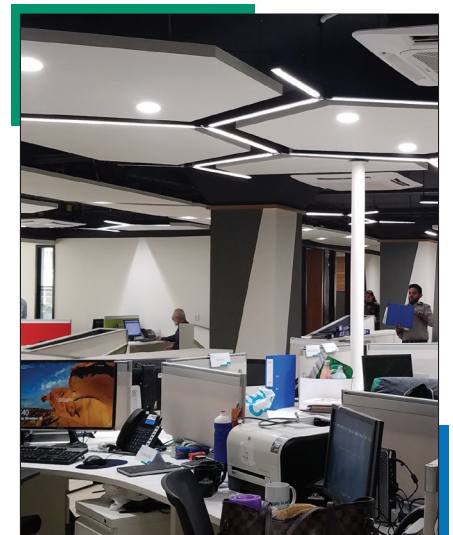
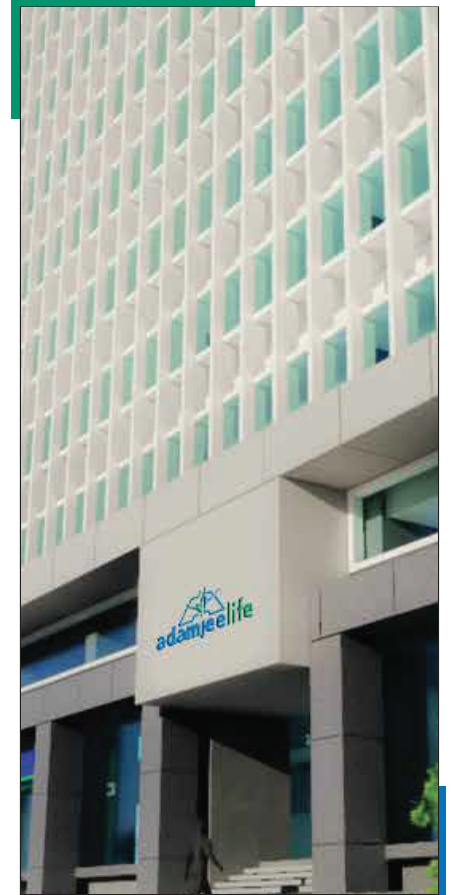
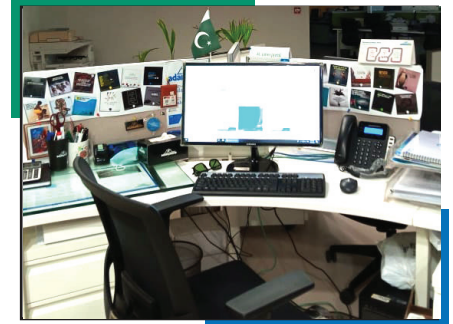




Interview with
Dr. Bakht Jamal Shaikh
Business Meeting
Dubai 'Focus 2020'
Work From Home

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Coming out strong in times of Covid-19!

Mr. Jalal Meghani

Dear Colleagues,

I would like to welcome you to the sixth volume of VOAL. As we look back at the first half of 2020, it has been a challenging year so far but I'm delighted to announce that despite the on-going crisis, we have been able to sustain ourselves financially and operationally.

The beginning of the year has presented to the world a new challenge-the Coronavirus. As we continue to respond to the impacts of COVID-19, focusing on running our business well, and supporting the communities where we operate, it is undeniable that these circumstances are unprecedented and has pushed us to stretch our potentials, and adapt to new ways of doing business.

Where the world is still grappling with the idea of coping with the situation, we at Adamjee Life have implemented a range of measures to ensure safe & reliable operations for our employees & customers, and to manage our costs.

I would like to take this opportunity to reflect on the last six months and extend my gratitude to all our employees for their hard work. Our Information Technology department has done phenomenal work in carving out a digital medium for the sustainability of the business and assist our employees to effectively Work from Home.

I'm happy to report that in such a challenging time, our agency distribution has registered a commendable growth over last year, though we are still behind our budgeted target. The Takaful dedicated branches are also generating business and I'm confident that this particular segment will contribute a lot in future. The Banca- business registered a negative growth across the industry with Adamjee Life's dip in the growth being the lowest.



The numbers post lockdown indicate very optimistic trajectory and I hope that by the end of the year, we would be able to recoup good part of the grounds we lost in the first half.

However, there is no doubt that the impact of COVID-19 will continue to be felt as we progress through the second half of 2020. While we continue to function with a relaxed attendance policy, it is heartening to see the progressive relaxation of restrictions in the market we operate with reduced fear factor, amid the decreasing Covid cases. I understand that there is a tough road ahead, as the economy will take time to recover but I believe that, with your continued dedication, hard work and support, we will combat this challenge together and come out victorious!

Lastly, I would like to wish good luck to all my fellow Adamjee Family members. Keep up your good work and have faith in Adamjee Life.

