

VOICE OF Adamjee Life

- Kabhi Bhi Kahin Bhi
- Enableship
- Digital Media Impact

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A Message from **Leadership**

Kabhi Bhi, Kahin Bhi: A Promise Beyond Boundaries

“ Life does not follow a fixed schedule. Aspirations evolve, responsibilities grow and circumstances can change when we least expect them. In these moments, people deserve a life insurance partner that remains accessible, responsive and dependable. This is the promise of *Kabhi Bhi, Kahin Bhi*.

This theme reflects our commitment to being present for our customers throughout their journey. Whether they are planning for their family's future, building financial security, pursuing an important life goal or seeking support during an uncertain time, we want their experience with us to be simple, reassuring and built around their needs.

Technology has transformed how people manage their everyday lives. It has also raised their expectations of the organisations they trust. Customers now expect greater convenience, transparency and control, and rightly so. Our responsibility is to respond to these expectations by making life insurance easier to understand, simpler to access and more relevant to the realities of modern life.

Through our continued focus on digital transformation and customer centric innovation, we are creating an experience that allows customers to remain connected with Adamjee Life beyond the boundaries of branches, business hours and physical distance. However, technology alone is not the destination. Its true value lies in how effectively it removes barriers, provides clarity and gives people confidence when making decisions about their future.

As we move forward, our ambition is to combine the efficiency of digital solutions with the empathy and personal understanding that life insurance demands. Every interaction, whether digital or human, must reinforce the trust our customers place in us. That means listening more closely, communicating more clearly and responding with fairness, dignity and care.

This promise is made possible by the dedication of our people and partners across Pakistan. Their commitment enables us to serve customers wherever they may be and whenever they need us. Together, we are building an organisation that is more agile, connected and prepared for the future, while remaining firmly grounded in the values that define Adamjee Life.

Kabhi Bhi, Kahin Bhi represents the future we are working towards. It is a future in which protection is more accessible, service is more responsive and every customer feels supported at every stage of life.

Because wherever life takes our customers, Adamjee Life should always be within reach.”

Manzar Mushtaq

Chief Executive Officer
Adamjee Life Assurance Company Limited

Kabhi bhi, Kahin bhi,

Bringing Insurance Closer to Customers



Kabhi Bhi, Kahin Bhi was the flagship campaign behind **Adamjee Life Digital App**, built around a simple yet powerful promise: insurance services should be available whenever and wherever customers need them.

The campaign highlights the role of the app in transforming the customer experience by shifting traditional insurance interactions into a seamless digital journey. From managing policies and making payments to filing claims, tracking fund performance, booking appointments, and accessing exclusive Orbis rewards, the campaign demonstrated how customers could take control of their insurance directly from their smartphones.

More than a marketing initiative, **Kabhi Bhi, Kahin Bhi** represented Adamjee Life's commitment to digital innovation, convenience, and customer empowerment. It reinforced the organisation's vision of making insurance simpler, more accessible, and available 24/7 eliminating unnecessary branch visits, filling hassles, paperwork and enabling customers to manage their financial protection with confidence and ease, anytime and anywhere.

The campaign also marked a significant milestone with over **100,000 app downloads**, demonstrating the growing adoption of digital insurance services and reinforcing the increasing demand for technology-enabled customer experiences. More than a numerical achievement, this milestone reflects the immense potential of **InsurTech** in reshaping how insurance is accessed, managed, and experienced in Pakistan. As part of this digital transformation, **Orbis**, Adamjee Life's exclusive customer rewards programme, was fully integrated into the Adamjee Life Digital App, enabling eligible customers to access lifestyle discounts and partner offers directly from their smartphones.

By transitioning Orbis from a physical card-based experience to a fully digital platform, the campaign further enhanced convenience, accessibility, and everyday value—bringing rewards closer to customers, **Kabhi Bhi, Kahin Bhi**.



Insurance today is about delivering value beyond protection. With Orbis Rewards, eligible Gold and Platinum customers can enjoy **exclusive deals and discounts** alongside their insurance experience, making every interaction with **Adamjee Life Digital** even more rewarding.

Claims Efficacy



Claim Amount

PKR **368.2**
Million



Number of claims

361

Moments & Milestones

Information Security Management System Policy & Procedure

Awareness Session

IT-IS conducted an **ISO/IEC 27001:2022 Information Security Policy & Procedure Awareness Session** to strengthen Information Security Management across the organisation.

The session covered key Information Security policies, cybersecurity responsibilities, data protection requirements, and compliance under the **ISO 27001:2022 framework**, including Access Control, Information Classification, Incident Reporting, Asset Management, Password and Physical Security, and Cyber Security Best Practices.

