

CEO MESSAGE

The year 2025 marked another year of resilience, and transformation for EFU General Insurance Limited.



In an increasingly dynamic economic and regulatory environment, we remained steadfast in our commitment to delivering security, financial protection, and peace of mind to our customers across Pakistan.

Throughout the year, we continued to enhance our service capabilities, strengthen operational excellence, and broaden our product offerings to meet the evolving needs of both individual and corporate clients. Our focus on innovation—especially through digital transformation and customer-centric solutions—has allowed us to serve our policyholders more efficiently, transparently, and responsively.

We are also proud of the trust placed in us by our stakeholders, which reflects the collective efforts of our dedicated employees, strategic partners, and loyal customers. With a solid foundation and a forward-looking vision, we remain committed to developing insurance solutions that are relevant, accessible, and value-driven.

As we look ahead to 2026 and beyond, we are confident in our ability to create sustainable value for all stakeholders and contribute meaningfully to the growth of Pakistan's insurance industry.

I would like to extend my sincere appreciation to our customers, shareholders, SECP, business partners, and colleagues for their continued trust and support.