Corporate Business: Top Performers HI 2020

Top Performer # 1



Kamran Khan
Deputy Manager, South Region
Premium-Rs.125,790,452

Top Performer # 2



Tahawar Haider Kazmi
Deputy Manager North Region
Premium-Rs.53,250,747

Top Performer # 3



Majid Khan
Assistant Manager, Central Region, Lahore
Premium-Rs.51,677,327

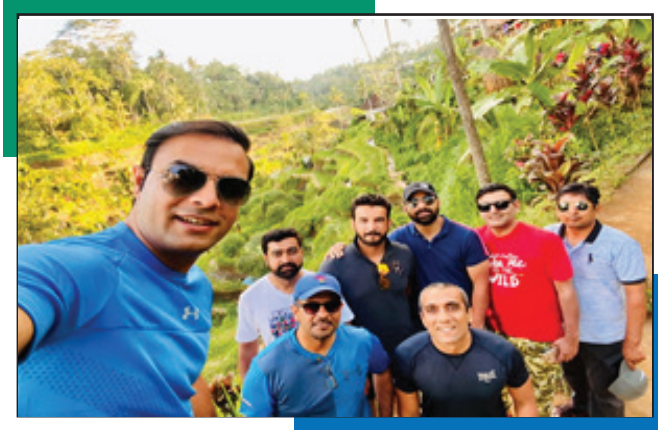
Top Performers: Banca HI, 2020

Top 3 Regional Sales Heads-All Channels	Top 3 Area Sales Heads
Khurram Aman	Hafiz Muhammad Azeem
Waqas Gul Khan	Jawwad Anwar
Imran Ali	Ahmed Zafar
Top 3 Area Managers	Top 3 Territory Managers-MCB
Shahrukh Hashmi	Mustafa Akbar
Kashif Nadeem	Yasir Mushtaq
Mohsin Mehmood	Shahrukh Khan Fazali
Top 2 Territory Managers-Other Banks	Top 2 Relationship Managers-MCB-IS
Zeeshan Haider	Syed Asad Murtaza
Habibullah Basit	Hafiza Asma Yasmeen
Top 3 Relationship Managers-Faysal Bank	Top 3 Relationship Managers-MCB Direct
Izza Tahir	Tehseen Anjum
Sharoon Jamil Malik	Syed Tashfeen Masood
Abdul Shakoor	Muhammad Arslan Arshad
Top 3 Relationship Managers-MCB Referral	Top 2 Relationship Managers-Silk Bank
Danish Shafiq	Saad Nadeem
Tehseen Anjum	Mirza Aurangzeb Mughal
Uzair Ahmed Qureshi	Top Relationship Manager-Askari Bank
Top Relationship Manager-Dubai Islamic Bank	Abbas Khalid
Bilal Haider	Top 2 Relationship Managera-MCB Islamic Bank
Top Relationship Manager-Khushali Bank	Safi Ullah
Asad Ahmed	Talha Mahfooz Siddiqui
Top Relationship Manager-Mobilink	Top Relationship Manager-Al Baraka
Mirza Aurangzeb Mughal	Faheem Ullah

Bancassurance Sales Conference-Bali 2020

Our Bancassurance International Sales Conference 2020 was held in Bali, from 21- 25 February 2020. The event included Performance Review for 2019, Award Ceremony for Top performers, and Gold Coin Distribution on completion of five years of service in Adamjee Life, followed by Gala Dinner. Mr. Jalal Meghani-Deputy Managing Director addressed the participants via video message and congratulated them on a successful 2019. He also encouraged the team to have a positive outlook for 2020 and stay focused towards their target.

The conference was attended by Mr. Ali Haider-GM-Business Distribution and Mr. Asim Raja-Head of Bancassurance along with respective Regional Heads and top performers. The itinerary included visits to top scenic locations of Bali and team activities such as River Rafting.



Adamjee Life Launches Bancassurance Partnership with National Bank of Pakistan

July 15, 2020: Adamjee Life started its Bancassurance Distribution Partnership with National Bank of Pakistan. The launch ceremony was held at the Main Branch of National Bank of Pakistan, located at I.I. Chundrigar Road, Karachi. National Bank was represented by its Head of Bancassurance; Mr. Adnan Ahmed and Branch Manager, Main Branch; Mr. Imtiaz Subzwari. Adamjee Life was represented by its GM-Business Distribution Mr. Ali Haider, Head of Bancassurance, Mr. Asim Raja, Head of Distribution Services and ADC, Mr. Khalid Qureshi, and other senior officials. Representatives from both the organizations emphasized on the importance of the partnership and how it will add value for National Bank customers. Product design and the collaborative efforts made by both teams in the launch of partnership was also appreciated. The audience was also very excited to hear about the partnership and showed their confidence in making the partnership successful. Several staff members and customers

committed to opt for Adamjee Life Assurance policies to secure their future and that of their loved ones. The ceremony included a ribbon, and cake cutting ceremony followed by refreshments for all attendants.



Top Performers: Agency Distribution HI, 2020

Top Three Advisors		
Designation	Name	Business Center
Executive Business Development Manager	Mamoona Maqsood	Lahore Business Center
Financial Consultant	Humaira Ashraf	Layyah
Senior Business Development Manager	Muhammad Talha Khan	Lahore Business Center

Top 3 Regional Managers	
Name	Business Center
Syed Muhammad Tufail Hassan Kazmi	Multan Business Center
Qadeer Ahmed	Lahore Business Center
Fayyaz Ali	Hyderabad Takaful

Top 3 Senior Group Managers	
Name	Business Center
Muhammad Muaz Tariq	Multan Business Center
Muhammad Tayyab	Bahawalpur Business Center
Muhammad Nafees	Sheikhupura Business Centre

Top Three Group Managers	
Name	Business Center
Shahid Mehmood	Layyah
Muhammad Jawwad Ahmed Hussain Raza	Sahiwal
Jehangir Ahmed	Lahore Business Center

Top Three Branch Managers		Top Three Deputy Branch Managers	
Name	Business Center	Name	Business Center
Nadeem Iqbal	Layyah	Muhammad Abu Bakar	Sahiwal
Tayyaba Aziz Chuhaan	D.G.Khan	Jahanzaib Ahmad	D.G.Khan
Rana Saleem Ahmed	Muzafargarh	Munir Ahmed	Layyah

Top Three Unit Managers		Top Three Assistant Branch Managers	
Name	Business Center	Name	Business Center
Syed Musharraf Abbas Shah	Lahore Business Center	Muhammad Shahjahan	Muzafargarh
Mehnaz Batool	Sargodha Shaheen	Mehreen Arshad	Lahore Business Center
Muhammad Naeem Iqbal	Layyah	Muhammad Tauseef Ali	Lahore Business Center

Annual Agency Sales Conference 2020

Agency Sales Conference 2020 was held at Serena Hotel Faisalabad on February 3-4 2020. The event included Performance Review for 2019, and Strategy Planning session for 2020. Top performers were recognized at the Prize Distribution Ceremony. A new product suite was also introduced at the Conference, along with a motivating and interactive training followed by a Q and A Session. The conference was attended by the entire senior management of Adamjee Life, including the Deputy Managing Director, Mr. Jalal Meghani.



Elite Club

Elite Club is the new platform for the Agency Distribution Sales Team. On this unique platform, new business ideas are shared to work towards success in the Life Insurance Business. Under the Elite Club, top Direct Sales Force (DSF's) and Managers are selected based on business performance so they can become a part of countless gatherings and rewards. This helps increase and boost the energy level of the sales team. The performance evaluation would be done monthly and quarterly basis.

