
LEADING LIBERTY'S JOURNEY AND TRANSFORMATION

LIKE NEVER-BEFORE IN
THE LAST TWO YEARS





2024

Transformational Success

2024 Snapshot – Tremendous Organisational Success:

Danish led the journey at Liberty Life & Health Insurance through growth, transformation, and purpose-driven impact.

Innovation Excellence

For the 2nd year in a row, we were recognized as the Most Innovative Insurer at IRA's Innovation Awards cementing our innovation focus.

Financial Governance & Reporting

Yet again, we won ICPAU FiRe Awards 2024 (Life Insurance), testifying our robust financial governance, transparency, and accountability.

People at the Heart of Our Success

Recognized as the Best Employer with the highest eNPS among Liberty Africa countries through thoughtful people initiatives such as structured Reward & Recognition programs, revamped onboarding, and a culture of team building and celebrations.

Customer-Centric Transformation

We set up a dedicated Customer Call Center for service and cross-sell and strengthened our NPS to ensure we listen, analyze, and act on feedback. Health business demonstrated best-in-class NPS.

Retail Business Growth

A transformative retail strategy saw us expand our distribution force, launch innovative, market-disrupting products like Kuza Plan and Flexi Protect, grow API multifold, and set up dedicated sales and retail offices. Collaborations with Stanbic Bank (largest bank) and Airtel (15.6 Mn subscribers) for USSD-based Sunset Funeral Plan driving large-scale financial inclusion.

Championing Financial Literacy

We revamped our financial literacy programs, launching initiatives like the Liberty Kuza School Challenge, which sponsors socio-business ideas and empowers the youth.

Digital Impetus

We implemented a modern tech stack to enable a seamless customer journey and operations. Additionally, we launched the CoU App, an innovative digital platform for millions of members.

Data & Analytics Leadership

Established and executed a data-first mandate across Africa Regions, focusing on data quality, security, monetization, and governance.

Exponential Brand Visibility

We achieved exponential brand visibility with a focus on digital and social media, enhancing engagement and monetization.

Giving Back to Society

We partnered with the Church of Uganda (over 13 Mn members) to advance community development across economic, social, financial, and tech dimensions, creating scale & impact.



2023
Business & Inclusion Initiatives

2023

People & Customer Glimpses



Snashot 2023 – Leading & Shaping organizational success (*excerpt from Danish's end year remarks*)

People: Our Greatest Asset

At the heart of our success are our people. Their unwavering commitment and adaptability in the face of change have been nothing short of inspiring. "Take care of your employees, and they'll take care of your business," says Richard Branson, a sentiment that deeply resonates with us. We've strived to foster a culture where each individual feels valued, heard, and empowered to excel. We launched many people centric initiatives including recognition & welcome platforms.

Customers: At the Core of Every Decision

Our customers remained our guiding star, we've embraced a customer-centric approach, ensuring that every product, service, and interaction enriches their experience and provides real value. As Jeff Bezos says, "We see our customers as invited guests to a party, and we are the hosts." This philosophy has been the cornerstone of our customer engagement strategy. Listening, analyzing and taking corrective actions has been the focus for us.

Alliances: Strengthening Bonds

The past year also saw the strengthening of our alliances. From innovative startups (SafeBoda) to established industry leaders (Equity, HFB Banks), we've partnered with a spectrum of organizations, each collaboration bringing us a step closer to realizing our vision of a more protected and empowered society. We also collaborated with the affinity groups for enhanced financial inclusion.

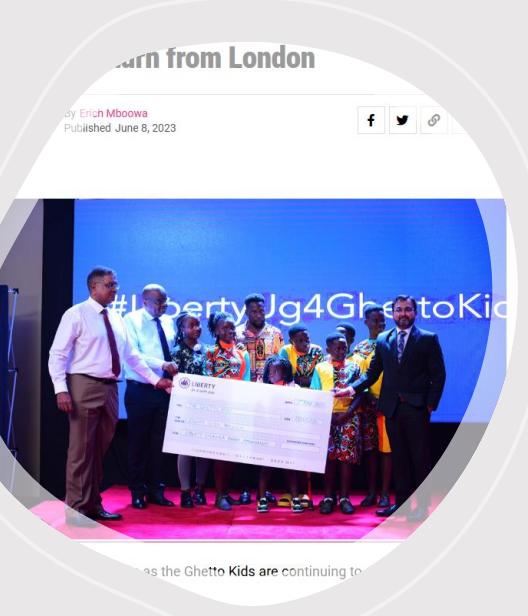
New Engines of Growth: Pioneering into the Future

