



LIFE

EFU Life Corporate Profile



Our History

Largest Insurance Group having a rich history of over 85 years of providing financial planning solutions to Individuals and Corporates. The EFU Group provides insurance coverage for all aspects of one's Life, General and Health insurance.

- ◆ 1932: Company was formed as Eastern Federal Union Insurance Company Limited
- ◆ 1962: Became Largest Insurance Company in Afro-Asian Region
- ◆ 1972: Nationalized as part of Government nationalization process
- ◆ 1992: EFU Life started operations as first private Life Insurance Company in Pakistan
- ◆ 2017: 25 years of successful company operations as the leading Life Insurer of Pakistan
- ◆ 2020: EFU Life launches its new corporate Identity



About EFU Life

EFU Life Assurance is Pakistan's leading life insurance company providing coverage to over 4 million lives.

Financial Strength

- Strongest financial base in the private sector
- One of the leading Asset Managers in Pakistan
- Highest paid up capital of Rs. 1 Billion
- "Insurer Financial Strength" Rating of AA+ (Outlook Stable) by VIS Credit Rating Agency

History of First

- Launched the First Window Family Takaful Operations under the brand name 'Hemayah'
- Launched the First Mobile app – EFU Life PlanIT
- First life insurance company in Pakistan to be ISO certified. Currently, the Company is ISO 9001:2015 certified
- Launched Pakistan's First Insurance Chatbot on Facebook
- First IBM Robotic Process Automation (RPA) enabled insurance company in Pakistan

Customers Comes First

- State of the art customer services
- Prompt claim settlement
- Diversified Portfolio offering Best Value Products

Key Financial Highlights 2019



Shareholder Equity

• Rs. 5.91 Billion



Funds Under Management

• Rs. 115.12 Billion



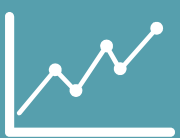
Total Claims Paid

• Rs. 2.74 Billion



Earning Per Share

• Rs. 15.49



Gross Premium

• Rs.31.75 Billion



Profit After Tax

• Rs. 1.549 Billion



Cash Dividend

• 150%



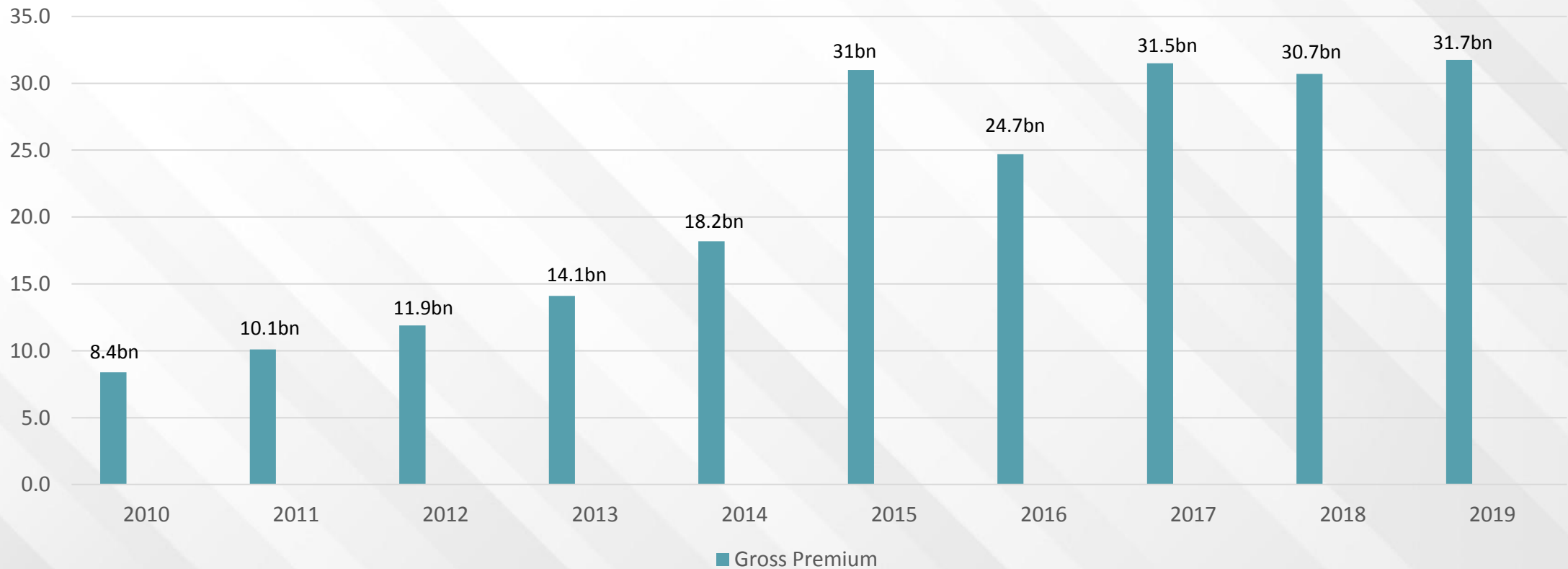
Asset Base

• Rs. 129.29 Billion



Business Growth of EFU Life

Gross Premium in Rupees (Billions)





Financial Backing of the Leading Reinsurance Companies in the World

Munich RE 

The logo for Munich RE, consisting of the text 'Munich RE' in a bold, blue, sans-serif font, followed by a stylized icon of seven horizontal blue bars of varying lengths, creating a sense of depth and movement.

hannover **re**®

The logo for Hannover re, featuring the word 'hannover' in a black, lowercase, sans-serif font, followed by 're' in a bold, blue, lowercase, sans-serif font, and a registered trademark symbol (®) to the upper right.



Products

Financial planning solutions

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 Khushiyon ka Saibaan!

Comprehensive range of Shariah Compliant Takaful Solutions supporting an individuals need for financial planning and security and securing their family's future at every step of life.





Distribution Footprint

EFU Life & EFU Hemayah Takaful is serving over 4 million lives through its extensive nationwide footprint across Pakistan.



Sales Force (Individual Life & Hemayah Takaful)

- Over 320 Branches
- Over 6100 Financial Advisors
- Over 130 Cities



Group Life

- Over 2000 Policies
- Over 1400 Clients
- Over 3.2 Million Lives insured



Bancassurance & Mass Market Channels

Strategic partnerships with more than 24 institutions for Insurance and Takaful Solutions

- Banks (18 Banks, over 5000 Branches Nationwide)
- Telcos
- Branchless Banks
- Brokers
- Microfinance institutions

Bank Partners



The Bank of Punjab



BankIslami





Awards & Accolades

- 'Best Life Insurance Company' at Consumer Choice Award 2019 for the 11th Consecutive time, for excellence in management practice and services quality
- 'Certificate of Excellence' in the insurance sector by Management Association of Pakistan for the 9th consecutive time
- Blue and Gold Dragon at Dragons of Asia for 'Best Campaign by Country' and the Golden Dragon award for 'Best use of Media' for Digital webseries 'Humrahi'
- 'Best Insurance Tech of the Year' at Pakistan Digi Awards for the Chatbot
- 'Health & Safety Award' at International Environment Health & Safety Award
- 'CSR Award 2019' in the category of Social Impact in recognition of the company's efforts in the areas of health, education and environment
- ' MAA Globes Award' for 'Best use of Media' in APAC region for Digital webseries 'Humrahi'