Elite Club Qualifiers:

Following are the Elite Club qualifiers from April till June 2020:



Elite Club Qualifiers – April 2020

S.No	Name	Branch	Issuance	
			Cases	Business
1	Muhammad Usman	Sahiwal	5	835,169
2	Shahzad Abbas	D.G.Khan	5	595,000
3	Umar Saleem	Layyah	3	400,000
4	Syed Faiz Ul Hassan Shah	Layyah	3	320,000
5	Waseem Ahmad	Muzafargarh	7	320,000
6	Nazia Hussain	Bahawalpur Business Center	3	250,000
7	Ghulam Hussain	Layyah	4	202,000
8	Muhammad Arif	Muzafargarh	3	186,000
9	Abrar Ahmed	Sahiwal	3	160,000
10	Ghulam Mujtba	Muzafargarh	4	150,000
11	Shakila Tariq	Sahiwal	3	150,000
12	Humaira Ashraf	Layyah	3	130,000
13	Nazir Ahmad	Muzafargarh	4	130,000

Elite Club Qualifiers – May 2020

S.No	Name	Branch	Issuance	
			Cases	Business
1	Rafia Fayyaz	Sahiwal	10	1,105,406
2	Waseem Ahmad	Muzafargarh	8	628,000
3	Muhammad Talha Khan	Lahore Business Center	3	625,000
4	Nisar Akbar Jafri	Bhakkar	8	400,000
5	Hafiz Rizwan Dastgir	Sangla Hills	3	350,000
6	Syed Sumsam Abbas	Rahim Yar Khan	4	265,000
7	Asharrib Ahmad	D.G.Khan	3	210,000
8	Humara Fareed	Layyah	3	200,000
9	Kiran Rafiq	Multan Business Center	3	180,000
10	Shakila Tariq	Sahiwal	5	162,500
11	Shakila Nazar	D.G.Khan	3	100,000

Elite Club Qualifiers – June 2020

S.No	Name	Branch	Issuance	
			Cases	Business

Gold Elite Club Member

1	Humaira Ashraf	Layyah	17	2,380,000
2	Muhammad Iqbal Buledi	Hyderabad Takaful	25	740,100
3	Imtiaz Bibi	Layyah	17	502,000

Elite Club Member

1	Mamoona Maqsood	Lahore Business Center	3	1,251,411
2	Zainab Adnan	Hyderabad Takaful	5	1,050,000
3	Rahmana Amin	Ahmed Pur	5	1,025,000
4	Asharrib Ahmad	D.G.Khan	3	750,000
5	Muhammad Rasheed	Layyah	3	700,000
6	Shakila Tariq	Sahiwal	6	590,000
7	Rafia Fayyaz	Sahiwal	5	550,000
8	Ghulam Mujtba	Muzafargarh	6	495,000
9	Muhammad Farooq	D.G.Khan	5	490,000
10	Muhammad Arif	Muzafargarh	4	485,000
11	Shagufta Sadiq	Sialkot Business Center	6	450,000
12	Ansa Munir	Sheikhupura Business Centre	6	450,000
13	Humara Fareed	Layyah	8	400,000
14	Muhammad Sami Ullah	Layyah	3	350,000
15	Shahzad Abbas	D.G.Khan	4	270,000
16	Muhammad Abid	Layyah	5	246,000
17	Ali Hassan	Sangla Hills	3	230,000
18	Syed Mohsin Ali Shah	Bannu Takaful	4	186,000

S.No	Name	Branch	Issuance	
			Cases	Business
19	Dilshad Ahmed	Sukkur Takaful	3	185,050
20	Abdul Rehman	Layyah	6	155,000
21	Muhammad Ramzan	Bahawalpur Business Center	3	150,000
22	Muhammad Safdar	Muzafargarh	3	150,000
23	Nazir Ahmad	Muzafargarh	5	150,000
24	Javed Iqbal	Bannu Takaful	3	150,000
25	Ghulam Shabir	Nawabshah Takaful	5	142,000
26	Muhammad Haseeb Alam	Muzafargarh	3	130,000
27	Shakeel Sadiq	Okara	3	130,000
28	Abdul Rehman	Bahawalpur Business Center	3	126,000
29	Masroor Ahmed	Nawabshah Takaful	4	125,000
30	Muhammad Ramzan	Nawabshah Takaful	4	115,600
31	Sher Ali	Sargodha Shaheen	5	115,000

Diamond Club

The Diamond Club is another addition to the Agency Distribution sales team. This platform is designed to recognize the top performers and to motivate them by giving cash rewards. Top managers of every cadre Unit Manager–Senior group manager (UM-SGM) will be selected on the basis of positive variance in monthly validation numbers, which leads to a healthy competitive environment within the sales team.

Diamond Club Qualifiers

Following are the Diamonds Club qualifiers from April till June 2020:



Diamond Club Qualifiers – April 2020

S.No	Name	Branch	Issuance	
			Cases	Business
1	Muhammad Muaz Tariq	Multan Business Center	92	4,251,500
2	Shahid Mehmood	Layyah	56	2,772,500
3	Muhammad Abu Bakar	Sahiwal	6	885,169
4	Benish Jamil	Sahiwal	5	835,169
5	Shumyla Rahim	D.G.Khan	7	655,000

Diamond Club Qualifiers – May 2020

S.No	Name	Branch	Issuance	
			Cases	Business
1	Muhammad Muaz Tariq	Multan Business Center	104	4,305,500
2	Muhammad Jawwad Ahmed	Sahiwal	36	3,365,906
3	Muhammad Abu Bakar	Sahiwal	13	2,080,406
4	Shahbaz Ali	Sahiwal	11	1,355,406
5	Rana Saleem Ahmed	Muzafargarh	19	1,275,000
6	Muhammad Shahjahan	Muzafargarh	13	1,088,000

Diamond Club Qualifiers – June 2020

S.No	Name	Branch	Issuance	
			Cases	Business
1	Muhammad Muaz Tariq	Multan Business Center	176	12,470,000
2	Shahid Mehmood	Layyah	133	8,852,500
3	Nadeem Iqbal	Layyah	85	5,061,500
4	Ghulam Sarwar	Layyah	39	3,251,500
5	Muhammad Tauseef Ali	Lahore Business Center	4	1,466,411
6	Muhammad Naeem Iqbal	Layyah	21	2,680,000

Bi-Annual Closing of Agency Distribution–2020

Adamjee Life celebrated its bi-annual closing of Agency Distribution on July 16, 2020. The ceremony was held at the Head Adamjee Life Office located at I.I. Chundrigar Road, Karachi. The event was attended by Mr. Jalal Meghani-Deputy Managing Director, Mr. Ali Haider-GM Business Distribution, Mr. Husnain Mehdi-Area Sales Director, East, all members of the Executive Committee, and other senior officials of the organization.