In terms of growth, we've not only fortified our existing pillars but also ignited new engines. Most of them will see meaningful outcomes in the coming year. Our foray into digital transformation and data-driven decision-making is opening new avenues for growth and efficiency. I also assumed the wider responsibility as Chair, Data & Analytics Committee, LAI.



Caption not available

Liberty Life Assurance Uganda took home a couple of awards on Friday, June 9, 2023. The Insurance Regulatory Authority rewarded the best innovative product and best service provider for the year 2023.



as the Ghetto Kids are continuing to



NEWS



Leadership enabling Initiatives, Product Launches, Awards & CSR

Media Coverage



Emphasizing the plan's unique features, Danish Mohammad Eqbal, the CEO of Liberty Life, highlights, "The Kuza Plan ensures your investments grow even if premium payments stop. We prioritize transparency and flexibility, aiming to provide peace of mind to policyholders and beneficiaries."

Flexibility and convenience is at the core of the Kuza Plan, offering five benefit options to suit varying budgets and preferences. Unlike traditional life Assurance plans, it allows easy access to funds without surrender penalties, empowering individuals to maintain control over their savings.

<https://nilepost.co.ug/index.php/liberty-life-assurance/199909/liberty-launches-new-insurance-plan>

Liberty launches new insurance plan

BUSINESS



Caption not available

WED 15 MAY, 2024 17:02

BY PEDSON NUMBERE

Liberty Life Assurance Uganda has introduced the Kuza Plan, a revolutionary financial product merging savings with life and disability insurance.

Tailored for individuals and businesses alike, the Kuza Plan redefines financial planning with unmatched benefits, flexibility, and peace of mind.

Liberty Uganda, Turaco Insurance Brokers introduce 'Afya Plan': Empowering Ugandans with affordable health insurance plan

by Matooke Republic — July 27, 2023 in Business Reading Time: 3 mins read



RECOMMENDED



PHOTOS: A Pass beats the Midnight Drum Loud and Proud at Serena



No more trials of civilians in military courts—Supreme Court rules

<https://www.matookerepublic.com/20230727/liberty-uganda-turaco-insurance-brokers-introduce-afya-plan-empowering-ugandans-with-affordable-health-insurance-plan/>

Liberty Uganda and Turaco Insurance Brokers Limited, have announced the launch of an insurance product named "Afya Plan" under the slogan 'Your Health, Your Way'. This revolutionary and affordable insurance plan is specially designed to provide individuals and families with a safety net during unforeseen challenges, granting them peace of mind in times of uncertainty.

The Afya Plan offers a lump sum payout in various situations, including hospitalization for three-plus nights and diagnoses of critical illnesses such as stroke, heart valve replacement, Aorta surgery, Valvotomy, coronary angioplasty, stenting, cancer (stages 1-4), kidney failure, major organ transplant, and total incapacitation, among others.

Danish Mohammad Iqbal, the CEO of Liberty Life Assurance Uganda, expressed his enthusiasm about the launch, emphasizing the product's commitment to providing reliable and accessible protection to customers, empowering them to face life's uncertainties with confidence.

<https://www.scoop.co.ug/202306/news/ghetto-kids-land-ambassadorial-role-upon-return-from-london.html>

Ghetto Kids land ambassadorial role upon return from London



By [Erich Mboowa](#)
Published June 8, 2023



Hard work indeed pays as the Ghetto Kids are continuing to enjoy the fruits of their hard work.

Just a day after their return from London where they competed in the Britain's Got Talent 2023 show, Insurance company Liberty Uganda has announced its partnership with the Ghetto Kids as the company's brand ambassadors for the next three years. This was during a welcome breakfast organized by the company for the dance group on Wednesday morning at Sheraton Hotel in Kampala.

