

VOICE OF  
**ADAMJEE LIFE**



- Message from Leadership
- Year of Achievements
- DEIB Impact
- Coming Up

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# A Message from Leadership

**Our Voice. Our People. Our Journey.**

“Every Organisation has a story, but only a few take the time to pause, listen, and reflect on it.

VOAL is that pause for us. It is not just a publication, but a mirror of who we are, how far we have come, and the direction we are choosing together.

As we look back at the past year, what stands out most is not just the milestones we achieved but the way we achieved them. Through collaboration, trust, resilience, and a shared sense of purpose, VOAL exists to capture moments, efforts, and voices that collectively shape Adamjee Life.

At the heart of this journey has always been our people. Spread across cities and towns, representing different cultures, languages, and regional traditions, our teams have shown that strength truly lies in unity. From Karachi to Khuzdar, Gilgit to Ghotki, every role has mattered, and every contribution has added meaning to our progress.

Within this shared journey, Diversity, Equity, Inclusion, and Belonging were never just corporate ideals for us. They reflected our values and who we are at heart. From the very beginning, DEIB stood as a deeper, almost spiritual truth that guided how we treated one another and how we shaped our culture. This was never a choice. It was a shared responsibility that asked us to act with fairness, empathy, and respect in our everyday interactions.

As we reflect through VOAL, we also recognise that moving beyond words was essential. The real work has been about creating an environment where people feel seen, heard, and genuinely valued, and where leadership and teams walk this path together.

VOAL is our collective voice. A space to celebrate achievements, acknowledge challenges, and reinforce what truly matters. As we move forward, let this voice remind us not only of where we have been, but of the culture we are committed to strengthening every day.

Together, we will continue to build an organization where people feel a true sense of belonging, purpose, and pride in being part of Adamjee Life. ”

**Manzar Mushtaq**

# DEIB | Employee Testimonials

I have been working at Adamjee Life for the past year, and it has been an amazing experience. As a deaf individual, I have always felt included and respected. The company genuinely demonstrates Diversity, Equity, Inclusion, and Belonging (DEIB) by providing everyone with fair opportunities to grow, regardless of differences.

It is a workplace where every voice matters, and support is always available. For me, it's not just a job, it's a family where I can thrive and succeed.

**Mudassir**

Documentation Associate – Under Writing Department, Head Office  
Person with Hearing & Speech Impairment (PWD)



I feel included and respected every single day. I truly enjoy working with colleagues from different backgrounds, cultures, religions, and languages—it makes our workplace so rich and vibrant. My seniors always make sure that my opinion is heard and valued; in fact, they involve me in every decision and often seek my opinion.

Alhamdulillah, this gives me a great sense of belonging and purpose. I am proud to be part of Adamjee Life, and I believe it is the best company to work with.

**Hafiz Muhammad Dawood**

Branch Manager,  
Faisalabad (Takaful)  
Person with Visual Impairment (PWD)



I have genuinely experienced the values of Diversity, Equity, Inclusion, and Belonging (DEIB) in action. Here, sign language is respected, every individual is valued, and everyone is given an equal opportunity to grow. I am proud to be part of an organization that doesn't just talk about DEIB but lives these values in every interaction.

This journey has also helped me improve my communication skills, negotiations abilities, attention to detail, and adaptability.

**Zain**

Officer – New Business Operations,  
Head Office  
Person with Hearing & Speech Impairment (PWD)



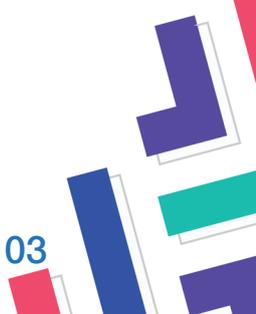
I joined Adamjee Life as a Branch Manager in 2019, and through continuous hard work, I was consecutively promoted to Area Manager, Zonal Manager, and now Regional Manager, a role I perform with full dedication.

Throughout this journey, Adamjee Life has provided me with immense support, which has been especially valuable in navigating challenges faced by women in professional environments.

I am sincerely thankful to the company for offering equal opportunities, a secure platform, and for promoting diversity, equity, inclusion, and belonging. I proudly recommend Adamjee Life to all women who aspire to build their careers and support their families.

**Tayyaba Aziz Chouhan**

Regional Manager  
Dera Ghazi Khan



# DEIB Philosophy

This year, Adamjee Life formally embedded the **DEIB philosophy** into its workplace culture, shaping how people collaborate, make decisions, and experience work across the organisation. This marked an important **first step** towards building a culture rooted in fairness, respect, and shared growth, one that has been positively received across teams.

**Diversity** reflects the range of backgrounds, perspectives, experiences, and identities represented across the organisation. With teams spread across cities, languages, and professional journeys, diversity is a natural strength at Adamjee Life.

