaqat na hoi. Har dafa shayad aadatan yan waqai mushkooor ho kar, wo buhat si duain day kay rukhsat hota tha.

Saal 2014 ki baat hay kay main kisi kaam say bahar nikal raha thaa tu Harjeevan mujhay reception par baitha nazar aaya. Main chunkay shadeed masroof bhi tha is liay main socha kay agar us nay time manga tu baad ka keh don ga. Magar mujhay shadeed hairani hoi jub who salam kar kay bhi wahain baitha raha.

"shayad apnay kisi dost office boy say milnay aaya ho ga" main nay socha kyun kay aksar offices kay peons waghaira ek dosaray kay dost hotay hain.

Ek baar phir zindagi ki tez rawani main harjeevan lakha say main kabhi kabhi milta. Is doran baatoon baaton main wo bata chuka tha kay wo karachi kay ek buhat hi pas manda elaqay main rahta hai aur baal bachon wala seedha saadha shaks hai jo zindage ki gari khainch raha hai. Us kay theek ek saal baad march 2015 main ek baar phir yehi hoa kay Harjeevan daftar aya, mujhay salam kia aur phir kuch kahaay baghair reception par baith gaya. Kaafi dair baad jub main bahar aya tu wo jaa raha tha. Rasmi salam dua kay baad main nay pocha kay khairat thi tou jo jawab us nay dia us nay mujhay shadeed hairat main daal dia. Us nay kaha "sir main apni policy ka premium ada karnay aaya tha" "policy?" Apki apni hai ya apkay kisi afsar ki"? Main nay pocha kyun kay aksar dafa log apnay mulazmin kay hathoon premium ki raqam bhijwa daitay hain. "sir meri apni policy hai" us nay receipt lehratay hoay kaha. Main nay receipt par nazar dali tu mazeded hairani hoi.

"pachees hazar rupay"? Is ki tu shayad tankhawah bhi itni nahe ho gi. Main nay socha. Harjeevan mairay chehray say samajh gaya kay main kya soch raha hon.

"sir jee main 2500/- mahenay ki committee dalta hun wo march ki march nikal aati hay tu main yahan day daita hon. Yeh policy main nay bachon kay liay li hai. Ghar wali buhat larti hai kay is paisay say buhat say kaam nikal jaengay lekin mujhay pata hai kay kharchay kabhi khatam nahi hotay magar buray waqt kay liay paisay bachana lazmi hai"

Main us waqt us saaday aur ghareeb insan ko sirif dekhta rah gaya.

Us kay baad Harjeevan waqtun fawaqtun milta raha. Ek din main lift main sawar ho kar upar aaraha tha tu lift boy nay kaha, "sir ap ko pata laga Harjeevan ka inteqal ho gaya hai!"

Main har roz najanay kitnay mareez aur death claims daikhta hun magar us waqt mujhay jo jhatka laga tou main kuch bhi keh nahe saka. Office pohanchtay he mairay office boy nay jo us ka dost bhi tha mujhay yehi khabar sunai. Us kay mutabiq kal sham woh apnay daftar say ghar jaakar so gaya. Utha tou sir main dard tha. Qareebi doctor kay pas jaatay hoay raastay main he us ki halat kharab hoi aur us nay dam tor dia.

"brain hemorrhage" main nay apne maloomat kay mutabiq socha. Magar kaisay? woh tou kal bhi mujhay bus main sawar hotay hoay nazar aaya tha!

Main janta tha kay is "kaisay" ka jawab shayad sirf yeh hay kay us ka waqt aa chuka tha. Wo waqt jo sub ka aana hay magar kub yeh kisi ko maloom nahi. "Sunil tum us kay baitay ko foran bulao." Main nay kaha Us kay baitay ko claim ki tafseelat bata di gaein. Kaghzaat jama karany kay teen din kay andar AdamjeeLife nay Harjeevan ki bewah ko claim ka cheque dainay kay liye bulaya kyun kay us ki khwahish thi kay wo khud cheque wasool karay. Kisi aur par shayad aitbar bhi na tha.

Jub Harjeevan kay ghar walay office main aae tu humari ankhain jhuki hui thei. Hum jo besh qeemat kapray pehan kar, mehngi gariyon main sawar hokar, thanday daftar main kaam kartay hain unkey aagay us maflook ul hal aur gham say nidhal bewah aurat aur ghareebi main lipti dou choti bachiyon aur ek bachay ko daikh kar hamain shiddat say wohi ahsaas hoa jo mehngi jaga khana khatay hoay kisi phool baichtay hoay faqeer bachay ko daikh raha hota hai.