The Ghetto Kids have been signed up for Liberty Life's flagship "SOMA" plan which will cater to their education needs for the next three years. According to Liberty Uganda, the "SOMA" plan helps parents plan for their child's education, through small but manageable savings.

While speaking at the event, the Chief Executive Officer of Liberty Uganda Mohammed Danish Eqbal said, "Our association with the Ghetto Kids symbolizes the spirit of Uganda and its vibrant and joyful culture, it symbolizes the fulfillment of dreams, it values perseverance, dedication, commitment, and team spirit."

"We will protect the kids while they are travelling through Liberty General's personal accident cover and I hope they travel a lot and win us more laurels. Liberty Uganda is extremely delighted to have the Ghetto Kids as its brand ambassadors for the next 3 years. We are here to support the dreams and dreams of many such kids who aspire to achieve big in life. Thank you from Uganda, we are all proud," he further remarked.

He concluded by committing to provide a portion of the profits from the SOMA plan towards supporting Ghetto Kids and similar organisations that are enabling the dreams of underprivileged kids.

[independent.co.ug/liberty-life-assurance-uganda-launches-kuza-school-challenge/](https://www.independent.co.ug/liberty-life-assurance-uganda-launches-kuza-school-challenge/)

Liberty Life Assurance Uganda launches Kuza School Challenge

The Independent | September 18, 2024 | Business, NEWS | Leave a comment



Danish Mohammad Eqbal, Principal Officer/CEO of Liberty Life explaining to the students the Liberty Kuza School Challenge with the Head of Marketing at Liberty Life Juliet Murungi Okwi

Kuza School Challenge to Foster Financial Literacy and Social Entrepreneurship in Schools

<https://www.independent.co.ug/liberty-life-assurance-uganda-launches-kuza-school-challenge/>

Kampala, Uganda | THE INDEPENDENT | Liberty Life Assurance Uganda has launched the Kuza School Challenge, a transformative initiative aimed at equipping students with essential financial literacy and entrepreneurship skills. According to officials, the challenge focuses on nurturing a generation that understands the importance of financial discipline, including the skills of making, saving, and growing money while positively impacting their communities.

The inaugural session of this initiative kicked off at Kaboja International School on Saturday 14th 2024 with an informative session. This school is the first to participate in the Kuza School Challenge, setting the stage for the program's expansion into more schools across the country.

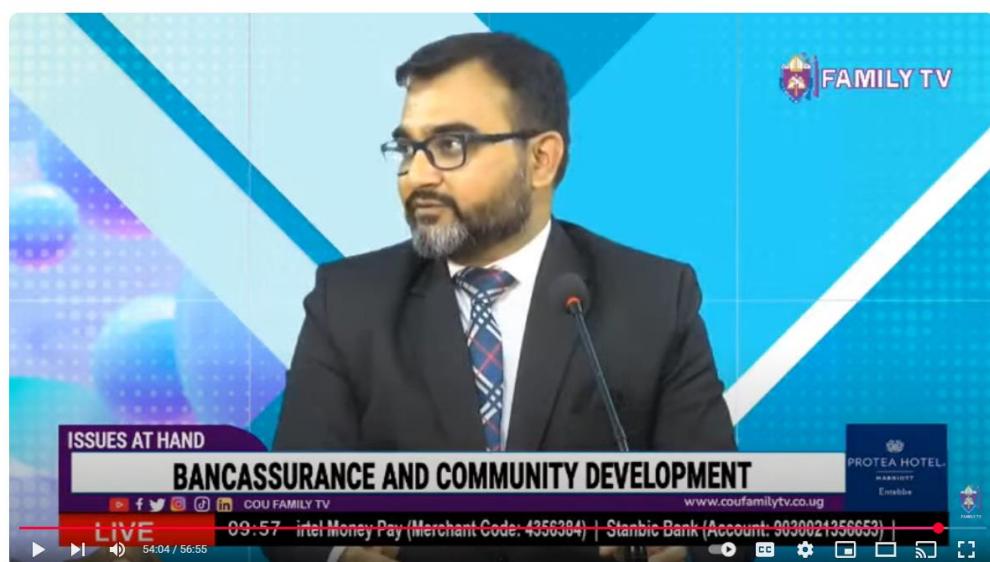
Statistics on financial literacy in Uganda are concerning, with only 32% of Ugandans being financially literate.