**Equity** ensures that systems, processes, and opportunities are designed to be fair, recognizing that different people may need different forms of support to contribute and succeed.

**Inclusion and belonging** focus on how people experience the workplace daily—feeling heard, valued, and encouraged to participate authentically, regardless of role or background.

These principles were thoughtfully woven into organisational practices through people-focused policies, leadership alignment, and consistent workplace norms. Rather than existing as standalone ideals, **DEIB** functions as a shared way of working, shaping collaboration, accountability, and trust across teams and engagements.

**Awareness** remains the first step toward meaningful change. As systems are designed with empathy and applied with intention, alignment strengthens, engagement improves, and collective performance rises.

**This initiative laid a strong foundation for a more inclusive and equitable workplace—one where individuals thrive, and the organisation moves forward together.**



# Events and Highlights

The past year offered several moments to pause, acknowledge progress, and celebrate the people and partnerships that continue to shape Adamjee Life's journey.

## Wellness Week 2025

### Together towards a healthy workplace

Wellness Week reflected Adamjee Life's continued commitment to employee wellbeing, putting necessary emphasis on physical, mental, and emotional health and wellbeing of Adamjee employees. Through a series of purposefully curated activities and conversations, the initiative encouraged employees to pause, recharge, and prioritise self-care in an incredibly fast-paced work environment. By cultivating an environment of awareness, balance, and support, Wellness Week underscored a people-first culture where wellness is recognised as a key indicator of both individual growth and organisational success.



## Corporate Sports Participation

Adamjee Life Assurance actively participated in the 97th and 100th editions of the Challengers Corporate Cup during 2025. In addition, the team took part in the Insurance Premier League, an exclusive tournament organized within the insurance industry. These initiatives promoted employee experience through physical activity and team building. The participation reflected the organization's commitment to a healthy and collaborative work culture.



Adamjee Life Assurance participated in Insurance Premier League



Adamjee Life Assurance participated in 97<sup>th</sup> Challengers Corporate Cup



Adamjee Life Assurance participated in 100<sup>th</sup> Challengers Corporate Cup

## Annual Picnic - 2025 Employee Engagement Initiative

This retreat brought colleagues together to pause, reflect, and reconnect away from daily routines and distractions. Through thoughtfully planned recreational activities, ALIFERS participated actively, building relationships and sharing experiences. Led by Human Resources and supported by General Affairs Department, the initiative came to life through collective effort and shared intent, reinforcing a sense of community and a more connected work environment.



## Independence Day Celebrations - 2025

The Independence Day observance brought colleagues together to realise the freedom and blessing of having a sovereign state. This celebration revived unity and the sense of collective responsibility.



## Iftar - 2025

### Moments of Reflection and Togetherness – Ramadan

During the sacred month of Ramadan, colleagues gathered to break their fast together, sharing not just a meal but a moment of stillness and pure bliss, away from the rush of everyday life. The iftar became a quiet space for reflection and togetherness, capturing the essence of the holy month while deepening bonds among ALIFERS and reaffirming the values of empathy, gratitude, and mutual respect that shape our culture.



# Bancassurance Accomplishments

## Regional Business Heads



**Asif Siddiqui**  
South (KHI)



**Farhan Ahmed**  
South (HYD)



**Khurram Amman**  
North



**Waqas Gul Khan**  
Central

## MCB Top Area Sales Heads / Area Sales Managers



**Kashif Nadeem**  
North



**Abdul Jabbar**  
North



**Majid Iqbal**  
North



**Habib Ullah Basit**  
Central



**Zaheer Abbas**  
Central

## Other Channels Top Area Sales Heads / Area Sales Managers



**Kashif Nadeem**  
North



**Rehan Hafeez**  
North



**Jawwad Anwar**  
North



**Mirza Aurangzeb**  
South (HYD)



**Nauman Ahmed**  
Central

## Top Regional Managers (RM)

Channels	Managers Name	Region
MCB Bank	Talha Ahmed Sikandar Ali Ghumro Syed Tashfeen Masood Fadak Yameen Ghulam Farid Tehseen Anjum	North South (HYD) Central North North North
MCB Islamic Bank	Muhammad Salman Yousfi Tayyab Masood Karar Haider	South (KHI) North North
Habib Metropolitan Bank	Shahzaib Ahmad Mirza Umair Akhtar Amir Ali Qadri Syed Nafees Haider	North North South (HYD) Central
National Bank Pakistan	Abdul Wadood Beenish Arshad Umer Farooq	North Central South (KHI)
Faysal Bank	Haris Chowhan Muhammad Shan	South (HYD) Central
Mobilink Microfinance Bank	Irfan Ahmed M. Asif Qureshi	Central North
Khushhali Microfinance Bank	Muhammad Hubban	South (KHI)

