



Pakistan Insurance Institute Quarterly Newsletter

# INSURE

Issue 32, December 2020



# PII

Pakistan Insurance Institute  
Since 1951

## CONTENTS

"Celebrate endings—for  
they precede new  
beginnings."

*Jonathan Huie*

02

Interview with  
**Mr. Taher G. Sachak**  
*Chief Executive & MD*  
*EFU Life Assurance*

08

Calendar 2021

12

Electric Vehicle Insurances

15

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A portrait of Mr. Taher G. Sachak, a middle-aged man with grey hair, a mustache, and glasses, wearing a dark suit, a light blue shirt, and a patterned tie. He is looking slightly to the right of the camera with a neutral expression. The background is blurred, showing what appears to be a flag and some architectural elements.

Interview with

# Mr. Taher G. Sachak

Chief Executive & Managing Director  
EFU Life Assurance Limited

Mr. Taher G. Sachak has studied in UK and is a graduate in Business Studies from Bournemouth University, and also has a post-graduate Diploma in Management Studies from Liverpool University. Following his studies, he joined the British Civil Service and after 5 years decided to pursue a career in life assurance. He held executive positions in major UK Life Assurance Companies, Allied Dunbar, Trident Life and finally Century Life before coming to Pakistan in 1994 to join EFU Life.

He is Chief Executive & Managing Director of EFU Life Assurance Limited and Vice Chairman of Allianz EFU Health. He is also a “Certified Director” from Pakistan Institute of Corporate Governance.

Mr. Taher G Sachak has always contributed to the knowledge sharing activities of Pakistan Insurance Institute and has been member of the council of the Institute 2016 - 2019 and has been elected its Chairman for the years 2016 - 2018.

**Insure:** Tell us about your professional career and how did you land in Insurance?

**Taher G. Sachak:** I started my professional career in the UK. I was in the Civil service for about 5 years in the Department of Health and Social Security.

For family reasons I decided to relocate from London to Bristol and as I was not immediately able to get a transfer within the Civil Service, an acquaintance of mine who was working for a life assurance company called Allied Dunbar, suggested that whilst I was looking for employment, I join his company! They say the best things happen by accident! I joined Allied Dunbar as a salesman and then after two years was transferred to the company’s Training and Development division.

**Insure:** Most of your life has been spent in the UK. What made you decide to come to Pakistan? Do you think it was a right decision?

**Taher G. Sachak:** Our late founding Chairman, Mr. Roshen Ali Bhimjee and I had met while I was living in London.

When he obtained the license for a private sector life company to operate in the market, he asked me to come on a consultancy basis for two weeks, to help him put together a business plan, design products, how to establish a distribution footprint etc, Those initial two weeks have now extended to over 26 years! The rest as they say is history!

When I took charge of the Company, there were only ten employees then. We started from one small room, and here we are now managing funds in excess of Rs135 billion!

**Insure:** What has kept you going? Tell us about your experience

**Taher G. Sachak:** The Company philosophy! The pledge that was passed by Mr. Bhimjee and the Board of Directors in the first meeting of EFU Life, even before I had joined, states that this Company will be about service to humanity, and not just about profit and that in essence continues to drive us even today.

And, of course, the challenge -- to be able to develop a Company from scratch in an environment which was completely new to me and to compete with the state owned giant, to have

the opportunity to introduce new innovative products and services not previously available in Pakistan.

**Insure:** Can you name a person who has had a tremendous impact on you as a leader? Maybe someone who has been a mentor to you? How did this person impact your life?

**Taher G. Sachak:** In my initial years, Mr. Roshen Ali Bhimjee had been instrumental in helping me transition from UK to my move to Pakistan. He had been a mentor to me, and I had taken inspiration from Bhimjee Saheb's vision, his passion for life insurance and courage to start a long-term venture of setting up EFU Life when he was in his 70's.

That responsibility of mentorship was then taken up by Mr. Saifuddin Zoomkawala, to whom I owe a great deal.