Furthermore, according to the World Bank, 70% of micro and small business owners lack basic financial management skills.

Recognizing these gaps, an official said Liberty Life is committed to fostering a mindset of financial discipline among secondary school students.

These students are in their critical formative years, transitioning from primary school to university. This period is ideal for instilling a solid foundation of financial and entrepreneurial skills, helping them think productively and creatively about their future before they even reach high school graduation.

While addressing the students, Danish Mohammad Eqbal, Principal Officer/CEO of Liberty Life, emphasized the importance of leveraging readily available online resources to develop viable business proposals. He encouraged students to dedicate time and effort to finding these resources to create winning ideas. "You're going to come up with a business idea, and the terms and conditions for this idea are that it must solve a community or social issue," he explained.



Bancassurance And Community Development || Sameer Modan & Mohammad Danish - Liberty Life Assurance
COU FamilyTV 16.7K subscribers

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Liberty Uganda @liberty_uganda · Jun 11, 2024

Thinking about your future?
Join Liberty CEO, @dashingdanz007 , for a conversation about the #KuzaPlan on @933kfm at 5 PM on Wednesday, June 12th!

Learn More About How To Secure Your Future With The Kuza Plan
On 93.3 KFM

with Danish Mohammad Eqbal
Chief Executive Officer
Liberty Life Assurance UG

Time : 5 Pm
Date : Wednesday 12th June 2024

93.3 KFM Better Information Best Music

1 4 7 271

Liberty shines at IRA's insurance awards

BUSINESS

<https://nilepost.co.ug/uganda/192139/liberty-shines-at-iras-insurance-awards>



Caption not available

Liberty Life Assurance Uganda took home a couple of awards on Friday night as the Insurance Regulatory Authority rewarded the best innovative players in the country's insurance sector in the year 2023.

SUN 17 MAR, 2024 09:31

BY KENNETH KAZIBWE

Liberty's SafeBoda Insured Plus rides in partnership with Stanbic Bank Uganda was also awarded for being the most innovative bancassurance solution while Liberty's partner, Weerinde Brokers' Munno Mukabi took home the accolade for being the most innovative broker solution.

The deputy speaker of parliament, Thomas Tayebwa who was the chief guest hailed the insurance companies for helping drive penetration of the sector but also protect Ugandans from unforeseen risks.

He also urged insurance companies to be on the lookout for fraudsters in their clients who want to be paid what is not due to them.

The Insurance Regulatory Authority CEO, Alhaj Ibrahim Lubega Kaddunabbi underscored the role of innovation in helping deepen insurance.

"As Insurance Regulatory Authority, we have always believed in pushing the boundaries of what is possible. From leveraging cutting edge technology to enhance customer solutions to serve customer demands, innovation is indeed a very good ingredient for insurance," Kaddunabbi said.

"I want to reaffirm our commitment to push our boundaries to what is possible. Similarly, I want to challenge sector players to embrace change continuously. We should have a future where our industry thrives on innovation and resilience."

Commenting about the three awards won, Liberty Life Assurance Uganda CEO, Mohammad Danish Eqbal said the awards are a testament to the company's efforts in always being ready to introduce products tailor-made for the Ugandan population in terms of insurance.

"We are deeply honored to receive these prestigious innovation awards; this highlights our commitment to innovation and dedication to making a meaningful impact in the lives of those we serve. Insurance should be accessible to everyone, regardless of their economic background. Talks need to transient into action on the ground," Eqbal said.

"I would like to thank our dedicated team, our partners, and our customers for being a part of this incredible journey. Together, we are making a difference"



Liberty Uganda
@liberty_uganda



...

We're excited to be honored as the 2024 Financial Reporting Award winner for Life Business! 🎉🏆

A huge thank you to our valued clients, [#partners](#), and the ICPAU for this recognition. This award inspires us to keep pushing the boundaries of excellence in [#financial](#) reporting.



