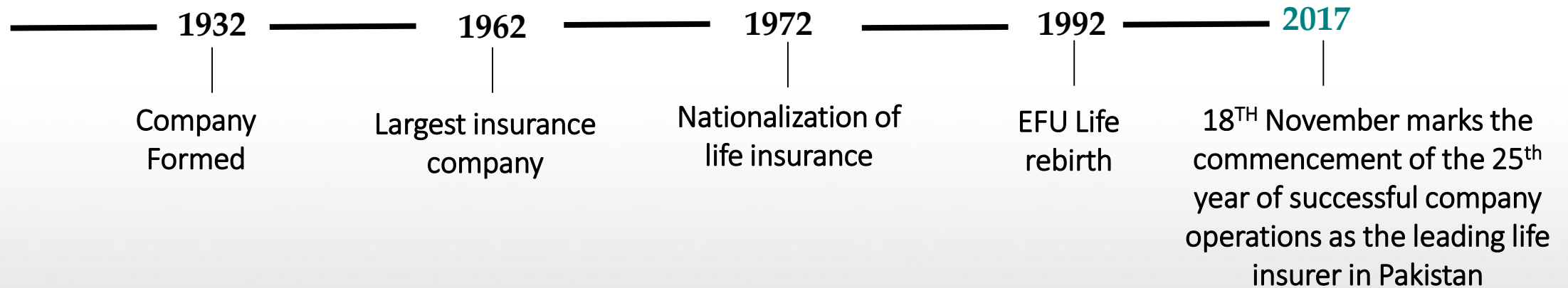




**YEARS OF
GROWING TOGETHER**

**EFU Life
Corporate Presentation 2017**

Our History



Largest Insurance Group having a rich history of over 85 years of Caring & Sharing. The EFU Group provides insurance coverage for all aspects of one's life, general and health insurance.



About EFU Life

- ✓ Leading private sector life insurance company
- ✓ One of the top three Asset Managers in Pakistan
- ✓ Strongest Financial base in the private life insurance sector
- ✓ Highest paid up capital of Rs. 1 Billion
- ✓ Diversified Portfolio offering Best Value Products
- ✓ Launched the First Window Family Takaful Operations under the brand name 'Hemayah'
- ✓ Providing coverage to more than 2.5 million lives
- ✓ Launched the First Mobile app – EFU Life PlanIT
- ✓ The largest salesforce in the private life insurance sector for both Conventional and Takaful products.
- ✓ State of the art customer service
- ✓ Prompt claim settlement
- ✓ First life insurance company in Pakistan to be awarded the ISO 9001:2008 certification
- ✓ "Insurer Financial Strength" rating of AA+, Outlook: Stable, by JCR-VIS. This rating is a testament to the company's strong capitalization level vis-à-vis the nature of risks underwritten and a very high capacity to meet policyholders' obligation.