Employees were also trained on protecting the Confidentiality, Integrity, and Availability (CIA) of organisational and customer information assets, reinforcing a strong security-aware culture.



The New PlayBook

ICAP CFO Conference 2026

As the **Gold Sponsor** of the **ICAP CFO Conference 2026 – The New Playbook**, held in Karachi and Islamabad, Adamjee Life reinforced its position as a leading player in Pakistan's insurance industry and a strong advocate for innovation, leadership, and sustainable business growth.

The conference brought together prominent CFOs, business leaders, and finance professionals to explore emerging trends, strategic agility, and the evolving role of leadership in shaping future-ready organisations. Adamjee Life's presence at this prestigious platform enhanced the company's visibility among key decision-makers while reflecting its commitment to supporting industry dialogue, knowledge exchange, and organisational excellence.



BEACH BAITHAK

Reel Competition Winners

As part of the excitement at **Beach Baithak**, Adamjee Life's annual corporate picnic, colleagues were invited to capture and share their favourite moments through a fun Reel Competition. Designed to encourage creativity, engagement, and team spirit, the contest celebrated the event's memorable experiences, with winners selected based on the creativity of their content and its overall engagement, including likes and views.

Congratulations to our winners!



Tasawwur Zubair
Manager, Complaints & Grievances

2nd



Abdul Wahab Agar
AGM, Customer Services

1st



Maha Naseer
Senior Officer, Customer Services

3rd

Adamjee Life x Kiran Foundation

Baba, Take a Break!

Supporting Well-being Through Community Engagement

In collaboration with Kiran Foundation, Adamjee Life supported "Baba, Take a Break," a Father's Day art therapy session dedicated to promoting emotional well-being and meaningful family connections. The initiative brought together fathers from the Kiran Foundation community for an evening of reflection, creative expression, and shared experiences in a warm and supportive environment.

As part of its commitment to creating a positive social impact, Adamjee Life remains proud to support initiatives that promote mental well-being, strengthen families, and contribute to building compassionate and emotionally resilient communities.



Blood Donation Drive

A Small Act. A Lifesaving Impact.

One donation can create countless second chances.

In collaboration with Indus Hospital, Adamjee Life's CSR initiative Nigehbaan organised a healthcare awareness session and blood donation drive, bringing employees together in a shared commitment to saving lives.

Every donation has the power to give patients in critical need hope, strength, and a second chance. Through this initiative, Adamjee Life reaffirms its commitment to creating lasting impact and strengthening the spirit of compassion within our community.



Tashkent Convention 2026

Celebrating Excellence. Inspiring Tomorrow.

Tashkent Convention 2026 celebrated our top-performing sales champions with an unforgettable experience of recognition, connection, and inspiration. Beyond celebrating success, it reinforced our commitment to valuing excellence; because when people feel appreciated, they are empowered to achieve even greater heights.



LEAD Accelerator

Leadership Excellence and Advanced Development

Capturing moments from Module 1 of LEAD (Leadership Excellence & Advanced Development) Accelerator 2026 at Adamjee Life. Facilitated by Ali Khurram Pasha, the immersive two-day programme fostered strategic thinking, collaborative learning, and leadership excellence as part of our commitment to developing future-ready leaders.



Talent & Growth

Talent and Growth

New Joiners of Quarter 2

S No.	Name	Designation
1	Muhammad Junaid	Financial Controller
2	Ammad Hussain Qureshi	Manager – Digital Product & Partnership
3	Syed Asif Imam	Manager – Information Systems Operations
4	Muhammad Awais	Relationship Officer – Bancassurance
5	Shahroz Abdul Majeed	Relationship Officer – Bancassurance
6	Ahmad Raza	Relationship Officer – Bancassurance
7	Hunain Ahmed	Deputy Manager – Shared Service
8	Iqra Taimoor	Front Desk Officer
9	Mubeen Zia	Relationship Officer – Bancassurance
10	Syed Ali Asghar Hussain Jaffery	Marketing Officer
11	Saila Abbas	Legal Officer
12	Yasir Mehmood	Relationship Officer – Bancassurance
13	Muhammad Ibrahim Khan	Relationship Officer – Bancassurance
14	Muhammad Habib	Associate Warehouse – General Affairs

Learning and Development

Adamjee Life Certified Specialist (ALCS)

Training Programme

The Adamjee Life Certified Specialist (ALCS) Training Programme continues to empower our professionals with the knowledge, skills, and confidence needed to deliver exceptional service, strengthen customer relationships, and uphold the high standards that define Adamjee Life.