9:24 PM · Nov 6, 2024 · 347 Views



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5



9



<https://nilepost.co.ug/news/205827/stanbic-liberty-insurance-donate-400-bags-of-cement-to-gayaza-church-of-uganda>

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NEWS ▾ BUSINESS EDUCATION HEALTH ▾ CRIME POLITICS OPINIONS ▾ SPORTS

Stanbic , Liberty Insurance donate 400 bags of cement to Gayaza Church of Uganda

NEWS

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Stanbic Bank Uganda and Liberty Insurance Uganda have come together to contribute 400 bags of cement to the redevelopment of St Andrew's Archdeacon Church of Uganda, Gayaza.

It is aimed at enhancing the infrastructure of church facilities and thereby supporting their role as centres of spiritual growth and community well-being.

Keep Reading

- Stanbic donates medical equipment to UPDF ahead of Tarehe Sita celebrations
- Stanbic Bank rolls out new campaign to ease credit access for women, youth
- Liberty Uganda partners with Nnaabagereka Foundation to empower youths at Ekisaakaate
- Police thwart Bank robbery at Acacia Mall

The cement bags' contribution was handed over during a ceremony at St Andrews Gayaza Church of Uganda by Sameer Modan - Head Distribution, Insurance and Asset Management in Africa Regions - Stanbic and Liberty Africa Insurance; Mohammad Danish Eqbal - CEO of Liberty Life Assurance, and Peter Makhanu - MD of Liberty General Insurance.

The church was represented by the Diocesan Secretary for the diocese of Namirembe Rev Canon Henry Segawa and a provincial board member of

KIDO, Archdeacon of Gayaza , Venerable Dunstan Mazinga and the head of Laity; Mr Paul Kulubya.

"Liberty Uganda is privileged to partner with the esteemed Church of Uganda, and we are committed not only to support build structures but to build futures—futures where every member of this community can thrive and flourish. It is through initiatives like these that we fulfil our responsibility as corporate citizens and stewards of social progress,"CEO of Liberty Life Assurance, Mohammad Danish said.

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Gen AI:
Enterprise Strategy Primer
for CXO's & Senior Leaders.

Danish Eqbal
Standard Bank Group

The Role Of Insurance In Supporting Uganda's Sustainable Development Goals (SDGS).

NTV TONIGHT-BUSINESS NEWS

Friday
21st APRIL

Time
9PM (EAT)

MOHAMMAD DANISH EQBAL
CHIEF EXECUTIVE OFFICER
(Liberty Life Assurance Uganda Limited)

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NEWSLETTER ...

The Generative Executive TGEx

Quick insights on AI / ML, Gen AI, data and digital for aspiring CXOs / CXOs like you

By Mohammad Danish Eqbal ACMA CGMA® PMP® F...
Chief Executive Officer at Liberty Uganda | Chair - Data... Published biweekly **1,044 subscribers**

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Thought Leadership and Influencer

<https://www.ntv.co.ug/ug/news/national/can-companies-allocate-a-portion-of-their-profits-to-sdgs--4208414>



Fri Apr 21, 2023

[Watch the Video](#)

Can companies allocate a portion of their profits to SDGs?

Large small and medium enterprises in Uganda must collectively bear the cost of delivering sustainable development goals, in order to drive the quick attainment of the global development agenda. According to Mohammad Danish Eqbal the Chief Executive Officer of Liberty Life Assurance, innovation in the private sector is a prerequisite for achieving the 17 SDGs. He is also urging the government to address the cost of insurance through fare policies on products.



3AI Knowledge Insights Series

#132

Enabling Insurance with Data & AI Innovations



**Mohammad
Danish Eqbal**
Chief Executive Officer
Liberty Uganda

 Sunday, 30th April 2023
11:00am - 12:00pm IST

www.3ai.in India's largest platform for AI & Analytics leaders, professionals & aspirants

