



BUILDING CONFIDENCE by
PROTECTING your *Tomorrow*

CLAIMS REVIEW - 2022

CONTENTS

PAGE

1. Introduction
2. Claim Process
3. Overview 2022 - Total Claims
4. Overview 2022 - Death Claims
5. Overview 2022 - Living Benefit Claims
6. Overview 2022 - Covid Claims
7. Testimonials



INTRODUCTION

At EFU Life, we are committed to supporting our clients and their families when they face tough times. Our claims team is proud to provide excellent and caring assistance. We understand that making a claim can be overwhelming, so we prioritize easing financial burdens and providing exceptional care.

We understand that every claim's journey is unique, and we possess the expertise, dedication, and support necessary to adapt to the individual needs of the claimant and families, regardless of the nature of their claim.

We remain fully dedicated to shouldering the burden alongside the claimant and their families, offering them unwavering support and care throughout their claims journey.



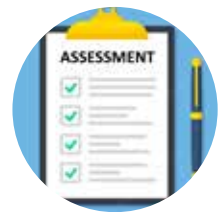
CLAIM *Commitment*



1. Prompt Claims Processing



2. Transparent Communication



3. Fair Assessment & Adjudication



4. Compassionate Support



5. Confidentiality & Privacy

CLAIM PROCESS

01

Family/claimant notifies us about the event.



02

Our team contacts the claimant and provides guidance on the claims process/documentation to submit.



03

Claimant completes and submits the required documents along with the relevant claim forms for evaluation by our team.



04

We provide regular updates and keep you informed throughout the process.



05

Once approved, Claimant receives the approved claim benefit promptly.



OVERVIEW 2022

TOTAL CLAIMS

WE **3.8**
Paid PKR **BILLION**

IN INSURANCE
Claims IN **2022**

Claims
PAID IN LAST **5** YEARS
16.7 BILLION*

*THIS INCLUDES DEATH, DISABILITY AND CRITICAL ILLNESS CLAIMS

OVERVIEW 2022

TOTAL CLAIMS

10,369



PROMISES *Fulfilled*
NUMBER OF FAMILIES SUPPORTED

WE SETTLED *Claims* WITHIN AN AVERAGE
OF **"6"** DAYS OF REQUIREMENT COMPLETION

*CORPORATE CLAIMS = 4 DAYS

*INDIVIDUAL LIFE CLAIMS = 9 DAYS

45 YEARS

AVERAGE
AGE



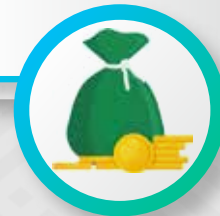
64% MALE
36% FEMALE

GENDER
DISTRIBUTION



24 MILLION

LARGEST CLAIM
PAID



OUR PORTFOLIO



5.5
MILLION
TOTAL LIVES
INSURED



1200
GROUPS
TOTAL GROUPS
INSURED

OVERVIEW 2022

DEATH CLAIM

3.64 PKR
BILLION

DEATH CLAIM PAID

DEATH CLAIM TYPE



TOP 5 CAUSES OF NATURAL DEATH



CARDIOPULMONARY
ARREST



INFECTIOUS
DISEASES



HEART
DISEASE



GASTROINTESTINAL
DISEASES



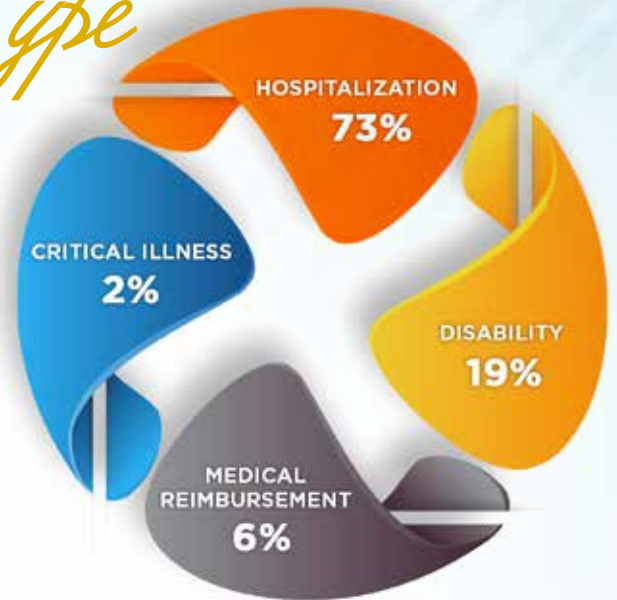
CANCER

OVERVIEW 2022

LIVING BENEFIT

167 PKR
MILLION

CLAIM *Type*



**LIVING BENEFIT CLAIMS
PAID IN 2022**

TOP 5 CAUSES OF LIVING BENEFIT CLAIMS



OBSTETRICS & GYNAECOLOGICAL
DISEASES (C-SECTION, NORMAL
DELIVERY, HYSTERCTOMY ETC.)



ACCIDENT
(AMPUTATIONS, FRACTURES,
SOFT TISSUE INJURY ETC.)