The ceremony included business performance review, and promotion announcement of Syed Muhammad Tufail Hassan as Regional Sales Head-East followed by the cake cutting ceremony and lunch.



Jet Underwriting

This is an integrated process with POS (Point Of Sale) which enables quick assessment of a customer's application for policy issuance at the HO (Head Office).

Jet Underwriting follows pre-defined underwriting criteria outlined by Adamjee Life underwriters and preserves the case in another bucket for premium amount collection. Jet UW (Underwriting) process issues policies on the spur of the moment, as soon as the Finance department authorizes received premiums.

Policy Pack Availability on Customer App/E-service portal

A new functionality has been developed in the customer's portal/App; this facilitates the customers to obtain their policy documents or policy pack from AL's digital platform. The **CoreApp** Plus system uploads the relevant customer documents on AL Customer App and on E-service portal as soon as it prints policy pack at NBD (New Business Department). AL customers can access/download their policy documents after applying valid credentials on their App or portal.

Distributed document scanning and document capturing via Agent App

To facilitate our sales team during the lockdown and pandemic, a mobile App has been provided to all Adamjee Life agents for uploading customer documents from anywhere in Pakistan. This process attaches the document with the actual policy and parks the case for further processing in the precise user's bucket. This not only reduces the time to send the document at HO (Head Office) but also speeds up the entire process of policy issuance.

Cash Value Freezing at Point of Sale

A recent development in **CoreApp** Plus freezes Cash Value at the time of surrender request by the customer irrespective of the request being recorded from a branch or the head office; this provides actual/real cash value to Adamjee Life customers. This new CV-freezing feature has been added in POS (Point Of Sale) for users.

Launch of Adamjee Life BizDesk

This is a business briefcase for Adamjee Life users where they can connect their relevant applications from anywhere via internet. Sales team can also download mobile apps, user guidelines, and tutorials from this platform.

Adamjee Life BizDesk enables following links:

	Access to email server
	Convenience of making free groups, conference and video calls, and presentations to colleague(s) and to clients
	Connection to business applications.
	Business dashboard specifically for top management.
	POS Conventional application.
	POS Takaful application.
	Policy Inquiry Conventional application.
	Policy Inquiry Takaful application.
	Agent care web-portal.
	Agent Care Mobile App.
	The Mobile-Doc-Upload (Conventional).
	This Mobile-Doc-Upload (Takaful).

Induction of Secure and Comprehensive Work from Home (WFH) Solution.

We are proud to share that ALACL (Adamjee Life Assurance Company Limited) is one of the companies that managed to sustain successful in their business during the pandemic, by introducing an effective WFH solution to their employees. WFH solution includes:

- **Remote Desktop Access via Secure VPN:**

This helps to bring the office into your home with the highest levels of security and speed. Using the internet, you can connect to your computer and work remotely.

- **Mobile-Doc-Upload:**

Mobile application for Conventional and Takaful business users, that could be used to upload policy documents, which lands directly into the relevant UW (Underwriting)-person's bucket for further processing.

- **Rocket Chat:**

In-house deployed group instant messaging and video conferencing tool. This provides ease and flexibility to communicate with each other. Users can also avail this facility on their mobile phone.



Interview with Dr. Bakht Jamal Shaikh

Head of Takaful

1. Could you please tell us about to your background?

I am a medical graduate of Sindh Medical College, Karachi. After professional practice of almost half a decade, I was hired as Life Underwriter by State Life in June 1992. The word Underwriting was unknown to me, and the corporation was also going through their maiden experience of hiring doctors as underwriters. This proved to be a success and now more than 100 doctors have been employed. Being a qualified FLMI/Masters gave me an in-depth insight into the intricacies of life insurance.

I scored 100% marks in Math which further strengthened my interest. As medical graduates, we worked very hard, and within the probation period we started preparing medical etymology for lay underwriters and launched the latest Swiss Re. Life Numerical Rating manual which was pending for a decade. After promotion in 1996, I became Regional Underwriter. Later, I was transferred to Policyholder Services and Claims; this gave me an opportunity to monitor the challenges closely and speed up the process of problem solving; sometimes we managed to deliver loan cheques to needy policyholders within an hour and over a cup of tea. Later in Sep 2001, I was deputed to State Life Gulf Zonal Office, Dubai for 3 years. During my first week, I saved \$300,000 in reinsurance cost which was highly appreciated by the then Chairman, Mr. Sami Ul Hasan and he decided to shift all responsibilities from International division Karachi to Dubai office. In 2008 I got an offer from a new Takaful company and I joined DFTL as COO in June 2008. I took on responsibilities of Head of Takaful at IGI Life in Feb 2015, and now I am a part of Adamjee Life family since NOV 2019.

2. How has Adamjee Life shaped you as a person?

It has been less than a year at Adamjee Life; I'm enjoying my job since the work environment is not only cool and conducive for participation in my area of expertise, but also friendly and healthy. This would not have been possible without Mr. Jalal Meghani and other members of EXCO, who support practices to maintain such a nice work atmosphere. Every person has room to grow, thus promoting the interests of organization, I feel myself satisfied at Adamjee life.

3. What do you think is the key to keep your team motivated?

I do not have any direct team to supervise at Adamjee Life, but during meeting with the EXCO, MANCOM, training sessions, and other meetings, I interact with multiple people from other departments and I believe it is vital to motivate each and every person who interacts with you, even the Chairman and MD of the company needs motivation. Making the difference in the lives of your seniors, peers, and juniors is a very critical skill for the continuous growth of any organization. I have a different approach to the concept of team and



customers. I believe that every person who appears before you for seeking any solution is your customer. From your family members to any passer-by who seeks your attention is your client. As a supervisor we must add value to their lives.