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Standard Bank Group

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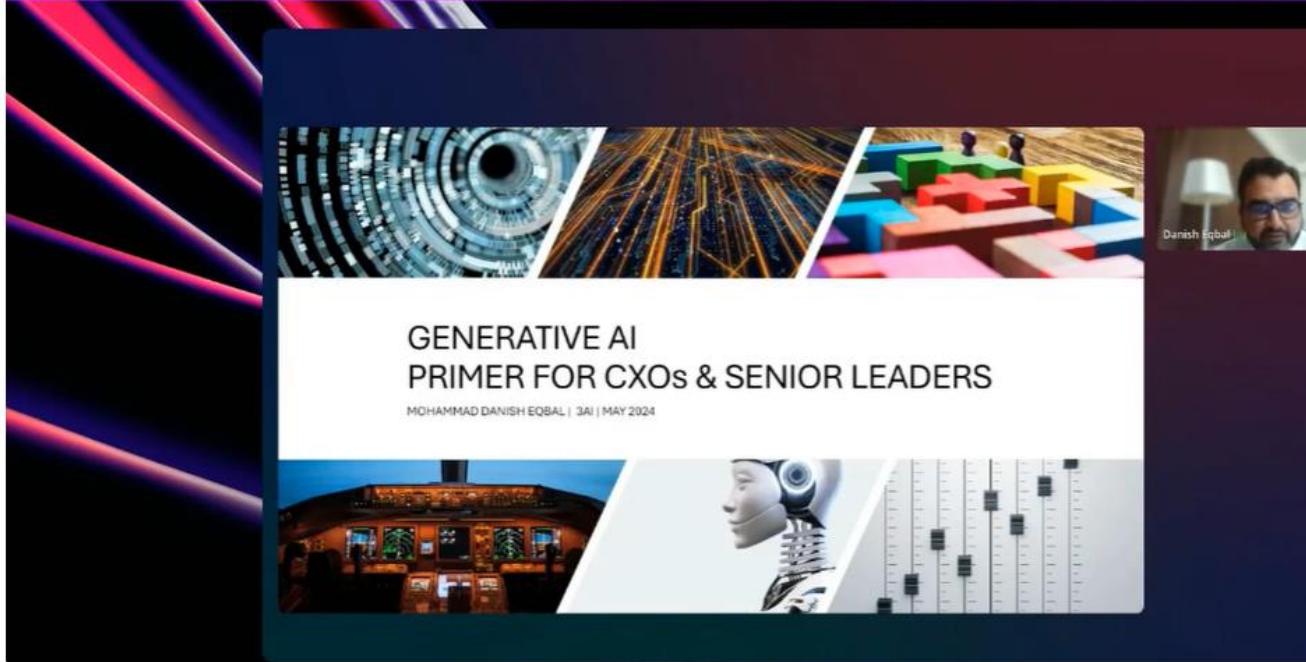
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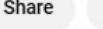
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22, 23 & 24 May 2024


GENERATIVE AI PRIMER FOR CXOs & SENIOR LEADERS
MOHAMMAD DANISH EQBAL | 3AI | MAY 2024

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[**Watch the Video**](#)

The image shows a YouTube video player interface. At the top left is the YouTube logo. To its right is a search bar with a magnifying glass icon. Below the search bar is a navigation bar with icons for back, forward, and other controls. The main content area features a banner for the 'Clarion Leadership Roundtable Series Edition-II' with the title 'AI & Analytics in Insurance – Accelerating Business Transformation' and the website 'www.3ai.in'. The banner includes four video thumbnails of speakers: Danish Eqbal Mohammad, Pritam Banerjee, Dwiraj Bose, and Subhobroto Ghosh. Below the banner is a video frame showing the four speakers in a grid. The video player has a progress bar at the bottom indicating it is at 5:05 / 59:38. At the bottom of the video player are standard YouTube interaction buttons for like, share, download, and save.