# Direct Distribution

## Direct Sales Force

### Direct Distribution Super Achievers Category

2nd Runner-up  
Branch Manager



**Mr. Muhammad Awais (T.L)**  
Lahore Business Center

**Rs. 8,326,577**

Persistence  
(2<sup>nd</sup> Year) 80.01% &  
(3<sup>rd</sup> Year) 93.33%

2<sup>nd</sup> Runner up



**Ms. Anna Arif (F.C)**  
Lahore Business Center

**Rs.10,370,318**

Persistence  
(2<sup>nd</sup> Year) 75.18%

Runner up



**Mr. Khurram Shahzad (S.F.S.A)**  
Lahore Business Center

**Rs.13,563,000**

Persistence  
(2<sup>nd</sup> Year) 91.67% & (3<sup>rd</sup> Year) 99.55%

2<sup>nd</sup> Runner up TL



**Mr. Jamil Ahmed (B.M)**  
Lahore Business Center

**Rs. 11,845,009**

Persistence  
(2<sup>nd</sup> Year) 85.17% &  
(3<sup>rd</sup> Year) 94.66%

Runner-up  
Branch Manager



**Mr. Shahzad Nazir (B.M)**  
Mian Channu

**Rs. 12,209,500**

Persistence  
(2<sup>nd</sup> Year) 76.47%

Top TL



**Mr. Zeeshan Pervez (T.L)**  
Lahore Cresent

**Rs. 8,791,858**

Persistence  
(2<sup>nd</sup> Year) 100.00%

Runner up TL



**Ms. Saba Parveen (T.L)**  
Mian Channu

**Rs. 9,787,500**

Top Area Manager



**Mr. Muzaffar Ali Kazmi (A.M)**  
Multan Business Center

**Rs. 18,485,750**

Persistence  
(2<sup>nd</sup> Year) 86.90% &  
(3<sup>rd</sup> Year) 87.05%

Top Branch Manager



**Mr. Ali Waqas (B.M)**  
Lahore Business Center

**Rs. 18,308,417**

Persistence  
(2<sup>nd</sup> Year) 76.11%

Runner up



**Mr. Waseem Abbas (A.M)**  
Lahore Business Center

**Rs. 10,985,469**

Persistence  
(2<sup>nd</sup> Year) 81.% &  
(3<sup>rd</sup> Year) 95.80%

# Direct Distribution Takaful

## Direct Distribution Takaful Sales Force

### Direct Distribution Takaful Super Achievers Category

#### Top Area Manager Direct Distribution Takaful



**Ms. Nadia Arif**  
Faisalabad Takaful

**Rs. 16,482,750**

#### Top Branch Manager Direct Distribution Takaful



**Mr. Hafiz Muhammad Dawood**  
Faisalabad Takaful

**Rs. 15,089,000**

#### Top Advisors Direct Distribution Takaful



**Ms. Laraib**  
Lahore Takaful

**Rs. 5,419,400**



**Ms. Humeira Andleeb**  
Sialkot Takaful

**Rs. 5,504,000**



**Mr. Gulzar Hussain**  
Faisalabad Takaful

**Rs. 7,199,750**

#### Top Team Leaders Direct Distribution Takaful



**Mr. Qasim Shafiq**  
Lahore Takaful

**Rs. 5,899,600**



**Mr. Muhammad Ashraf Ali**  
Khuwazakhela Takaful

**Rs. 8,588,000**



**Mr. Khubaib Hassan**  
Faisalabad Takaful

**Rs. 12,573,750**

# 2025 Financial Snapshot

## Investor Outlook



Shareholder equity as at  
31<sup>st</sup> December 2025

**PKR 6.34 BN**



Statutory fund as at  
31<sup>st</sup> December 2025

**PKR 0.01 BN**



Return on Investment  
(TTM)

**25.06%**



Total death and disability claims  
paid since inception till 2025

**PKR 6.3 BN**

# Claims Efficacy

In 2025, we successfully disbursed **Rs. 1.51 billion** in claims, reinforcing reliability at scale and consistency in execution

The year recorded the highest single claim payout of Rs. 44 million, along with one of the earliest claim settlements of **Rs. 4.5 million** completed within a single day.



# 90%

## claim settlement rate

was maintained within the Individual Life Insurance segment for claims registered during the year, reinforcing *consistency*, *process discipline*, and *reliability* as core strengths of the business.

# Corporate Social Responsibility

## Collaboration with Indus Hospital Healthcare Awareness & Engagement

We continued our ongoing collaboration with Indus Hospital under the Nigehbaan healthcare initiative. Following the signing of an MoU, Indus Hospital conducted blood donation awareness sessions encouraging and educating employees on the health benefits of blood donation and healthcare in general. This awareness session initiated the blood donation drive which helped Indus Hospital further their noble cause. This recurring collaboration reflects our sustained commitment to promoting preventive care, awareness, and community wellbeing through trusted healthcare partnerships.