4. How do you see future of Family Takaful in Pakistan and growth of Adamjee Life's window Takaful operations?

It has been more than 12 years since first Family Takaful operation was allowed by SECP in Pakistan, and two dedicated Family Takaful operators commenced their operations. We have seen more growth in the last five years after Window Takaful was introduced by conventional life insurance companies. Now Family Takaful has captured more than 10% of life insurance market share. Adamjee Life started its Window Family Takaful operations in early 2016; if we see the half yearly statement of 2020, more than one third of new business comes from individual Family Takaful. It is because of dedication and commitment of sales people and belief of the customers, who accept it quickly. However, we have learnt from other regional markets that it is of utmost importance to innovate and differentiate the Takaful products so that cannibalization can be prevented.

5. What would be your message to the Adamjee Life Family regarding a successful career?

I believe success, whether it be in career or life, is not a random act. It has a particular recipe which is time-tested. First we have to change our software by uploading PMA-Positive Mental Attitude. Identify yourself by asking who you are, and where do you want to see yourself in future?

Bigger the dreams, higher you will fly. By reinforcement these will be stored in your sub-conscious and will drive your conscious effortlessly. For the final push, you need hard work, persistence, and patience. A fruit takes time to ripen, so do not leave your passion half way.

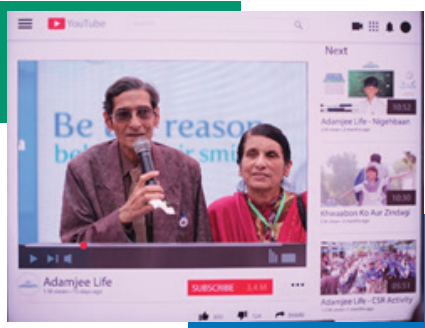
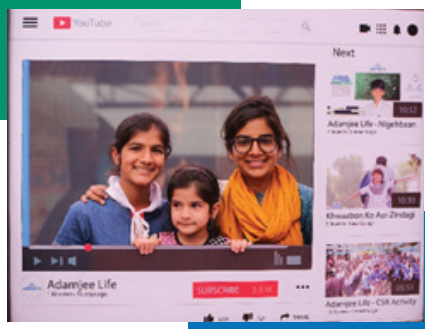
Karachi Literature Festival 2020

The 11th *Karachi Literature Festival* took place at Beach Luxury Hotel from **February 28-March 1, 2020**. This event served as a medium of opportunity for many creative minds, to connect with a larger diversified audience. The theme for this year, *Across Continents, How the Word Travels* was exemplified through a series of insightful sessions on the power of written word and the scope of Pakistan's literary traditions.

More than 220,000 people attended the festival this year, and the content and videos were viewed repeatedly over the course of time.

This year Adamjee Life participated in KLF by donning the Bronze Sponsor tag. We had the privilege of connecting with a larger audience during the much-awaited annual event, a landmark in the city's cultural history, the 11th *Karachi Literature Festival* (KLF). During the 3-day event, our stall witnessed a great footfall at the *Open Mic* activity which garnered a lot of engagement with the audience. The audience was encouraged to stage their talent in the *Open Mic* activity, and were given Adamjee Life goodie bags as a token of appreciation.

The audience was simultaneously briefed about the benefits of life insurance and our product categories. The event was a great success and we were able to promote Adamjee Life with awareness and brand visibility.



Humari Khawateen Women's Day Celebration!

We celebrated Women's Day by recognizing the outstanding women in our organization and shared their stories on our official Facebook page. We encouraged all female employees at Adamjee Life to share a message, life lesson, personal evolution story, or an advice that they would like to give to empower others.

As a token of appreciation, salon vouchers were also given to 3 lucky winners.

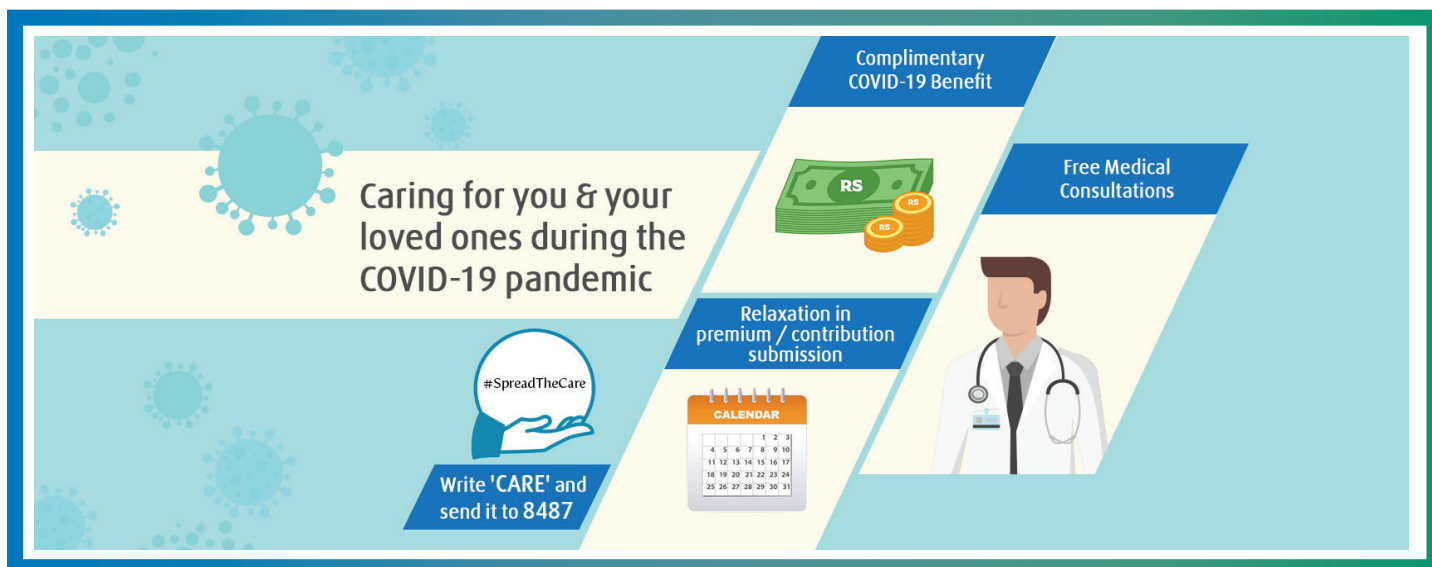
An article about one of our female colleagues was also published in *Billboard* magazine to empower and inspire the strong independent women around, by highlighting her struggle, strength, and experiences of life.