[Watch the Video](#)

3AI Clarion Leadership Roundtable Series
AI & Analytics in Insurance – Accelerating Business Transformation

Speakers:

- Subhobroto Ghosh, Head – Data & Analytics, Allstate India
- Dwiraj Bose, President and Head - Data Science & Analytics, Bajaj Allianz
- Pritam Banerjee, AVP - Advanced Analytics, Chubb
- Mohammad Danish Eqbal ACMA CGMA PMP® MBA FLMI FII, Head - Advanced Analytics, Tata AIA

3AI: India's largest platform for AI & Analytics aspirants & professionals have come together to unveil a unique and differentiated roundtable series: 3AI Clarion Leadership Roundtable that will focus on exploring capabilities, applications, use cases of AI adoption in multiple industries coupled with recommending the AI journey roadmap for accomplishing transformation & innovation. The roundtable will also discuss the upcoming AI opportunities for the new age and existing professionals on the business, domain, technology and functional side and will also relay the requisite competencies and proficiencies that the aspirants and existing workforce need to develop to excel in the AI arena. The roundtable series speakers will consist of top-of-the-line, accomplished thought leaders, experts & practitioners from AI & Analytics spheres. A must attend series that promises to be riveting & engaging and will provide an ample set of takeaways to the participants.

AI & Analytics have great potential to transform the Insurance industry. Adoption of AI in Insurance firms can help meet strategic objectives like enhancing customer experience, cost and efficiency optimization, delivering personalized service and improving speed-to-market for offerings. AI-led transformation of the insurance sector can also enable firms to keep pace with changing regulations and counter competition from new entrants. To ensure a seamless transition, Insurance firms must adopt an approach considering three crucial dimensions:

1. Analyzing the existing state of the business area and identifying the key transformation objectives
2. Reimagining the business area and identifying the right human-machine interplay
3. Delivering business value

You reposted

NBS Television @nbstv · Mar 28, 2023

How insurance companies are fostering innovation and HR best practices.

Don't miss #NBSBusiness Perspective Twitter space tonight at 7:00 pm

Hosted by @jacklinamutesi

x.com/i/spaces/1dRKZ...

#NBSUpdates

Live on NBS TV - Twitter Space

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BUSINESS PERSPECTIVE

TOPIC How insurance companies are fostering innovation and HR best practices

HOST Jackie Mutesi

TUE | 28TH MAR. 2023 7PM

#NBSBusiness

BUSINESS PERSPECTIVE

TOPIC How insurance companies are fostering innovation and HR best practices

GUEST Mohammad Danish Eqbal
Chief Executive Officer | Liberty Life Assurance Uganda

TUE | 28TH MAR. 2023 7PM

#NBSBusiness

8 29 5.3K

on @ntvuganda News business segment to give his thoughts on The Role Of Insurance In Supporting Uganda's Sustainable Development Goals. Tune in at 9pm.

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Turning on your world

**The Role Of Insurance In Supporting
Uganda's Sustainable Development
Goals (SDGS).**

NTV TONIGHT-BUSINESS NEWS

Friday

21st APRIL

Time

9PM (EAT)

MOHAMMAD DANISH EQBAL
CHIEF EXECUTIVE OFFICER
(Liberty Life Assurance Uganda Limited)

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 NEWSLETTER



The Generative Executive TGEx

Quick insights on AI / ML, Gen AI, data and digital for aspiring CXOs / CXOs like you



By Mohammad Danish Eqbal ACMA CGMA® PMP® F...
Chief Executive Officer at Liberty Uganda | Chair - Data...

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Mohammad Danish Eqbal ACMA CGMA® PMP® FLMI FIII

Chief Executive Officer at Liberty Uganda | Chair - Data & Analytics - ...

1w • Edited •

Here are my views on the Insurance Industry in Uganda and the strong waves it is expected to make in 2025. What are your views on the future ahead, and which areas can make most impact as we all sail forward, ...[more](#)



Uganda's Insurance Industry: Sailing Ahead Stronger in 2025

Mohammad Danish Eqbal ACMA CGMA® PMP® FLMI FIII on LinkedIn • 5 min read

As I complete my second year as the Chief Executive Officer of Liberty Life Assurance Uga...

