



LIFE



Beyond the Numbers
REALIZING PROMISES, FULFILLING LIVES
CLAIMS REVIEW 2024

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2024 AT A GLANCE

PIONEERING CHANGE WITH EFU LIFE

In the heart of Pakistan, where financial challenges overshadow the future, families are frequently hit with unexpected financial and health crises that can push them into despair. The lack of affordable healthcare and financial safety nets leave many struggling, especially women and other vulnerable populations who face additional challenges. However, EFU Life Assurance is emerging as a lifeline, offering affordable health, life, and disability coverage. Products like maternity benefits and micro insurance are opening doors to better health and financial security, giving such a population the resilience they need to overcome life's toughest moments.

Amid these challenges, EFU Life Assurance has become a powerful force for change, contributing towards Sustainable Development Goals (SDGs). By focusing on providing accessible insurance solutions, EFU Life is committed to lifting families out of economic hardship and ensure access to vital healthcare. By leveraging digital tools like WhatsApp-based claims & offering quick, efficient payments, EFU Life makes insurance accessible & timely for all. Through its commitment to affordable protection & resilience, EFU Life is not just changing lives it's contributing to a healthier, more equitable Pakistan, one claim at a time.



SUSTAINABLE
DEVELOPMENT
GOALS

OVERVIEW 2024 - TOTAL CLAIMS

We paid **PKR 7.89**
BILLION in insurance
claims, in 2024

This includes claims of death, disability, critical illness and our newly commenced business of health.

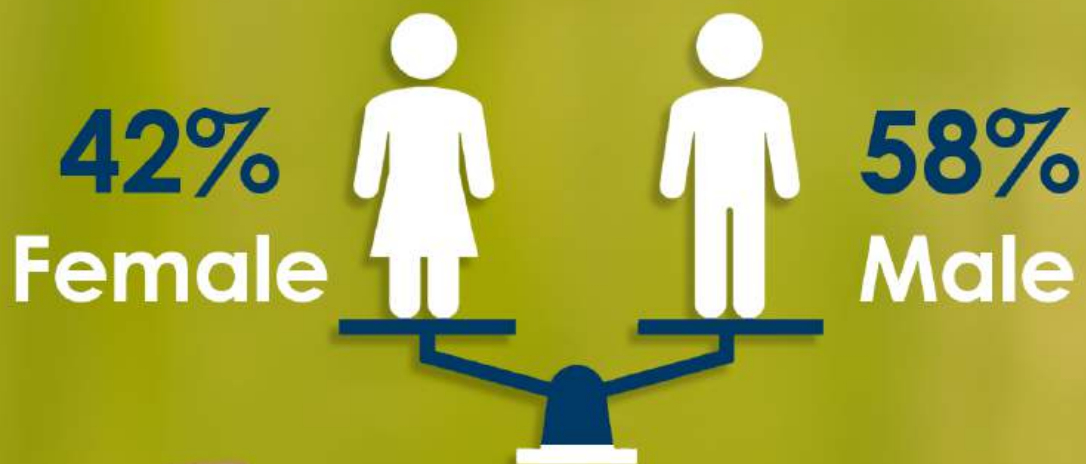
We have supported **54,584**
FAMILIES

in 2024, helping them recover & rebuild

Around **PKR 23**
BILLION claims paid in last
5 years reflecting
our growing support
& reach

CLAIMS INSIGHTS

DEATH CLAIMS



PKR 100 Million

LARGEST CLAIM PAID



AVERAGE AGE

45 years

with the majority falling
within **40 – 50 years**



TOTAL GROUPS INSURED

2406
groups



TOTAL LIVES INSURED

9.3 Million
lives

CLAIMS INSIGHTS

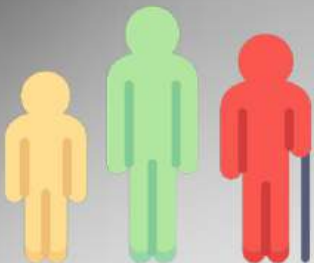
LIVING BENEFIT CLAIMS

Gender Distribution



Largest Claim Paid

PKR 4.7 Million



Average Age
31 years

OVERVIEW-DEATH CLAIMS

DEATH CLAIMS PAID

PKR **4.46 Billion**

Supporting families during their most challenging times

DEATH CLAIM TYPE

90%

Natural

10%

Accidental

TOP 5

CAUSES OF NATURAL DEATH



Cardiopulmonary
Arrest



Heart
Diseases



Cancer



Liver
Diseases



Kidney
Diseases

OVERVIEW-LIVING BENEFIT CLAIMS

LIVING BENEFIT CLAIMS PAID

PKR **3.43 Billion**

Supporting families during their most challenging times

LIVING BENEFIT CLAIM TYPE

57%

Hospitalization

33%

Disability

8%

Medical
Reimbursement

2%

Critical Illness
& others

TOP 5

CAUSES OF LIVING BENEFIT CLAIMS



Obstetric &
Gynecological
Diseases &
Screening



Accidents
(Fractures,
Amputations &
Soft Tissue Injuries)



Heart
Diseases



Infectious
Diseases



Neurological
Diseases

INCLUSIVE INSURANCE AS A KEY DRIVER OF SDGs PROGRESS IN PAKISTAN

EFU Life Assurance recognizes the transformative role of inclusive insurance in amplifying the impact of traditional coverage. By ensuring affordability, accessibility, and adaptability, EFU Life addresses the unique needs of vulnerable and underserved groups across Pakistan. Through its tailored products and customer-centric approach, EFU Life bridges disparities, promotes financial resilience, and strengthens community welfare.