## Collaboration with SIUT Healthcare - Diagnostics and Treatment

On 23rd June, Adamjee Life signed an MoU with SIUT as part of our ongoing healthcare-focused CSR efforts under the Nigehbaan healthcare program. The partnership aimed to support diagnostic and treatment services for patients in critical need, reestablishing our continued focus on the importance of health care to deliver meaningful impact to communities.



## The Tables Have Turned

### In Collaboration with Karachi Vocational Training Center (KVTC)

On International Down Syndrome Day, Adamjee Life partnered with KVTC, which trains children with unique abilities to become self-sufficient contributors to society.

At the workshop “The Tables Have Turned”, these talented children showcased their art and even taught our employees their skills. Our teams participated enthusiastically and supported the young artisans by purchasing their creations. The event reflected our commitment to inclusive empowerment, skill development, and celebrating every ability.



## An Initiative towards Quality Education In Collaboration with Kiran Foundation

Under the Nigehbaan CSR initiative, we proudly partnered with Kiran Foundation on 20th November for a special Children’s Day event that combined joy, learning, and meaningful engagement for young participants. The day featured recreational activities and interactive games that encouraged emotional growth and critical thinking, reflecting our commitment to nurturing well-rounded development in children and empowering mothers as catalysts of change. This collaboration also showcased Kiran Foundation’s respected educational model, which emphasises quality learning for both children and mothers—promoting empowerment, inclusivity, and lifelong education within the community.



# Corporate Distribution Secures Major Group Life Accounts

Adamjee Life continues to strengthen its digital ecosystem through Orbis and other technology-led initiatives, aimed at enhancing customer convenience, value, and trust.



Adamjee Life secured the Group Life Insurance account for K-Electric in 2025, providing comprehensive life insurance coverage to all KE employees. The policy is designed to offer meaningful financial protection to employees and their families in the event of unforeseen circumstances. This account strengthens KE's employee benefits framework while supporting its objectives of workforce welfare, risk mitigation, and long-term employee retention.



Adamjee Life successfully won the Group Life Insurance and PayCon account for Engro Group, covering multiple business units across the organisation. The solution enhances Engro's employee compensation and benefits structure by offering integrated insurance and financial solutions. Coverage and plan design were customized to align with the Group's diverse operational, organisational, and workforce requirements.

## **ibex.**

Adamjee Life secured the Group Life Insurance account for Ibex. in 2025, providing life insurance coverage across its entire workforce. The policy focuses on ensuring financial security for employees and their dependents while supporting effective organisational risk management. The customised structure reflects Ibex's workforce profile and reinforces long-term employee engagement and protection.

# Digital Enhancements Strengthen Customer Engagement and Trust

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Adamjee Life continues to strengthen its digital ecosystem through key Orbis and technology-led initiatives aimed at enhancing customer convenience, value, and trust.

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## Digital Orbis Introduction

Digital Orbis was introduced for premium customers through the mobile application, eliminating the need to carry a physical card. Customers can now simply scan or display the Orbis section within the app to seamlessly avail discounts. This initiative enables 24/7, year-round access to Orbis benefits, significantly improving ease of use and the overall customer experience.



## Partnership with Golootlo

A strategic partnership with Golootlo was established to offer unlimited, year-round discounts across a wide range of leading brands and merchants, including AirSial, KFC, McDonald's, and Adamjee, among many others. Through this collaboration, Platinum customers gain access to discounts at over 30,000 locations nationwide, substantially expanding the reach and value of Orbis benefits.



# People & Talent Update

Name	Designation
Muhammad Tahir	Manager Underwriting Individual Life
Atlas Abeer Shah	Assistant Manager Social Media & Corporate Communication
Usman Ahmad	Business Support Executive (BSE)
Afzaal Ahmed	Finance Associate
Muhammad Zubair Rauf	Business Support Executive (BSE)
Syed Muhammad Subhan	Officer Group Life Operations
Najam Tariq	Relationship Officer - Bancassurance
Talha Tariq	Relationship Officer - Bancassurance
Beenish Arshad	Relationship Officer - Bancassurance
Waqas Malik	Relationship Officer - Bancassurance
Muhammad Samad Jawad	Manager Compliance
Muhammad Mujtaba	Finance Officer
Arslan Tahir	Company Secretary
Asma Idrees	Relationship Officer - Bancassurance
Muhammad Owais Khan	Officer Underwriting - Individual Life
Fahad Khan	Business Support Executive (BSE)
Sami UI Haq	Financial Analyst
Mehtab Hussain	Assistant Branch Officer
Raiq Rafiq Essani	Assistant General Manager - Actuarial Services
Ayesha Rehman Khakwani	Senior Officer Legal
Hanan Mustafa Sherwani	HR Associate
Muhammad Hasnain	Assistant Branch Officer
Bilal Wajid	Assistant Branch Officer
Karar Haider	Relationship Officer - Bancassurance
Muzammil Hassan	Manager Distribution Services
Muhammad Adeel	Admin Associate
Imran Mumtaz	Relationship Manager - Bancassurance
Shahzaib Ahmad	Relationship Officer - Bancassurance
Muhammad Ashhad UI Haq	Finance Associate
Abdullah Tahir	Relationship Officer - Bancassurance
Ghulam Mujtaba	Senior Officer Compliance
Alia Yousaf	Front Desk Officer
Muhammad Waqas	Relationship Officer - Bancassurance
Tajammal Hanif	Business Support Executive
Muhammad Iftikhar Javed	Director - Distribution, Marketing & Business Strategy
Nouman Raza Siyal	Relationship Manager - Bancassurance