Humari Khawateen
 "You can't even pass the lib you aren't smart enough, go for art instead" These were the words I kept recalling while achieving my goals. Always remember that the validation that you seek needs to come from within you. The thing is, there will always be someone who tells you that you aren't smart enough, pretty enough, politically correct enough lol, but it depends on you whether you make a castle out of those stones or let them hurt you.
Qudrat Urooj
 Legal Officer | HO

Humari Khawateen
 "With every woman comes a responsibility, a responsibility of believing in herself, being courageous enough to follow her dreams and in that process of achieving, she lifts others up!"
 We as a woman share a responsibility to support and encourage others around us so that they can feel safe in their skins.
 Keep spreading the vibrancy of your existence by being yourselves! :)
 Happy Women's Day!
Eema Batool
 ISD Department
 111-11-LIFE(5433) | www.adamjee.life | /AdamjeeLife

THOUGHT SPOT
INSPIRE, ENCOURAGE, EMPOWER
Rahila Ashraf
 Senior Manager Sales Training
 I graduated as a Computer Engineer and decided to pursue teaching in the field. Three and a half years onwards I took the next step in my career and joined the corporate world in Sales, with a renowned publishing company in Pakistan. This was the start of my thirteen-year journey in the field of publishing and education.
 We come across a number of young students and graduates who enter the work force with a million dreams of instantaneous fame, riches, and success, while some very lucky outliers do exist, but for most it takes immense amount of grit, hard work, reflection, and self-development to be able to achieve their success milestones.
 It would be incorrect if I said that being a woman came as a disadvantage for me in my career, because I was lucky to have been brought up as an individual and not a gender. This gave me the confidence to view the corporate world as a rich treasure trove of opportunities for development and growth.

An article about one of our female colleagues was also published in *Billboard* magazine to empower and inspire the strong independent women around, by highlighting her struggle, strength, and experiences of life.



Spread The Care-COVID-19 Campaign

The beginning of the year unfolded an unprecedented disease: the Coronavirus. This challenging time offered an insight into being more socially responsible, and acting empathetically, to cater to safer communities. While all of us at Adamjee Life followed the safety measures directed by the World Health Organization and relevant government authorities, Team Marketing took up these tough times as an opportunity to launch a full-fledged campaign, with the support of other departments in response to the global pandemic.

The COVID-19 campaign comprised of three major aspects; a Complimentary Corona Cover worth PKR 150,000 to all policyholders, Relaxation in Premium/Contribution submission to all policyholders, and collaboration with *Sehat Kahani* to offer free online medical consultations to everyone.

The campaign was promoted with full zest on digital and TV media for better visibility, brand awareness, and customer engagement.

1

Complimentary Corona Cover

As a part of the campaign, an initiative was taken to introduce a Complimentary Corona Cover worth PKR 150,000 to all our existing and new policyholders. This benefit was offered in addition to the main plan benefits.

2

Relaxation in Premium/Contribution Submission

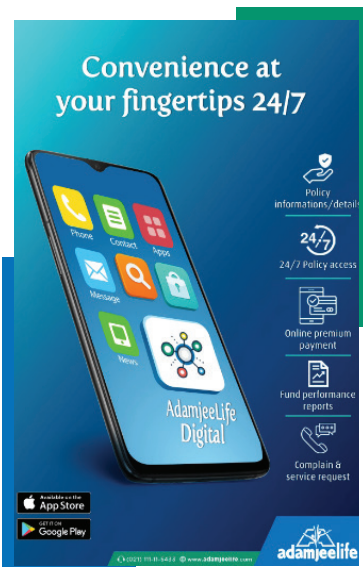
To portray care for our customers, and prioritize their safety at all times, Adamjee Life extended the grace period for all its policy and certificate holders. Customers could pay their premium and contribution at their ease and convenience.

Online payment of Premium/Contribution was also facilitated through website, AL digital app, and e-portal.

3

Collaboration with *Sehat Kahani* to offer Free Medical Online Consultations to Everyone

Adamjee Life collaborated with *Sehat Kahani* to develop a co-branded mobile application for everyone to avail multiple free online consultations from a range of experienced doctors via a video/audio call at any time of the day, from the comfort of their home. The objective behind the initiative was to build a stronger brand image in the market we operate.



Promotional Activities for COVID-19 Campaign

The campaign was amplified on various digital media and TV channels to maximize the reach and engagement rate.

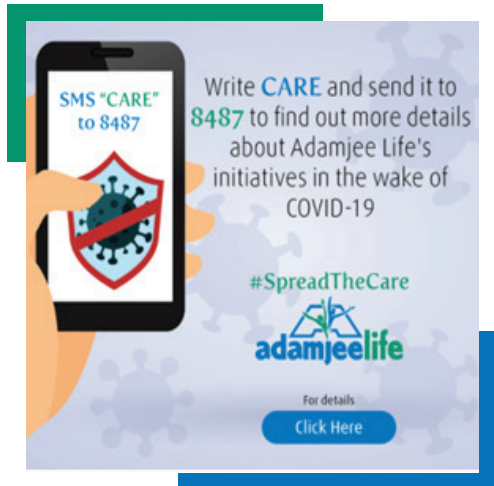
We arranged live interviews for our management on country's leading news channels; ARY Digital, ARY News, GEO News, Dawn News, AAJ News, and ABB TAKK to create brand awareness and highlight the key aspects of our COVID-19 initiatives.



COVID-19 Campaign banners were also placed on various News Publisher Websites; Jang.com.pk, Arynews.tv, Geo.tv, Tribune.com and Samaa.tv, to capture the digital audience and attention.

The 'CARE' SMS:

We chose a campaign-centric SMS short code for the promotion of COVID-19 initiatives and to increase brand visibility among masses. Customized messages were rolled out to everyone to highlight the key aspects of Corona campaign and AL digital customer app.



Mother's Day Contest

An exciting online contest was held on Mother's Day in which we asked our fans to share the most loving thing about their mother. The objective of the contest was to create brand visibility, increase user engagement, and build emotional connection with our social media fans. The contest received a phenomenal response and the best three entries won a gift voucher worth PKR 4000.