Sadah loh Harjeevan jo jaan tor mehnat kay bawajood shayad apni zindagi main hamesha ghurbaat ki wajah say ghar walaon say nighain na mila paya ek dum marnay kay baad surkh roo ho gaya tha. Claim ki raqam jaan kar us ke bewa ki ankhon say behtay anso aur massom bachon ki hairani bhari ankhain jo keh rahi thee wo main likh nahe saka magar shayad hum sub mahsoos kar sakain. Harjeevan ghar walon ki nazar main ameer ya chalak ho na ho, aqalmund zaroor tha woh shayad ab sukoon say aaram kar sakta tha.

Yeh Harjeevan lakha ki kahani nahe hay balkay har us ek jewan ki kahani jo apnay pyaron kay liya zindagi ki mushaqqatain uthata hay aur chahay bol na sakaay magar hamesha apnay pyaron ka khayal rakhtay hain. Shayad mar kar bhi. Us roz mujhay aur pori team ko ahsaas hoa kay bazahir aam sa nazar aanay wala yeh kaam jo hum kartay logon ki zindagiyan kaisay badal sakta hai.

Meri ankhain aj bhi Harjeevan ko waisay he muskarata daikhte hain aur aisa faisla karnay walay har ek jeevan ko bhi....

A Story By:

*Dr. Saqib Saeed*

Dr. Saqib Saeed  
DGM - Policy Holders' Services

Adamjee Life's **Management Development Program(MDP)** was held with an intensive 6-day training aimed to deliver *leadership excellence*, from **October 15th to October 20th, 2018** at Marriott Hotel, Karachi. Inculcating the idea of innovation with effective decision making, the training was designed to shape bright future leaders for the organization. Provision of such trainings is a major part which Adamjee Life wants to play in order to not only enhance the individual personalities of attendees but also ensure that it is implemented for the company's best interests.

# Management Development Program



## Sales Strategy Meeting/Conference

Adamjee Life's Annual Strategic Conference was held from 16th to 18th December 2018 at PC, Bhurban. This conference was attended by the top Management, and crucial decisions on setting 2019 goals were aligned with an aim of reaching new heights & assuring profitability for all stakeholders involved especially our valuable consumers.



# HR & ADMINISTRATION

The Year 2018 has been an active period for HR and Admin. A number of firsts were achieved and many long standing projects were brought to a successful close.

The OD team launched a Management Development Programme, an intensive course at LUMS, dedicated to the latest techniques and trends in the core areas of management for mid-level managers. This was a six day long programme tailored to the needs of Adamjee Life, and provided an opportunity for our managers to learn and think beyond their own managerial area and lead in ways that support larger organizational objectives.

Communication is key to any progressive environment: Regular Town Halls provided the perfect platform for an open two-way communication between the management and the employees. The purpose was to allow:

- Management to keep the employees up to date on important information.
- Employees to ask questions and for the management to give their feedback.
- A better understanding of the goals and values of the organization.

Use of technology ensured that the engagement was not limited to the employees at the head office alone, there was opportunity for colleagues in remote areas to participate in the town hall through video conferencing, thus beginning a culture that fosters empowerment and open communication. During the town halls, colleagues from across Pakistan, who had reached the milestone of providing their valued services to AL for five years, were recognized for their contribution. The invaluable family members who were awarded a gold coin as a token of appreciation were:

1. **Jehanzeb Shoukat:**  
*Admin, Head Office*
2. **Noor Atif:**  
*Sales and Marketing Bancatakaful, Lahore*
3. **Kamran Khan:**  
*Corporate Sales, Head Office*
4. **Ahmd Zafar:**  
*Sales and Marketing Bancassurance, Lahore*
5. **Kashif Nadeem:**  
*Sales and Marketing Bancassurance, Sargodha*

A recent employee recognition initiative, Employee of the Quarter (EOQ), was launched to distinguish and reward colleagues who deliver exceptional performance and embody AL values. First employee of the quarter for Q4 2018 would be selected and announced in Q1, 2019.