# People & Talent Update

Name	Designation
<b>Muhammad Talha Khan Lodhi</b>	Relationship Manager
<b>Daniyal Faiq</b>	Shariah Compliance Officer
<b>Zain Noman</b>	Senior Officer Distribution Services
<b>Basit Ali Bhatti</b>	Assistant Manager Finance
<b>Muhammad Hammad</b>	Deputy Manager Alliances and Digital Initiatives
<b>Hafiza Anoosha Tassarar</b>	Finance Associate
<b>Bilal</b>	Documentation Associate
<b>Muhammad Awais Tameez Ghauri</b>	Relationship Manager - Central Corporate Distribution
<b>Farhan Riasat</b>	Relationship Officer
<b>Sahar Anjum</b>	Senior Officer Distribution Services
<b>Simran Thontya</b>	Deputy Manager Risk Management
<b>Hassan UI Haq</b>	Mobile Application Developer
<b>Muhammad Hudaifa Bin Javed</b>	Finance Associate
<b>Syed Aliyan Hussain</b>	Senior Officer Finance
<b>Binish Liaquat</b>	Senior Officer Administration
<b>Muhammad Hussain</b>	Senior Officer Distribution Services
<b>Syed Nafees Haider</b>	Relationship Officer
<b>Imdad Ali</b>	Relationship Officer
<b>Syed Arsalan Ali</b>	Senior Officer Persistency
<b>Humaira Sharif</b>	Front Desk Officer
<b>Muhammad Anwar</b>	HR Officer
<b>Sameed Ahmed</b>	Relationship Officer Bancassurance
<b>Muhammad Shahid Javed</b>	Head of Risk Management
<b>Farhan Ali</b>	Officer Underwriting
<b>Azeem Khan</b>	Compensation & Benefit Officer
<b>Muhammad Shahzad</b>	IT Officer
<b>Muhammad Ali Ansari</b>	Junior Dot Net Developer
<b>Huraira Hasan</b>	Officer Compliance
<b>Maryam Khan</b>	Relationship Manager - Corporate Distribution South

## Conflict Management and Emotional Intelligence Training

A focused training session on Conflict Management and Emotional Intelligence, facilitated by Sahib Karim Khan, was conducted to strengthen leadership capability and enhance workplace collaboration. The session enabled participants to identify and apply emotional intelligence in their work, leadership approach, and team management, while strengthening self-awareness and decision-making skills. The initiative reinforced a commitment to fostering resilient, empathetic, and future-ready leaders.



# Individual Life Persistency Delivers Strong Renewal Growth

The Individual Life Persistency team successfully led the implementation of a structured persistency monitoring model, supported by focused initiatives to address performance gaps and foster a disciplined culture of daily follow-ups across sales teams. Key measures included the introduction of sales-focused persistency guidelines, targeted performance reporting, and a daily business tracking system—strengthening execution, visibility, and accountability across the function.

These initiatives delivered strong results, contributing to **PKR 1.346 billion** in renewal collections for the year, alongside **13.84%** overall renewal growth, a **3.66%** improvement in 2nd-year persistency, and **3.30%** growth in 3rd-year and onward persistency. The achievement reflects effective leadership, strong execution discipline, and a sustained commitment to customer retention and long-term business growth.



**PKR 1.346 BN**  
in renewal collections  
for the year,



**13.84%**  
overall renewal  
growth



**3.66%**  
improvement in 2nd-year  
persistency



**3.30%**  
growth in 3rd-year and  
onward persistency

# Corporate Events

## Annual Sales Conference - 2025

### Ignite

Ignite 2025 served as a point of alignment as sales teams came together to reflect on priorities and set direction for the year ahead. The event acknowledged consistent performances, celebrated winners, and encouraged connection through a shared experience. Ignite truly helped ignite the fire needed for the year ahead—moving towards achieving goals like and concluded with a collective gathering that reinforced collaboration, focus, and shared purpose.



