

## THE SUREST ROAD TO GROWTH LEADS TO THE INDUSTRY THAT'S GROWING

### Growth sector

The Indian life insurance industry has registered steady growth since liberalization in 2000. The industry recorded an average growth of over 40% as of 2007. Between financial years 2003 and 2007, life insurance penetration in India grew from 2.7% to 4.1% of GDP, while it was 1.7% in China.

Life insurance investments are a key contributor to the economic growth in India. Even in times of economic slowdown, the industry, especially in India, has shown resilience and positive business growth.

### Employment potential

Financial services are a sunrise sector in India. The country's insurance industry has played a crucial role in employment generation across large and small cities alike, given that the industry has expanded its network to cover the length and breadth of India.

No wonder, the industry has already generated millions of jobs within a span of few years!

### Insurance is exciting

Insurance jobs are not just about serious number crunching. The sector employs young and vivacious talent from across diverse service sectors. We have people from pharma, retail, ITES, FMCG, hospitality and BFSI sectors. The insurance talent pool comprises experts in business analysis, people management, process analysis, marketing management, financial accounting and other critical business roles.

Insurance business today is thus a population of young professionals demonstrating sustained growth. It is indeed an exciting business!

**Attentive**  
We treat our customers with empathy and consideration, provide personalized advice along their lives and reward their loyalty.

**Reputation in India.** Bharti Enterprises, a large and renowned business house in India with strong presence in telecom, agribusiness and financial services businesses. Bharti is amongst the top 5 most-valued companies in India. Bharti Airtel is one of the leading brands of the Group.

**AXA is world leader in financial protection.** No. 2 in the Fortune Global Insurance Companies, 2007. A global customer and employee base spanning over 60 countries and proven success in new market entry. AXA has set itself a target of "Becoming the Preferred Company by 2012".

### Bharti AXA Life people

We draw expertise from the solid foundations of our partners. **For Bharti AXA Life, Ambition 2012 is to "Become the Preferred Life Insurer in India by 2012".**

Our employee practices contribute to achieving this Ambition, with focus on value-based performance.

Our performance appraisal process therefore evaluates people for functional performance and value-based behaviour.

### ...AND TO THE COMPANY THAT'S GROWING

Within two years of inception, Bharti AXA Life's geographic spread expanded to over 200 branches.

To support this large and growing branch network, the Company's employee strength grew by more than 15 times, making it one of the fastest-expanding life insurers in India.

A complete suite of life insurance products demonstrates its focus on reaching out to customers with a large product basket.

'Business success assured with customer delight.' That's what Bharti AXA Life's brand values deliver.

### The heritage

Bharti AXA Life has globally acclaimed promoters.



BRAND VALUES

**Available**  
We are there when our customers need us and we listen to them, truly.

**Reliable**  
We say what we do and do what we say; we deliver and keep our customers informed, so that they can trust us.

**Professionalism, Integrity, Team Spirit, Innovation, Pragmatism**

Values that build a culture of learning and respect for people - both employees and customers. ISO certification for customer servicing within the first year of operations is testimony to our customer orientation.

### Culture & Environment

A culture that promotes the right balance of value-based behaviour and execution excellence.

Meritocracy opens the doors to wide-ranging opportunities at Bharti AXA Life. Performance and meritocracy with a difference – adding behaviour and demonstration of values to business excellence.

Corporate policies guide and promote meritorious and value-based behaviour, through ethics and compliance guidelines.

### Employee Value Proposition

At Bharti AXA Life we believe that if our employees grow, we grow. A joint effort that grows the business and its people simultaneously. This is the essence of our Employee Value Proposition.

It represents our commitment to our employees, to provide them opportunities for professional and personal growth, while outlining the expectations of the organization.

It represents the desired attitude and behaviour of its people to ensure sustained business growth.

### How we help employees succeed:

-  Empower employees to achieve their best by practicing a delegating and trusting management style
-  Reward employees competitively for their contribution and provide career opportunities
-  Cultivate a learning environment which fosters personal development and professional mobility
-  Respect and value individuals and their diversity of backgrounds and experiences, and support their professional and personal well-being
-  Nurture and support a knowledge sharing culture
-  Inspire employees to constantly strive for high performance
-  Act in line with the Bharti AXA values of professionalism, innovation, pragmatism, team spirit and integrity

### Professional Growth

The partnership approach to growth in the Employee Value Proposition demonstrates itself in the development opportunities that people of Bharti AXA Life have access to.

The bouquet of internal and external training & development programmes provide consistent and continuous development opportunities, to help employees achieve their goals and increase individual contribution to Bharti AXA Life's growth. Development needs are ascertained by conducting a unique Training Need Analysis on every employee to empower them for future growth.

Growth that transcends geographical and functional boundaries. The philosophy of Career Management for Bharti AXA Life employees extends to Bharti and AXA, across their respective

national and global businesses. Employees can explore opportunities in these businesses, besides other functional areas of interest at Bharti AXA Life.

There are Career Management opportunities galore for the meritorious. Working with Bharti AXA Life is exciting and rewarding.

### Rewards & Benefits

Not just empowerment and continued growth, but recognition for people's achievements. People are recognised for skills, experience, energy and enthusiasm. With a basket of reward options, competitive compensation and attractive incentives.

### Engagement Mission

While focused on growth and development, people at Bharti AXA Life enjoy their every work day. Work is Fun here – to make it more exciting, we also have a Fun@Work calendar of events, presenting employees with an enjoyable stint at the Company.

### People Speak



**“** I feel being different/innovative has been one of our key strengths and it will be great if we continue the same way. Our second core value is the R&R (Reward & Recognition) that we conduct giving performers a platform to be the best. Thirdly, the clean transparent culture we have created in the past 3years is something that I feel proud of about Bharti AXA Life. **”**

- Sadiq Din, Asst. Regional Manager  
- DSF, Delhi

**“** Having spent 2½ years in the Company, I am a proud founder member. The key USPs of this Company are - employee-friendly work culture, fairness and transparency at all levels, and an excellent reward and recognition programme, and most importantly, the belief of "YES, WE CAN!" in every Bharti AXA Life employee. **”**

- Indu Nair, Regional Channel Operations  
Manager - East

**“** A professional environment providing ample opportunities to grow, mostly the ones that you have the empowerment to create. A challenging work environment. **”**

- Gaurav Vaidya,  
Product Manager, Corporate Office

# BHARTI AXA LIFE INSURANCE



While on a career journey,  
choose the right employment destination

Participate in the growth story. We welcome talent specialized in Sales, Operations,  
Marketing, Finance, HR, IT and other insurance specific skill zones.  
In the making of a Preferred Employer in India.

You've arrived at a great employment destination.