Rtn Marion Mlama Dip CII and 46 others

11 comments

[Read my article published on Uganda's Insurance Industry and Outlook](#)



PEOPLE CENTRIC EXECUTIVE **CASE STUDY**

PROMOTING HIGHLY ENGAGED
AND POSITIVE WORK CULTURE

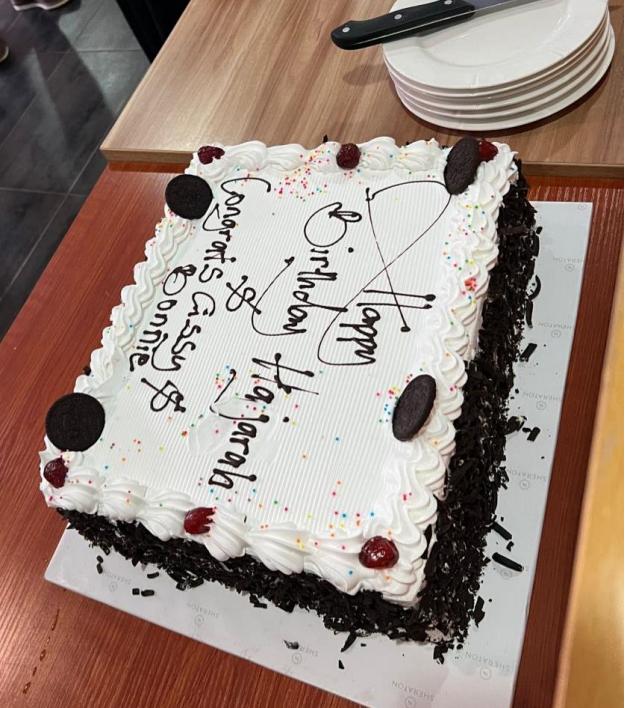


**Introduced revamped
onboarding 'Karibu, Welcome!'**

For new joiners

**Instituted HR
function (HR
Manager) for
Liberty Life,
Health and
General
Businesses**





Culture of Celebrations
Birthday and achievement celebrations

Reward & Recognition Focus

Introduced Quarterly and Annual **Bravo** Program for both Sales and Support Staff – Individual





Bravo!
Team Awards

Leading by Example

Actively led and participated
in Company Events



Celebrated team's personal milestones

Pics from Driver's
Wedding





Mother's and Father's Day Celebrations

Enhancing Collaboration and Building a High- Performing Team as One Liberty.

Joint team building event and Sports gala as the most engaged team on the day.



Prioritizing Employee Wellness

Professional fitness and physical wellness training (twice every week)

Webinar and resources on employee well being

3rd party EAP to support wellness



A screenshot of a video player interface. The main title reads "Mental Exhaustion: Balancing Boundaries and Boosting Mental Well-being". Below the title is a photograph of a person standing with arms raised on a grassy hillside. The video player shows a progress bar at 0:07 / 59:24, and various control icons like play, volume, and settings. In the top right corner of the video frame, there is a small inset video showing a man wearing headphones and glasses.



PERFORMANCE CULTURE RESET INITIATIVE – EXCO MEMBERS

https://linktr.ee/liberty_uganda



EXCO RETREAT

We had an enriching retreat at Great Outdoors Kalanamu! Liberty Uganda's EXCO team came together on February 5-6 to fortify bonds and build strategy for a successful 2024. From team-building puzzles to brain-boosting games, we united to set the pace for innovation and collaboration. Here's to a year of synergy and achievement ahead!

<https://shorturl.at/eyLTV>



OUR PLEDGE

We, the Executive Committee of Liberty Life Assurance Uganda Limited, solemnly pledge to uphold unity within our organization, guided by our Vision, Mission and Values. We dedicate ourselves to fostering an environment of excellence and accountability.

We pledge to cultivate a culture of high-performance, where discipline is paramount, not only among our teams but also in our interactions with clients. Our commitment extends beyond mere tasks; we are dedicated to promoting the overall well-being of our teams.

As leaders, we pledge to communicate effectively, empower our teams, and take full ownership of our responsibilities, as well as the success of our teams.

With unwavering sincerity and determination, we pledge to lead by example, inspire greatness, and drive Liberty Life Assurance Uganda Limited to new heights of achievement and prosperity."

**Cultural Integration:
Stanbic Year End Party
where Liberty teams were
invited and well recognized
by CE Anne Juuko**





Year End Bravo Awards for exceptional performance

Long-tenure recognitions



Year End One Liberty Party

**Active Leadership
Involvement**



LLAU Employee
Engagement: No.1
among LAI countries with
huge jump from 41 to 58
eNPS in one year

One Liberty



One Team