The team was also involved in employee engagement initiatives that helped colleagues across all functions to network and bond with each other and thus contribute more effectively to their growth and to the growth of AL. These activities included celebrating **International Women's Day**. Adamjee Life strongly supports gender diversity; Seemin Shafi, a well-known name in the corporate sector, was invited to speak on Strong Women Build Each Other Up which was followed by lunch and a movie.

**Iftaar and dinner, Eid Milan breakfast parties, Independence Day** celebrations based on the theme Hum Mein Hai Pakistan. The national spirit was strongly felt during the programme which included a brief on the theme, speeches by the Senior Management Team, singing of the national anthem, cake cutting ceremony, and conclusion at breakfast and plantation drive colleagues and the Senior Management Team planted trees, playing their part as responsible citizens, to invest in a greener Pakistan

The year was also dotted by sporting **cricket matches**, a strong highlight amongst colleagues who thoroughly enjoyed passion for the sport.

Facilitating the employees of AL is the core of HR and Admin, taking this further a number of long awaited SOPs and Roadmaps were chalked out in 2018, these included:

1. Procurement and Travel Policy
2. Training and Development Policy
3. Grievance Policy
4. Disciplinary Action Policy
5. Whistle Blowing Policy
6. Code of Conduct, and Work Ethics Policy which supersedes the former policy on Statement of Business Ethics and Practices

The Decibel system was launched in 2017; year 2018 saw two value additions to the system—Real Time Attendance and Online Leave Management System. Both these features helped create a paper trail free system, thus expediting the processes.

Another landmark of Asset Tagging was achieved by IT, Finance and Admin jointly, and was completed in the record time of a fortnight across Pakistan.

## The crucial recruitments of the year included:

Internal promotions and leadership positions:

1. Dr Saquib Saeed was promoted to **Deputy General Manager**—Dr Saquib heads the Policy Holders' Services and also represents MANCOM in the EXCOM
2. Asim Iftikhar Raja: **National Sales Head-Bancassurance**
3. Zeeshan Haider: **Head-Channel Management/Services, and ADC**
4. Agency's Regional Classification:
  - a. Mohammad Omer Farooq: **Area Sales Director-Central and North Region**
  - b. Syed Hasnain Mehdi: **Area Sales Director-East Region**
  - c. Mohammad Raheel Memon: **Area Sales Director-South Region**
5. Danish Ali Rajput: **Head of Underwriting and Re-Insurance**
6. Waqar Husain: **Head of Corporate Business**

Adamjee Life welcomed some key external talent to the family this year:

1. Syed Samad Ali Naqvi: **Head of Internal Audit**
2. Amin Nizar Ali: **General Manager Actuarial Services and Risk Management**
3. Nasir Mahmood: **Advisor Agency Distribution-Business Distribution**
4. Muhammad Furqan Uddin: **Financial Controller**
5. Sanya Shahid: **Head of Marketing**
6. Sadaf Ijaz: **Manager Learning & Organizational Development**
7. Rahila Ashraf: **Senior Manager Sales Training**

# TRAINING & DEVELOPMENT

The Training and Development team had an eventful year, some of the highlights included:

**Fly High sessions in Lahore and Multan:** A uniquely designed development programme that has helped the participants to explore perspectives intellectually and physically. It helps sales eagles to break out of self-imposed physical, mental, or emotional restrictions to achieve higher goals.

**Level up Supervisory Skills Program:** The programme is targeted towards supervisors and managers and helps them develop two essential people skills: how to be emotionally intelligent and how to create a culture that fosters employee accountability. These skills help empower managers to increase employee engagement and productivity, and thereby the company's performance.