## International Conference - 2025

### Baku Retreat

On the international front, the International Conference in Baku provided an opportunity to appraise performance against defined targets within specific tenures. The event served as a milestone moment—both celebratory and reflective—reinforcing accountability, shared ambition, and a results-driven culture.



## MCB Convention - 2025

### Malam Jabba & Karachi

Our collaboration with MCB Bank was highlighted through two significant conventions. The Malam Jabba Convention (May 2025) focused on appraising sales performance tied to business generation targets, while the Karachi Convention (November 2025) stood out for both its outcomes and flawless execution. MCB acknowledged it as “the most successful and seamless convention we have organized so far,” reflecting strong coordination and partnership.



# Training and Development

## How Mindful Training and Development Shaped Our Learning Journey

Every strong performance story begins with insight. In 2025, our learning and development journey was not driven by assumptions, but by a sharp and structured Training Needs Analysis (TNA). Each development program was intentionally designed to respond to real challenges on the ground—whether it was fluctuating sales performance, capability gaps, leadership readiness, or the need for stronger customer retention. What followed was a year of purposeful learning—programs that didn't just train, but transformed mindsets, behaviors, and outcomes.

### Career Development Program

Targeted at Bancassurance BSRs completing one year, this program enhanced product knowledge, process clarity, and role maturity, strengthening quality selling and clarifying career progression through performance-based growth.

### Takaful Train-the-Trainer Program

Facilitated by Dr. Zubair Usmani, the Takaful Train-the-Trainer program enhanced the capability of trainers in Shariah principles and compliant Takaful positioning. The program ensured that accurate and consistent knowledge is effectively cascaded across all sales channels, strengthening both expertise and compliance throughout the organization.



## Adamjee Life Certified Specialist (ALCS)

ALCS is a structured onboarding program designed to give new recruits a comprehensive understanding of company processes and policies. By equipping employees with this foundation, the program accelerates integration, ensures stronger alignment with organisational objectives, and enhances early-stage productivity.



## ABACUS – Call Center Agent Training

To strengthen service quality, customer experience, and regulatory compliance, four quarterly training sessions were conducted with the Abacus Call Center team. These sessions focused on product refreshers, customer service excellence, returns handling, and persistency management, resulting in improved call quality, stronger compliance adherence, and enhanced customer retention through consistent and accurate service delivery.



# Partnered with 10Pearls

## Women Tech Quest

Adamjee Life Assurance proudly partnered with 10Pearls Pakistan as the Silver Sponsor for the 9th Women Tech Quest 2025, held on 15th February across Karachi, Lahore, and Islamabad. The event celebrated 18 outstanding winners from professional and student categories, spotlighting innovation, diversity, and women-led excellence in technology. Through this sponsorship, Adamjee Life reaffirmed its commitment to empowering women in tech and supporting initiatives that shape a future driven by innovation and inclusion.



# Adamjee Family Takaful Partnered with the National Bank of Pakistan (NBP)

## MoU Signing

Adamjee Life Assurance and NBP entered into a Shariah-compliant strategic partnership to introduce tailored Family Takaful protection solutions for NBP's customers. This collaboration combines NBP's nationwide reach with the innovation of Adamjee Life's Takaful division to deliver ethical, transparent, and inclusive financial protection.



# Enableship

## Enabling Diversity, Empowering Futures

Enableship marked the next step in Adamjee Life's journey towards inclusion, moving from awareness to action. This eight-week internship program attracted students from diverse backgrounds, bridging the gap between fresh graduates and the corporate world while providing them with valuable exposure and preparation for future career opportunities—both within and outside the organisation.

Building on earlier efforts, the initiative reinforced the organisation's longstanding commitment to diversity, equity, and accessibility, fostering an environment where individuals of all abilities are empowered to contribute and thrive. By embedding inclusion into everyday practices and culture, Enableship reflects Adamjee Life's vision of creating meaningful, sustainable impact through progress-driven DEIB initiatives.



# Jahaan Hai tou Jaan Hai

## Reduce, Reuse, Recycle

The 'Jahaan Hai Toh Jaan Hai' campaign by Adamjee Life reestablished the organization's intrinsic promise of presence, protection, and purpose. Rooted in the belief that life finds its true value in the presence of security, the campaign helped in strengthening emotional connections with audiences by putting a spotlight on the reassurance Adamjee Life provides at life's most important moments. Through meaningful storytelling, it reinforced trust and the brand's role as a reliable partner, wherever life takes you.