By creating solutions that cater to vulnerable and marginalized populations, EFU Life Assurance actively contributes to the realization of Sustainable Development Goals (SDGs), empowering individuals and communities to build a secure and sustainable future.



PKR 562+ Mn
in claims paid



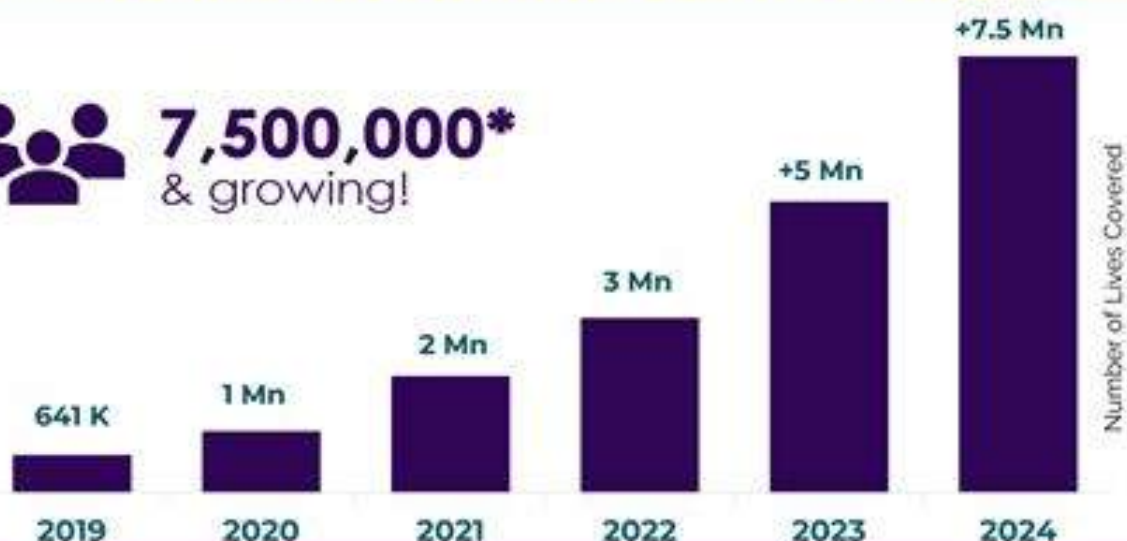
13,500+
Families served



EFU LIFE COVERS **+7.5 MILLION LIVES** THROUGH
ITS DIGITAL & INCLUSIVE INSURANCE INITIATIVES



7,500,000*
& growing!



TESTIMONIALS

”

I'm Samiullah, & I purchased an insurance policy from EFU Jazz Cash for just Rs. 2,000 per year. I was involved in a road accident and suffered a serious leg injury. Following the incident, the doctor recommended an MRI and several other tests, which I underwent. Later, I filed a claim with EFU, and I received my compensation without any hassle. I highly recommend this insurance, especially for low-income individuals, as Rs. 2,000 per year is very affordable. In return, you get medical coverage, hospitalization benefits, and an easy claims process. My experience with EFU has been excellent, and I strongly encourage others to get this insurance.

SAMIULLAH

”

My name is Muhammad Dilawar. My brother purchased an insurance policy from Bank Alfalah's Alfa Zindagi for Rs. 5,750 in April 2023. Sadly, he passed away due to a heart attack in November 2023. I submitted his documents to EFU, and within a month, they transferred Rs. 1 million to my bank account. I truly appreciate EFU's cooperation and support during this difficult time.

MUHAMMAD DILAWAR

”

I bought a Jazz Cash insurance policy from EFU, and it turned out to be a blessing. When no one else stepped forward to help me, EFU accepted my claim and provided the support I needed at a time when I had lost all hope. Thank you so much, EFU team!

SHAHID

DIGITAL PRESENCE

Our digital presence has been significantly expanded to ensure that our clients have effortless and immediate access to our services, providing them with a streamlined, responsive experience. Our website has been carefully designed to simplify the claim intimation process, making it faster, more efficient, and hassle-free. With a user-friendly interface, clients can easily navigate the platform to submit claims quickly and efficiently, minimizing the time spent on paperwork and ensuring that claims are processed smoothly. Available 24/7, the website ensures that clients can access support whenever they need it, allowing for real-time claim submissions at their convenience.

In addition to the website, we've integrated several other platforms to offer clients multiple channels for submitting claims and receiving support. Clients can now also initiate claims through our WhatsApp Chatbot and Plan IT App, ensuring they have a variety of accessible options for seamless communication. Whether they are on the go or working from the comfort of their home, these digital channels ensure clients can easily submit claims, ask questions, or receive assistance without any delays. This approach not only enhances the client experience but also ensures that our services remain efficient, accessible, and available at all times. By embracing these digital tools, we are reinforcing our commitment to providing exceptional service in the most convenient way possible.





LIFE

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