Key Financial Highlights-2017

RS. 4.34 Billion
Shareholder Equity

RS. 110.24 Billion
Strong Asset Base

RS. 2.60 Billion
Total Claims Paid

150%
Cash Dividend

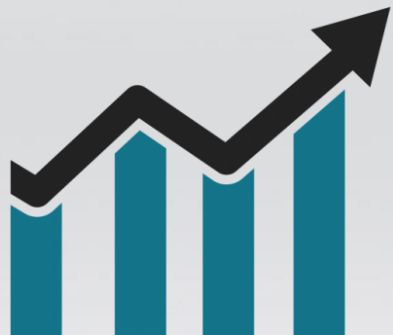
41.8%
Return on Equity

RS. 18.12
Earnings Per Share

RS. 100 Billion
Funds Under Management

RS. 1.812 Billion
Profit After Tax

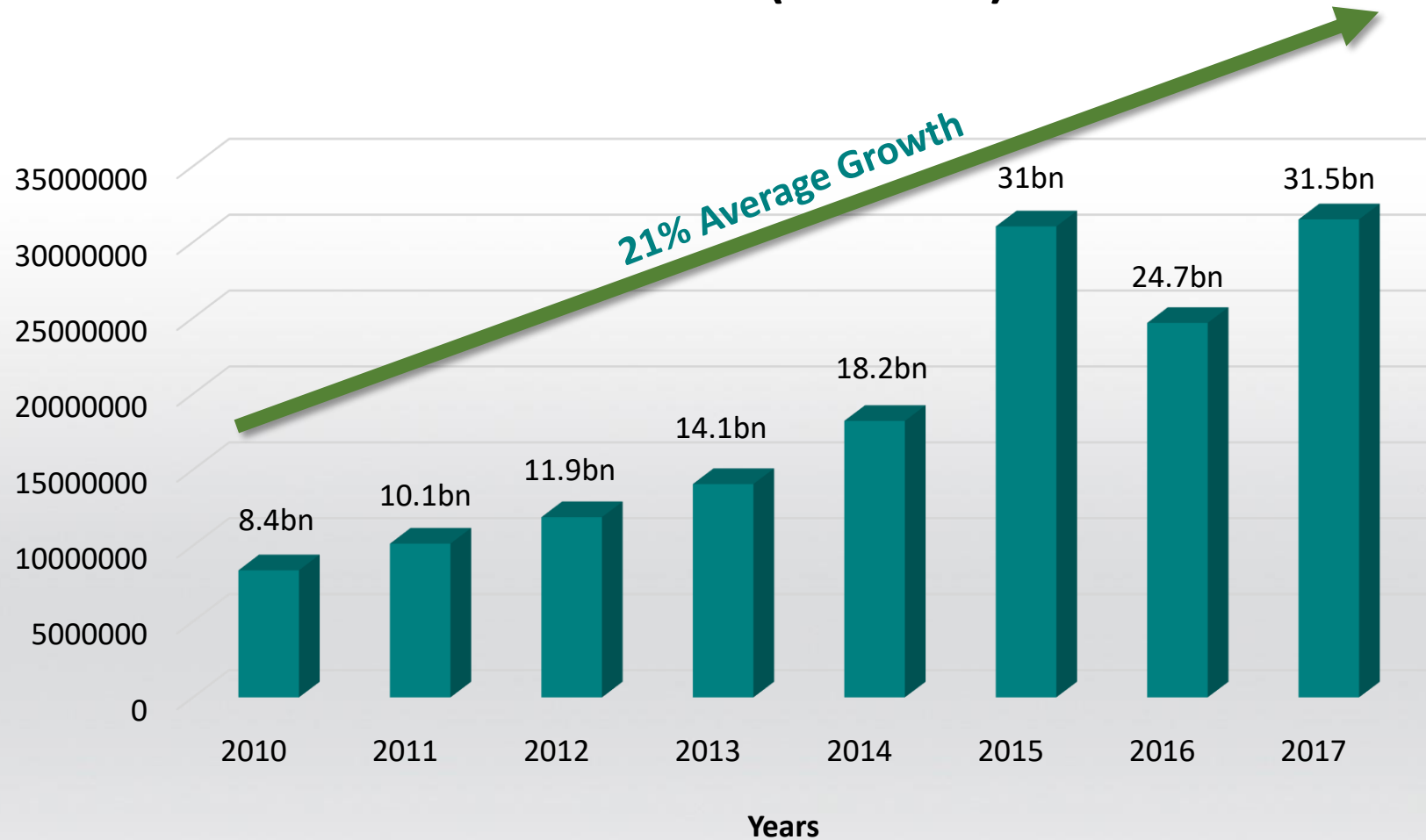
RS. 31.5 Billion
Gross Premium



Business Growth of EFU Life



Gross Premium (PKR '000)



Financial Backing of the Leading Reinsurance Companies in the World



hannover **re**[®]

Products

Everyone, Everywhere, Everyday!



Individual Life Products

Insurance Solutions that are customized to your affordability and your life needs



SAVINGS PROTECTION EDUCATION MARRIAGE INVESTMENT RETIREMENT

Group Benefits Products

Life Insurance solutions catering to Corporate entities with vast range of products such Credit Cover, Fee Continuation Plan, Savings Plan, Hospital Cash, Salary Continuation, Critical Illness Cover.