# Achievements & Innovations

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PKR **3** Billion

## Bancassurance | Reflecting a Year of Consistent Progress

The Bancassurance team crossed PKR 3 billion in regular premiums for new business, marking a moment of reflection on the discipline, consistency, and sustained effort demonstrated by teams across the country. This milestone underscored the strength of long-term partnerships and reaffirmed our collective commitment to steady, responsible growth and enduring value creation.

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## Finance-Led Digital Payments Transformation

We successfully introduced RAAST-based QR digital payments across the organisation and managed to deliver in collaboration with MCB Bank at no cost and fully aligned with SECP timelines. This initiative enhances regulatory compliance while enabling faster, secure, and more convenient collections.





# PACRA UPGRADES ADAMJEE LIFE TO AA RATING

A milestone that reflects resilience,  
credibility, and leadership.

## ISO 9001:2015 Certification

### Upholding Quality and Reliability

We successfully achieved **ISO 9001:2015 certification**, reflecting the discipline, consistency, and accountability embedded across our processes and services.

This achievement highlighted the structured efforts that enabled us to deliver quality, reliability, and service excellence at every stage of our customers' insurance journey. It reinforced our commitment to global standards and to ensuring that the trust placed in us remains well-founded.



Current issue date: 6 May 2025  
Entry date: 2 May 2025  
Certificate identity number: 10901676  
Original approval: ISO 9001:19 May 2025

### Certificate of Approval

This is to certify that the Management System of:  
**Adamjee Life Assurance Co Ltd**

3rd & 4th Floor Adamjee House, I I, Chundrigar Road, Karachi, Pakistan

has been approved by LRQA to the following standards:

**ISO 9001:2015**

Approval number(s): ISO 9001 – 00048927

This certificate is valid only in association with the certificate schedule bearing the same number on which the locations applicable to this approval are listed.

The scope of this approval is applicable to:

Provision of Life Insurance Services.

*Luis Cunha*

Luis Cunha

Area Operations Manager - North Asia & SAMEA

Issued by: LRQA Limited



LRQA Group Limited, its affiliates and subsidiaries and their respective officers, employees or agents are, individually and collectively, referred to in this clause as 'LRQA'. LRQA assumes no responsibility and shall not be liable to any person for any loss, damage or expense caused by reliance on the information or advice in this document or by any other person, unless that person has agreed a contract with the relevant LRQA entity for the provision of this information or advice and in that case any responsibility or liability is exclusively on the terms and conditions set out in that contract.  
Issued by: LRQA Limited, 1 Trinity Park, Bickenhill Lane, Birmingham B37 7ES, United Kingdom

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## ISO 27001:2022 Certification

### Reinforcing our End-to-End Security Framework

Information Technology function reached a significant milestone with the achievement of ISO 27001:2022 certification. This accomplishment reflects the *strength, discipline, and accountability* embedded within our Information Security Management System. Aligned with globally recognised standards, it reinforces our end-to-end approach to data protection, operational resilience, and responsible technology governance—supporting the trust placed in us and advancing our commitment to excellence across the organisation.

**CERTIFICATE**

This is to certify that

**Adamjee Life Assurance Co. Ltd.**  
3rd and 4th Floor, Adamjee House, I I, Chundrigar Road, Karachi – 74000.

Has implemented, maintains and operates an  
**Information Security Management System**  
which complies with the requirements of the standard  
**ISO/IEC 27001:2022**

This is in accordance with the Statement of Applicability (SOA),  
version 1.0, dated 16/09/2025, comprising of a set of controls from  
ISO/IEC 27001:2022 Annex A control set, for the following scope:

The provisioning of the Information Security Management System covers the  
Information Technology Department, including all activities related to the  
management, operation, and security of information assets, systems, and  
infrastructure that support the organization's business operations.

This certificate is issued with the following criteria:  
(subject to the company maintaining its system to the required standard)

Certificate number:	RA-250221
Issue number:	01
Issue date of initial certificate:	02 December 2025
Re-issue date of certificate:	02 December 2025
Expiry date of certificate:	01 December 2026




Information Security Management System  
ISO/IEC 27001:2022  
www.raf-risk-associates.com/uk/ra-250221

  
**Dr. Muhammad Zahid**  
 Certification Manager  
 Risk Associates Europe Ltd





This certificate is the property of Risk Associates Europe Ltd and shall be returned immediately on request.  
Risk Associates Europe Limited, 175 Merton High Street, London, SW19 1AY, UK www.risk-associates.org

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## Policy Finder Service: Enabling Access, Assurance, and Care

The Life Insurance Policy Finder Service was introduced to empower customers and their families by simplifying access to policy information. Through this service, clients can obtain details of their life insurance policies by sending an SMS to 99833, and can also trace policies held in the name of deceased family members.

This initiative has been instrumental in supporting many clients through timely follow-up calls, ensuring they receive the assistance they need. It reinforces trust by enabling policyholders and their families to identify and access rightful policy benefits with ease and dignity.