GASTROINTESTINAL
DISEASES



INFECTIOUS
DISEASES

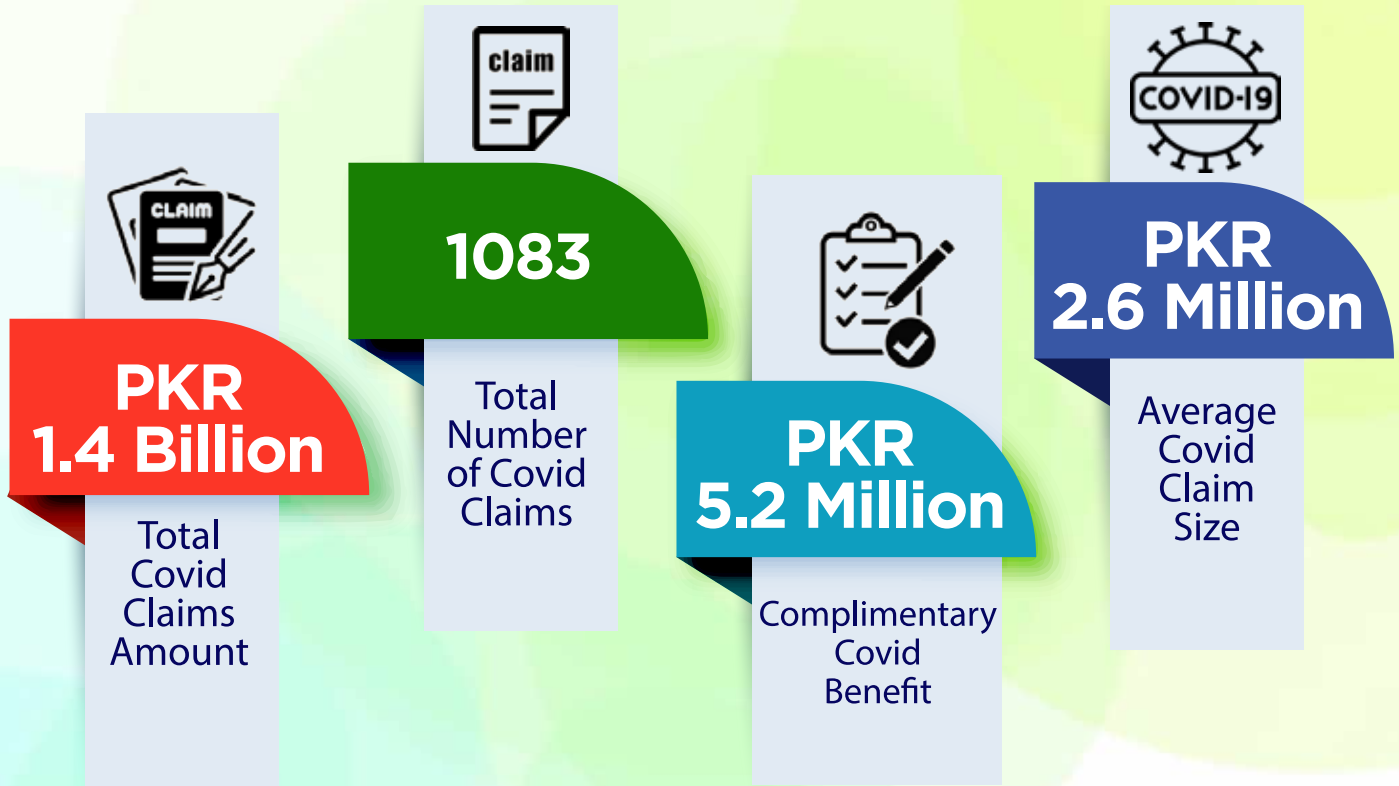


MINOR SURGICAL
MEDICAL PROCEDURE

*THIS DOES NOT INCLUDE MATURITY CLAIMS

OVERVIEW 2022

COVID CLAIMS



REGION-WISE COVID CLAIMS DISTRIBUTION



TESTIMONIALS



SURENDAR KUMAR

CONSTRUCTION COMPANY OWNER

“

I ENCOUNTERED A LIFE-ALTERING MOMENT WHEN I WAS DIAGNOSED WITH A CRITICAL ILLNESS THAT NECESSITATED TREATMENT ABROAD. THAT IS WHEN MY PRIOR INVESTMENT IN THE INSURANCE POLICY PROVED TO BE A WISE DECISION. NOT ONLY DID THE POLICY PROVIDE CRUCIAL FINANCIAL SUPPORT TO ALLEVIATE THE BURDEN OF MY MEDICAL EXPENSES, BUT IT ALSO RESULTED IN THE WAIVER OF PREMIUM FOR MY OTHER POLICIES THAT I HAD TAKEN FOR MY CHILDREN. EFU LIFE GAVE ME A SECOND CHANCE AT LIFE. ”



ZARNAK SIDHWA

COOKING EXPERT

“

I AM, A PROFESSIONAL CHEF AND MOTHER OF TWO. DESPITE MY HUSBAND'S INITIAL SKEPTICISM TOWARDS LIFE INSURANCE POLICIES, TRAGEDY STRUCK WHEN HE WAS DIAGNOSED WITH CANCER. FORTUNATELY, THE EDUCATION PLAN THAT HE HAD PURCHASED FOR OUR SON PROVIDED US WITH THE EFU LIFE MONTHLY INCOME BENEFIT. THIS PROVED TO BE A LIFE-CHANGING DECISION FOR US. ADDITIONALLY, THE INSURANCE PAYOUT PROVED INSTRUMENTAL IN FULFILLING MY SON'S DREAM OF ATTENDING MEDICAL COLLEGE. RECOGNIZING THE IMPORTANCE OF FINANCIAL PROTECTION, I WENT ON TO PURCHASE ANOTHER LIFE INSURANCE POLICY WHICH I FEELS IS ESSENTIAL FOR WOMEN TO GAIN FINANCIAL INDEPENDENCE FOR THEIR FAMILIES. ”



LIFE

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase 1, DHA, Karachi.

Call: 021-38696338 Ext:664/665 Fax: (021) 34537519

E-mail: cod@efulife.com Website: www.efulife.com