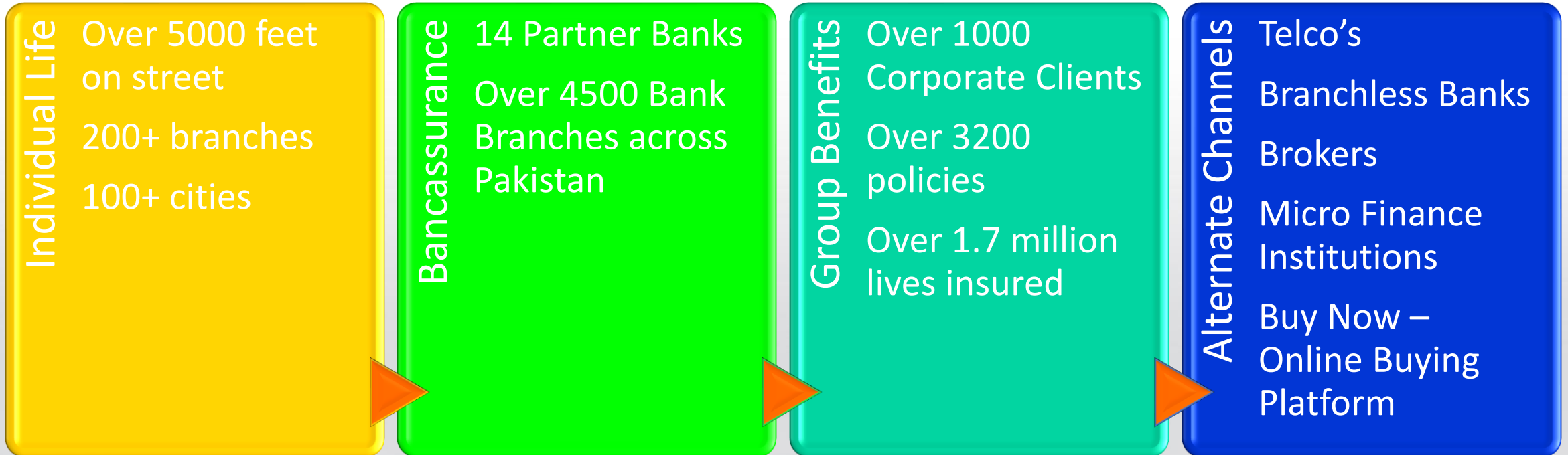
EFU Hemayah Takaful – Aap ki Khushiyan ka Saibaan!

Comprehensive range of Shariah Compliant Takaful Solutions supporting an individuals needs and securing their family's future at every step of life



Distribution Footprint

Bringing Financial Planning Solutions to your Doorstep!



Bank Partners





Strong IT Infrastructure

- ✓ Robust Life Insurance Administration system
- ✓ Product Illustration Software
- ✓ Client servicing and support Call Center (021-111-EFU-111)
- ✓ Online Client Portal for policy tracking & premium payment facility via Debit/Credit Card, Easy Paisa, Jazz Cash, Nada E-Sahulat , Monet, and 1 Link.
- ✓ 'Buy Now' launched – Low ticket sized products available on <https://www.efulife.com/buynow/>
- ✓ SMS access for sales force
- ✓ Two way communication via SMS shortcode 9898
- ✓ IBM FileNet for paperless environment
- ✓ Point of Sale system successfully deployed at multiple banks
- ✓ Enhanced features of EFU Life PlanIT mobile apps for both clients and Sales force
- ✓ Data center upgraded to ensure Tier III compliance standards to ensure 365 days uninterrupted operations; Environmental control; Physical security; precision cooling; Fire separation; & Network security.



**YEARS OF
GROWING TOGETHER**

Award & Accolades



✓ Brands of the Year Award 2017

Conferred with 'Brands of the Year Award 2017' for the Best Life Insurance Company by the Federation of Pakistan Chambers of Commerce & Industry (FPCCI).

✓ Consumer Choice Award 2016

Best Life Insurance Company in Pakistan for the 9th consecutive time for excellence in management practices and service quality.

✓ CSR Business Excellence Award 2017

'CSR Award 2017' in the category of Social Impact by The Professionals Network and Ethical Business Update (EBU) in recognition of the company's efforts in the areas of health and education

✓ EFU Life Becomes Member of MEFIN

Enrolled as a member of the Mutual Exchange Forum on Inclusive Insurance, or MEFIN Network, which is a collegial body of insurance policy makers and regulators in Asia.

✓ World Finance Global Insurance Award 2017

Winners of the 'Best Life Insurance Company' award in Pakistan for the 3rd consecutive year.

✓ Best Corporate Report Award 2016

'Looking Over the Horizons' ranked in the Top three in the Non Banking Financial Institutions Category by ICAP, and ICMAP for best presented best presented accounts

✓ SAFA Award

'Certificate of Merit' by South Asian Federation of Accountants (SAFA) for Best Presented Accounts 2016 in the insurance sector, within South Asian Countries.



Thank You