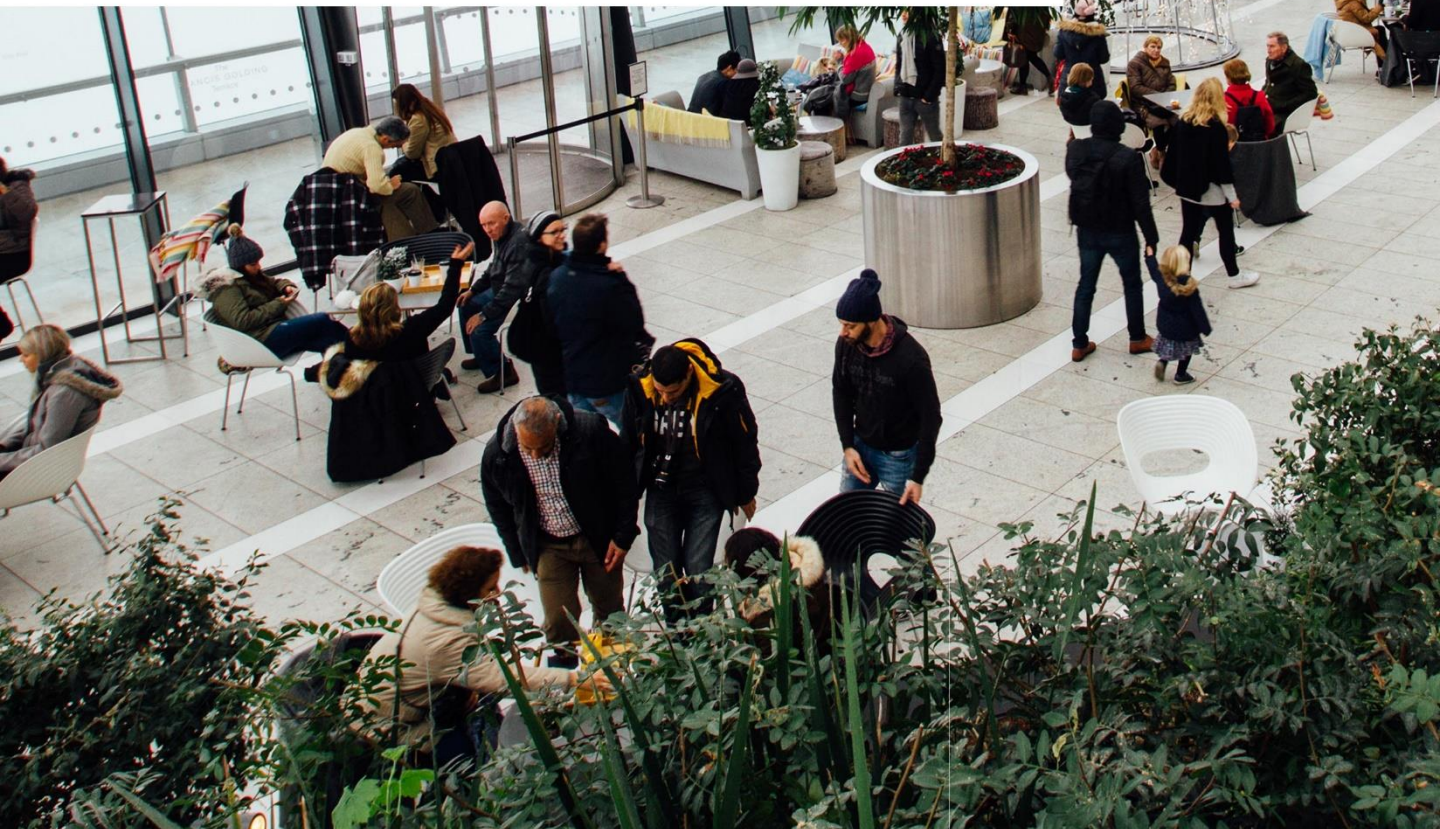
**BM Product Refreshers, Family Takaful Sessions, Sessions for Banca teams:** Product Refreshers were organized for

Branch Managers in 45 regions across Pakistan to start developing insurance skills based on ground realities and practise in tackling customer objections from a managerial perspective.

The Takaful sessions expanded to over a thousand colleagues across Pakistan, thus equipping them to be able to sell Takaful products effectively.

Product Training for Banca teams was arranged. The main objective is employee development equipping them with basic skills needed to sell insurance in untapped markets including far flung areas resulting in improved outreach without being handicapped by logistics.

**Train The Trainer:** In order to elevate the level of excellence, T&D department arranged a train the trainer workshop for agency sales managers. This enables the agency sales managers to conduct pre course training of newly recruited sales advisors by on-boarding new recruits without delays.



# WINDOW TAKAFUL OPERATIONS

Adamjee Takaful business originated in 2016. Despite being a late entrant into the field of Takaful, business showed a double digit growth starting from the yester years. The knowledge and understanding of Takaful and its business model has been an identified challenge and in 2018 with the support of senior sales officials across Pakistan we have managed to train our field force regarding the "Concept and Operations of Takaful" through conducting dedicated Takaful Training sessions all over Pakistan. The training sessions were conducted by Mr. Hafiz Waqar (Shariah Compliance Officer) and Muhammad Rafique (Head of Takaful) and were warmly appreciated by the audience.