Mere Abbu – Father's Day Contest

For Father's Day this year, Team Marketing held an online contest on all of its social media platforms. The contest was organized for our fans and they were asked to share a heartfelt memory of their father from their childhood. The content was a huge success and we received an overwhelming response. As a token of appreciation two lucky winners were chosen to win a gift voucher worth PKR 4000. Such online competitions on red letter days enhance the footfall on our page, creates brand awareness, and strengthens brand image.





Kaqbad Shahruxh Syed
Senior Officer Customer Services

Paving Career Paths:

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



Ahsan uddin
Assistant Manager Business Planning

CSD operations while work from home:

COVID-19 has forced many of us to work from home and for most, this is a new found territory. Being productive and staying calm in these circumstances are not always the easiest. However, we have been successful in executing daily operations 24/7 for customer facilitation and satisfaction.

Work from home may unfold many unique challenges varying from how to focus with at-home distractions, to trying to be productive, and communicating well with team members from afar.

- Telecommunication was very smooth, Call center was managed by our team in Lahore for incoming queries and outbound remained operational from Adamjee Life to make reminder calls for premium collection. They also facilitated customers by informing the extension of due date to 30 June 2020 and making submission through AL digital app.
- Customer service requests were being catered to by the front-end team on scan.
- Walk-in customers were also catered to during the pandemic by following proper SOPs.
- SOPs were revised and systems were thoroughly updated to run the activities without any hassle.
- A flyer was designed timely, and shared with the customers to facilitate them with finding policy and online payment account details, raising complain, and inquiring about claims.
- MobileApp and E-services endorsement SMS was routed to customers to encourage using our digital application for all policy related information and requests.
- Takaful *easy paisa* option was enabled to facilitate the customers.
- Customers were encouraged to use other methods of disbursements so that they could be facilitated timely.
- Introduction of *Easy Paisa Wallet* disbursement.
- Policy surrender cancellations were handled through submission of scanned documents from agent. E-docs were made in *CoreApp+* to make this process easier and quicker with softcopies and to avoid submission of hard copies at the customers' end.

Employee Training Q1 & Q2, 2020

Despite the uncertain times, the Employee Training for Q1 and Q2 this year went through successfully by observing proper SOP's and maintaining social distancing. Team meet of Training Team took place between 25-27 February, 2020 at the Head Office in Karachi.

The consolidated data for Employee Training during Q1 and Q2 is as follows:

Sr. No	Trainings Held in the 2020	Q1	Q2
1	CTP Agency	10	1
2	CTP Banca	8	0
3	Takaful Session (Agency & Banca)	1	0
4	Product Training for Banca	2	6
5	Family Takaful Agency	2	0
6	Proposal Form Training	1	0



Focus 2020

Dubai

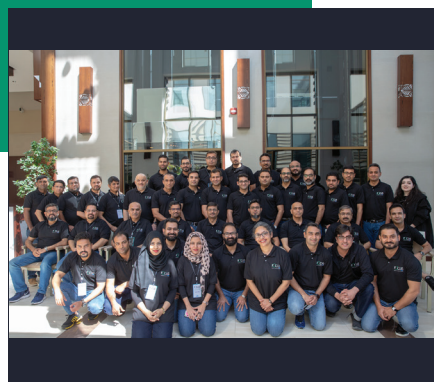
On 7- 9 February 2020, the management team of Adamjee Life gathered at the **Metropolitan Hotel, Dubai** for its 2nd Annual **Business Meeting**.

The theme for this year: Focus 2020-Building Financial Strength resonates with our business strategy of accomplishing financial excellence, and aggressively seizing opportunities for business growth and profitability. Adamjee Life is geared to scale new heights and maximize growth, profitability, and value.

The key objective was to develop a sense of achievement by understanding cross-functional plans and creating synergies; and to build camaraderie and a culture of collaboration among the participants.

Day 1 of the event started with the most thrilling experience of United Arab Emirates by arranging the Desert Safari-an experience of traditional Dubai culture as well as customs of the desert. On reaching the safari, a team of well-experienced chauffeurs provided an awesome jeep drive through the dunes of the desert-a remarkable quick ride in the desert mounds, as well as, obtain a beautiful look at the desert landscape. Upon return, the team took pleasure in a beautiful camel trip, henna painting, and were treated with live shows presenting the Arab culture such as tambura dance, fire show, etc.

On **Day 2**, Deputy Managing Director, Mr.



Jalal Meghani presided over the meeting. Highlights included focus for the year 2020, organization financials, and strategic plan. Each functions presented the achievements of 2019 and the plans for 2020, with questions and answers after each presentation. These discussions provided significant insights and helped the participants understand the role of each function in collectively achieving the company goals, thus paving way for cross-functional alignment.

Day 3 was centered around building teams and camaraderie through **Dragon Boat Racing**, for which all participants were divided into teams. The activity instilled the spirit of working together in a very short space of time, giving a real and lasting sense of individual achievement and teamwork. The activity was based on a half-day racing event using three dragon boats for over 42 employees, giving each crew three races. Guided by trained trainers, who coached the crew in achieving their goals, using analogies and metaphors of the dragon boat race in the context of management and teamwork. The idea was to be able to invoke their team spirit and to manage resources in their truest sense because when everyone puts their strength, concentration, motivation, and team spirit into achieving, the team as a whole moves forward.

The participants boarded their flights at the end of Day 3 and returned to work with increased sense of enthusiasm, ever-lasting bonds and relationships, and new ideas to take Adamjee Life to great heights.

Town Hall Q1, 2020

Town Hall for the 1st Quarter of 2020 was held on **Wednesday, February 19, 2020 at Jasmine Hall, Beach Luxury Hotel**. Mr. Jalal Meghani led the meeting and shared the results of 2019, and Organizational KPIs for 2020. Employees had an opportunity to ask questions from the management. The purpose was to encourage two-way open communication and engagement of employees by improving transparency.

The Town Hall was followed by an Award Ceremony to present the **Employee of the Quarter, Long Service Awards and Relocation Appreciation Certificates**. The event concluded with a Hi-Tea, enabling employees to interact with each other.



360 Degree Feedback Survey

At Adamjee Life, we strive continuously to inculcate our competencies and develop our leaders. A 360-degree feedback survey is designed to gather anonymous feedback about an employee from the people working most closely with him/her, including line manager, direct reports, peers, and stakeholders/internal customers. During a 360-degree review, a team member can expect to receive feedback from all angles. Supervisors, direct reports, and peers, all chip in with their views on that person's skills, behaviour, and impact on the rest of the team.