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## Leadership Recognised at World CIO 200 Summit 2025



Adamjee Life's technology leadership was recognised at the World CIO 200 Summit – Pakistan Edition 2025, a globally respected platform that honors CIOs for strategic vision and measurable business impact. The summit, themed "Dawn of a New Decade," celebrated leaders redefining the role of technology in today's business-critical environments.

The Head of Information Technology, Mr Athar Chaudhery, was acknowledged for his leadership in transforming technology into a strategic enabler for the organisation. This recognition reflects the successful delivery of key transformation initiatives, including core system modernisation, strengthened digital governance, enhanced cybersecurity, and data-driven enablement.

# 2025 Digital Media Impact

## Building Presence, Sparking Conversations, Earning Trust



**20M+**  
Impressions

Ensured Adamjee Life stayed consistently visible, relevant, and present across digital platforms throughout the year.



**231K**  
Engagements (↑112%)

Reflected a clear shift from passive visibility to meaningful interaction, showing that our content resonated and invited conversation.



**262%**  
Engagement Efficiency

Improved by confirming a move away from noise toward sharper, more intentional storytelling.



**171K**  
Link Clicks (↑193%)

Showed that audiences didn't just engage with content they acted on it, exploring more and leaning into the brand.



**LinkedIn**

**Emerged as the Leading Platform**

Delivering **3,398 new followers**, **159% growth** in engagements, and an industry-leading **28.6% engagement rate**, strengthening Adamjee Life's corporate and thought-leadership presence.



**100K** | **158K**  
Website Users | Sessions

Reflected stronger digital discoverability and a more trusted online experience.



**25K**  
LinkedIn Video Views

Video storytelling evolved, with LinkedIn video views increasing by over **2,500%**, reinforcing the power of platform-specific, authentic content.



**1K+**  
Inbound Messages (↑982%)

Highlighted growing trust, approachability, and two-way engagement with the brand.

*2025 was the year our digital presence turned visibility into trust and engagement into action.*

# Awards and Accolades

## 'Fastest Growing Brand of the Year' Award

We are proud to announce that we were recognised as the Fastest Growing Brand of the Year at the 16th Brand of the Year Award–Northern Edition 2025. This award reflects growing public trust, strong governance, the strength of our partnerships, and our ongoing commitment to sustainable growth and responsible innovation.



## Recognised for Corporate Excellence

Adamjee Life was honored with the Certificate of Merit (Life Insurance) at the 40th Corporate Excellence Awards 2025, organized by the Management Association of Pakistan (MAP). The recognition reflected the organization’s commitment to sound governance, consistent performance, and responsible business practices.

The award was received on behalf of Adamjee Life by Dr. Bakht Jamal Shaikh, Advisor to the CEO – Technical Affairs, and Ms. Zehra Faiz, General Manager – Human Resources. Marking Adamjee Life’s first participation at the MAP Corporate Excellence Awards, the milestone stood as a meaningful acknowledgment of collective effort and shared purpose.



# Thank You Note

Thank you for making VOAL a success! It would not have been possible without the dedication, coordination, and commitment of our incredible team. A special note of appreciation to the team members who played a vital role in bringing VOAL to life.

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# Editor's Note

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Some stories don't make it to meetings, presentations, or dashboards. They live in everyday moments, quiet efforts, teamwork, and small wins that collectively shape who we are.

Voice of Adamjee Life was created to capture those moments.

This edition brings together a mix of experiences from across the organization. It reflects initiatives we are proud of, teams that went the extra mile, campaigns shaped through collaboration, and people who continue to define our culture through their work and attitude. It is not meant to be exhaustive, but representative of the many moving parts that keep Adamjee Life progressing every day.

The last volume of VOAL, Volume 11, was published in March 2023. After a long pause, this edition marks its return. It also serves as a lookback of 2025, capturing a period of meaningful activity and growth, and setting the foundation for how this platform moves forward.

As Editor, my role has been less about writing and more about listening. Listening to conversations, observing energy on the floor, and bringing together voices from across departments who help share their news, milestones, and achievements. This collaborative rhythm is what will shape VOAL going forward.

From here onward, VOAL will appear on your screens on a quarterly basis. As we continue to strengthen our process and sync more closely with our fellow representatives across the organization, we will work toward faster, more frequent editions, with the intention of eventually moving to a bi-monthly or monthly cadence.

I hope you find pieces of your own journey reflected in these pages. And if a story resonates with you, consider it an invitation to be part of the next one.

Thank you to everyone who contributes, directly or indirectly, to keeping the voice of Adamjee Life alive.

Warm regards,

**Afnan Khan**

*Editor, Voice of Adamjee Life*

Coming Up!

Kabhi bhi,  
Kahin bhi,