We are looking forward to see an overwhelming response in 2019.

– Mr. Muhammad Rafique

# THE ACTUARIAL DEPARTMENT

The year 2018 has been an extremely crucial year for Adamjee Life. The company went through some major changes in operational procedures and management. Performance improvement and growth were the need of the hour. The Actuarial Department played a vital role in optimizing performance, achieving objectives and actively participated in the implementation of Core App Plus system. Further improvements were made in the reinsurance and valuation processes. An awareness was created on a company wide scale of the importance of risk management and risk based approach. Going forward into the next year the focus will be on product/service excellence and educating and encouraging best practices organization wide.

Fly high Lahore



Women's Day



# Photo Gallery

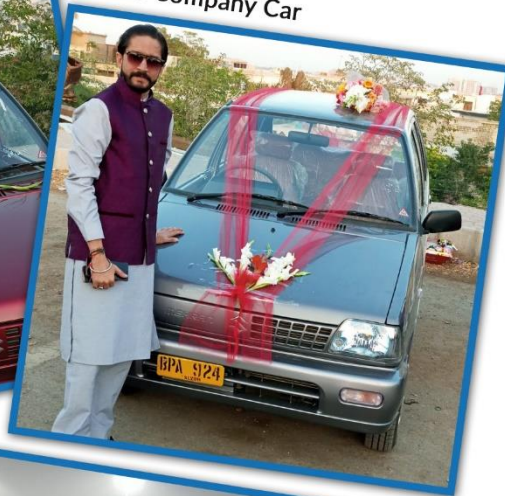
Cricket



Sales Advisors Qualified for the Company Car



Sales Advisors Qualified for the Company Car



Sales Advisors Qualified for the Company Car

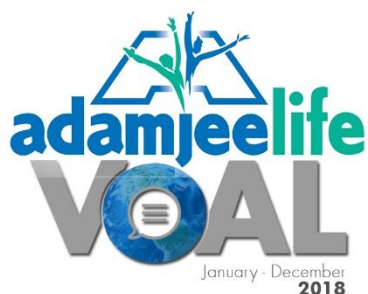


Fly high Multan



14th August- Independence Day





“Happy New Year and welcome to the Voice of Adamjee Life (VOAL) our first newsletter and the annual edition for 2018. Thanks to those of you who contributed to it as these contributions are essential to the newsletter 's success.

In this issue we look to the past in order to prepare for the future. 2018 has been a memorable year with change and challenges facing us at every turn. In this edition we have tried to see how far we have come in the last year and set foundations for the coming year.

Congratulations to all those who have received awards and accolades in the last year. As members of the AL community we all share in and benefit from your achievements, and we hope to hear more good news in the coming year.

We faced a lot of internal challenges and the volatile economic and political situations added complexities to it but by working as a team and following our philosophy of trust, value creation, transparency and respect for customers, employees and shareholders we were able to overcome these challenges and grow exponentially.

In this new year, we are facing a new set of challenges, opportunities and a clean slate for the year ahead. Let us maintain the same momentum of growth and contribute to our fullest potential to continue on this path of success.”

**Ms. Sanya Shahid- HOD - Marketing Department  
(Editor)**

“I have completed a year in this organization and I have often perceived the culture to be overwhelming because of the constant support received from not only my own team, but all of the other departments as well. I would like to thank you all for helping me grow substantially in the one year spent in Adamjee Life.

In the past year, major transitions took place which were expected to affect the organization but due to our strong will and team work, no hindrance of any sort was observed.

This newsletter is meant to highlight all the efforts that we collectively put into becoming one of the best organizations and I hope to continue shedding light through this platform and acknowledge every individual effort as much as possible.”

**Ms. Safia Abdullah- Corporate Communications Officer Marketing  
(Sub Editor)**

#### **Team Behind VOAL:**

- 1.Editor: Sanya Shahid – Head of Marketing**
- 2.Sub Editor: Safia Abdullah – Corporate Communications Officer Marketing**
- 3.Designer: Umer Javed – Design and Digital Assistant Manager Marketing**
- 4.Printing: Hasan Shahid – New Initiatives and Marketing Services Manager**
- 5.Wardah Adil – Assistant Manager Marketing**
- 6.Rehan Durrani – Senior Officer Marketing**

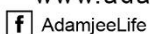
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