To ensure confidentiality, Adamjee Life collaborated with Abacus Consulting to handle the entire 360 process. The survey was conducted from **April 23, 2020 to May 8, 2020**. At the end of the survey, the Management Team of Adamjee Life received their individual reports, followed by the development plans.

The report contains the results of the feedback collected from self, peers, manager, and direct reports. These results helped them identify their strengths, and areas for development, and create action plans to enhance their leadership competency level.

Employee of the Quarter–Q4 2019

Employee of the Quarter is a prestigious award presented to one employee every quarter for exemplary performance, and outstanding behaviour. For **Q4 2019**, nominations received from the various departments were as follows:

- **Muhammad Jawwad Hussain–Senior Officer Data Center**

Muhammad Jawwad was assigned the challenging task of Data Center construction, design, and shifting for Head Office relocation. During this project, he highlighted some of the major challenges and provided timely solutions.

- **Felicia Carlton–Senior Office Administration**

Decreasing the courier cost was one of the major task of 2019 for the Administration department. Felicia took the initiative, and to facilitate cost reduction, she went the extra mile by onboarding M&P courier services thus enabling cost saving in printing and dispatch of relocation letters in the last quarter of 2019.

- **Yousuf Rana–Deputy Manager Underwriting & Re-Insurance**

Yousuf displayed great enthusiasm at numerous occasions such as independently reviewing past reinsurance arrangements and its experience and then drafting an ideal Re-insurance support program and bringing it to finalization in Q4. Self-initiative to collaborate with Claims, UW, Finance, GL Ops to start monthly data reconciliation to avoid any possible bordereau and process omissions, and negotiating transfer of a high risk portfolio to RI which was rejected by many brokers and reinsurers. During the year he was also able to recover a profit of 25 million commission for MCB scheme and many other value additions that made AL's reinsurance arrangements more sound financially and administratively.

Yousuf was chosen as the winner for **EoQ Q4 2019** by the Executive Committee from a pool of worthy nominations across all departments. An award of **PKR 100,000** was presented to the winner.



Employee of the Quarter (Non-Sales)–Q1 2020

For **Q1 2020**, nominations received from the various departments were as follows:

- **Ali Raza –Senior Officer Policy Holder Services**

Ali went the extra mile in making the inbound call center online through a vendor during the COVID-19 lock down. We acknowledge his efforts in streamlining the front desk mechanism and catering to challenging customers smartly, while carrying out activities for achievement of the persistency target in the first quarter of 2020.

- **Muhammad Abdullah Khan–Officer CS Agency**

Abdullah contacted 1,680 clients and successfully completed 1,379 welcome calls, which was 3 times his capacity. He joined the office during the lockdown to complete the tasks for smooth closing during Q1, worked on Saturdays and found medical observations and reported the same to the Medical Underwriter for diligent underwriting.

- **Abdullah Zain–Senior Officer Finance**

Abdullah played a leading role and exhibited exceptional managing skills in the implementation of new equity trading system as per the revised guidelines of National Clearing Company of Pakistan (NCCPL), with minimal supervision and within a short deadline. His remarkable efforts, commitment, and hard work during pandemic and lock down, enabled Adamjee Life to manage an average daily trading volume of Rs. 300 Million and daily multiple orders of up to 200 in a single day. All the required tasks were crucial and he executed them successfully without any error or compromising his routine tasks.



In Q1, 2020 we had a tie between **Muhammad Abdullah Khan** and **Abdullah Zain**. Both winners were chosen by the Executive Committee from a pool of worthy nominations, across all departments. An award of PKR 100,000 was divided equally among the two; PKR 50,000 has been presented to each of them.

Employee of the Quarter (Sales)-Q1 2020

In addition to the existing Employee of the Quarter program, Adamjee Life introduced the **EoQ Sales** award in 2020. For **Q1 2020**, nominations received from the various functions were as follows:

- **Yasir Mushtaq-Territory Manager Bancassurance**

Yasir handled the problem of hold policy documents which was a decade old issue that affected service levels; the implementation of the idea to decentralize all validation/ remove space issuance process with a regional level underwriter was not only cost effective, but the model was easy to use for Wealth Operations of MCB Bank. The idea was acceptable by all stake holders as it addressed all challenges caused by previously implemented model. In parallel, he looked after MCB North and managed all activities systematically, this included the training of MCB RBG/Wealth staff, relationship management with branches, hiring quality BSRs. He also entertained sales improvement queries and resolved them on time without any delay. In addition, he was able to recover GPO lost files within a span of one month.

- **Ghulam Murtaza Subhani-Deputy Branch Manager**

Murtaza has always displayed amazing work by generating more business and coming up with new ideas. He works hard towards achieving the business goals. This impresses the entire team immensely.

- **Shahid Abbas Chughtai – BM Agency Distribution**

Shahid is known for his positive attitude and career development of new employees. He was able to develop top 10 members for the Bali convention.

Yasir Mushtaq was chosen as the winner of EoQ Sales for Q1 2020, by the Executive Committee from a pool of worthy nominations. An award of **PKR 100,000** was presented to the winner.



From Editor's Desk

Greetings to you all and congratulations on the completion of Voice of Adamjee Life vol.06; an employee newsletter of Adamjee Life Assurance Co. Ltd.

VOAL is not only about highlighting the achievements of the company but also celebrating the departmental milestones, new launches, exciting employee stories, and innovations. Through this newsletter, we aim to bring forth and appreciate the driving force behind these achievements; the Adamjee Life Family. The start of this year unfolded a new challenge to the entire world; the Coronavirus, but despite the unprecedented circumstances of the on-going crisis, we stretched our potentials to turn this into an opportunity for us and worked together on a path to success.

This newsletter is a product of dedication and seamless collaboration. Perhaps this would not have been possible without the collective teamwork and support from all of you. We would like to thank everyone who contributed and shared their insightful stories and articles for this newsletter.

We, at Adamjee Life, have promised to keep moving forward with a financial heritage through promoting mutual respect and inclusiveness, creating value in everything we do for the customers and society at large, and maintaining transparency to protect our customers.

Wishing you all a fruitful year ahead.



Laiqa Dilip

Editor

Corporate Communication Officer

Happy reading!

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