By investing in continuous learning and professional development, our employees are better equipped to create meaningful customer experiences while contributing to the organisation's long-term success.



Boost Move Forward Programme

Adamjee Life conducted the Boost–Move Forward programme to empower Direct Sales Force (DSF) professionals in strengthening their sales performance and unlocking their full potential.

The session focused on enhancing core sales capabilities, identifying and addressing performance gaps, and equipping managers with practical recruitment strategies to attract, develop, and retain high-potential talent.



Top Elite 1% - Training Session

A prestigious development initiative conducted for the top 30 performers across Pakistan. The session focused on sustaining exceptional performance, maintaining a competitive edge, and sharing best practices that enable participants to remain among the organisation's highest achievers.

Manager Excellence

Managing People, Driving Performance

This exclusive session was conducted for the top-performing managers of 2025. The objective was to help participants sustain their high performance, strengthen leadership capabilities, and develop strategies to further advance their careers while driving superior team results.



Professional Excellence Bancassurance

Bancassurance Training session

This programme focused on enhancing the professional image of Bancassurance Sales Representatives (BSRs) through effective dressing, grooming, communication skills, and the use of professional tools and techniques required to create a lasting customer impression.

Sales Support Staff

Bancassurance Training session

A programme designed for Business Operations Officers (BOs) and Business Support Executives (BSEs), reinforcing the essential skills required to drive operational excellence.

The training focused on strengthening proficiency in MS Excel, professional email writing, pressure handling, workload management, and workplace productivity. By equipping participants with practical tools and techniques, the programme aimed to enhance operational efficiency, improve day-to-day performance, and empower sales support teams to contribute more effectively.



Understanding Takaful Concepts and Products

Training Programme

Adamjee Life recently conducted a comprehensive training session on Understanding Takaful Concepts and Products to strengthen managers' knowledge of Takaful principles, operational frameworks, and product offerings.

The session was designed to equip participants with a deeper understanding of Shariah-compliant insurance solutions, enabling more informed decision-making and greater confidence in supporting business objectives.



Indistractables

The Master Focus Workshop

In a world full of distractions, the ability to focus has become one of the most valuable skills to develop.

Through the INDISTRactable: Master Focus in a Distracted World session, facilitated by Samad, our employees explored practical strategies to strengthen focus, minimise distractions, and build habits that support meaningful, high-impact work.

At Adamjee Life, we remain committed to creating learning experiences that empower our people to grow, perform with confidence, and lead with purpose.



Aspire Management Academy 2026

Management Development Programme

Empowering high-potential professionals to drive organisational excellence.

The Management Development Programme is designed to strengthen leadership capabilities through practical learning in people management, communication, collaboration, feedback conversations, and problem-solving.



Achievements & Accomplishments

Digital Enhancements - Adamjee Life x Neem

Adamjee Life signs strategic MoU with Neem

Adamjee Life has entered into a strategic partnership with Neem through the signing of a Memorandum of Understanding (MoU), marking another step forward in the company's digital transformation journey.

The collaboration is focused on exploring technology-driven solutions and innovative payment capabilities to enhance the customer experience and drive greater operational efficiency. By leveraging digital innovation, the partnership aims to support the development of more accessible, seamless, and future-ready insurance solutions.

This initiative reflects Adamjee Life's ongoing commitment to building meaningful partnerships that create long-term value, accelerate innovation, and strengthen the evolution of Pakistan's insurance ecosystem.



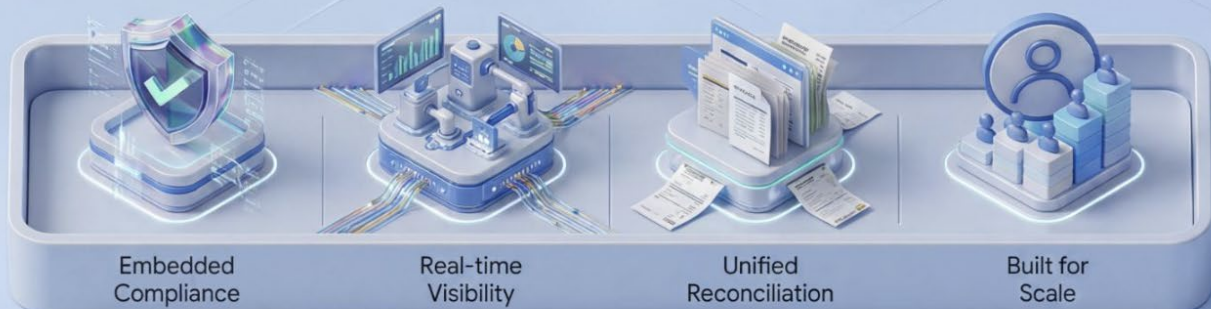


PARTNERSHIP ANNOUNCEMENT

Powering Compliant Premium Collections

Neem powers premium collections for Adamjee Life Assurance with embedded CNIC verification, real-time reconciliation, and seamless payments across bank accounts and digital wallets.

**Compliance embedded.
Trust compounded!**



Beyond Ignite

Sustaining Momentum Through Alignment

Annual Sales Conference

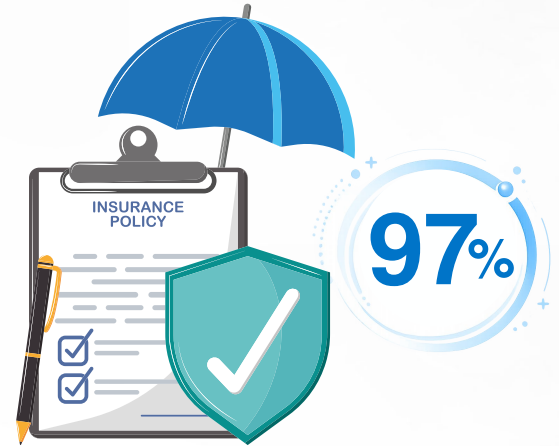


Top advisor and Table of court
Shabana Kousar
Financial consultant



Operational Excellence in Customer Service

The Policyholder Services team achieved a **97% Turnaround Time (TAT)** compliance for surrender request processing during the second quarter. This milestone reflects the team's dedication to delivering efficient service, maintaining high operational standards, and providing a seamless customer experience across every customer interaction.



Enhancing the Customer Feedback Experience

A centralised **Customer Survey Form** has been introduced within the CRM system to streamline the collection and management of customer feedback across walk-in interactions, complaint channels, and the call center.

This initiative strengthens customer listening capabilities through a structured approach to feedback management, enabling deeper customer insights, improved record-keeping, and data-driven enhancements that support a consistent and exceptional customer experience.



EMBRACING DIVERSITY, EQUITY INCLUSION & BELONGING

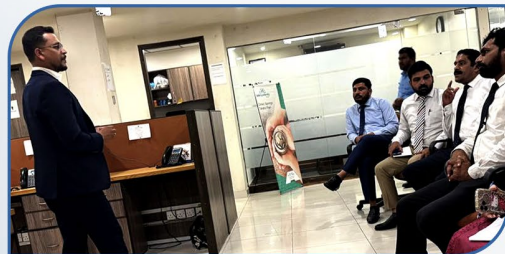
Awareness Session



Islamabad
(Conventional & Takaful)



Faisalabad
(Takaful)



Lahore
(Conventional)



Peshawar
(Conventional & Takaful)



Multan
(Conventional)



ENABLESHIP 2026

Inclusive paths, Limitless Possibilities

M. Jamal Shaikh
Intern - Human Resource

Ayesha Siddiqui
Intern - Underwriting
& Group Benefits

Zarbano Muneer
Intern - Marketing

Aqsa Irshad
Intern - Compliance

Ushba Mumtaz
Intern
Risk Management

Ayesha Khan
Intern - Claims

The Interns

Asad Hussain
Intern - Human Resource

Huzaifa
Intern - Finance

Mustafa Mirza
Intern -
Human Resource

Khizar
Intern - Finance



Alvina Jafari
Intern - Finance

Q2 Digital Media Impact



Impressions

17,106,171



Engagements

122,185



Post Link
Clicks

94,601



Net audience
growth

1,121(309.1%)

Editor's Note

Every quarter brings its own direction, energy, and achievements.

The April to June 2026 edition of VOAL captures the momentum with which Adamjee Life has begun the year. From business milestones and customer-focused initiatives to employee engagement, learning programmes, partnerships, and community impact, this quarter reflects the collective efforts of our teams across the organisation.

What stands out most is the consistency, collaboration, and purpose behind each achievement. Every initiative featured in this edition is a reminder that progress is built through people working together with dedication and shared ambition.

As you go through these pages, I hope you find a meaningful reflection of the quarter gone by and the momentum we continue to build as one Adamjee Life.

Thank you to everyone who contributed and helped bring this edition of VOAL to life.

Warm regards,
Afnan Khan
Editor, Voice of Adamjee Life

A Note of Thanks to Our Contributors

Our sincere appreciation to everyone who contributed their dedication, insights, and support in making this edition of Voice of Adamjee Life possible.



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