**Insure:** How geared up is EFU Life for sustainability of business in the future? How is the Company preparing to adopt the change?

**Taher G. Sachak:** As a Company with a long-term vision, we are constantly adopting new ways of doing business, with focus on technology in our core business operations as well as in front end sales and services to clients.

The main task that lies ahead for us for future growth is to further expand our network and strengthen our distribution channels for marketing both our Conventional products and Takaful solutions.





# Insure What's Extraordinary

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SYNERGYDENTAU

Over the last 3 years, EFU Life has focused on developing distribution channels and touchpoints that can impact the masses and help in their social uplift.

We at EFU Life understand that the best offering is not just the product but to take a holistic approach from understanding the needs of the segment, designing a solution, keeping the process robust, and most importantly selecting the right channel all resulting in a positive social impact on the masses.

As an organization that is insuring nearly 4 million lives, we recognize the need for effective business intelligence. The Company is leveraging technology to improve its operational effectiveness in various functions with core features including reporting and analytics to facilitate decision making.

**Insure:** As a leader, how do you encourage creative thinking within your organization?

**Taher G. Sachak:** Creative thinking is not only encouraged but rewarded at EFU Life. There is an open communication across the board, and various forums on which our teams are given opportunities to share their ideas and thoughts. We motivate individuals who come up with winning ideas by actively recognizing creativity, and by also rewarding them.

There is emphasis on cross functional teams, where individuals participate on projects that provide a more holistic view of the organization and where they can learn and develop skills that are beyond their regular roles. This also helps to align them to the overall organization's goals.

Regular training sessions in techniques such as brainstorming, lateral thinking and mind-mapping are conducted to help them develop new skills and boost creative thinking.

**Insure:** Your lessons in leadership. The characteristic that you believe every leader should possess?

**Taher G. Sachak:** I think integrity is very important. As a leader you have to walk the talk- you can't say one thing and be seen to be doing something else. So you have to be a role model in terms of the values that you want people to emulate. Be straight with people. Do not manipulate, as most people will see through that false façade. Honesty is even more critical in an industry like ours, where the business is done on trust and ethics.

Also, continue to stay positive. Look at life as a glass half-full, rather than half-empty.

An effective leader should be able to not only select but develop a qualified and motivated team. Create within the organization a culture in which every individual has a sense of participation, ownership, responsibility, accountability and empowerment. Put together a team of different talents and mindsets to work together towards a common goal.

**Insure:** What is the biggest challenge facing the leaders of today in Pakistan?

**Taher G. Sachak:** Many leaders today use pure authority and not influence to lead! When one uses authority only- one's position as a boss -- those around you will often only do what they are required to do - they



are compliant; managers often end up micro-managing task lists with employees making sure the minimum gets done - not an efficient use of time. However, when you lead from a position of influence, using your relationships and knowledge, people will do their tasks to the best of their ability, and will take ownership of not only their work, but for the Company as a whole.

**Insure:** What is one mistake you see today's leaders are making more frequently than others?

**Taher G. Sachak:** The lack of delegation. Many organizations fail at delegation and grooming future leaders who can lead an organization to achieve even higher benchmarks.

**Insure:** What is the greatest satisfaction from building an Organization?

**Insure:** Do you think your organization is adequately tapping the strengths of the millennial generation? Any advice that you would like to give to this workforce?

Our team is a blend of not only the most seasoned professionals, but also one of the most talented and high-spirited individuals that any Company could hope to have.

The average age of our team is 30 years, which makes us a pretty young Company, which is great because I know that the brand EFU Life will only grow stronger in the hands of these young emerging leaders of tomorrow.

My advice to all is, "Be positive; believe in yourself and have high expectations. Do not listen to those



**Taher G. Sachak:** I think seeing the people who work with us change in terms of their mindset, their expectations of what they want out of life. Seeing a sales consultant joining us on Rs.5,000 a month and now earning five lakhs a month, and the resultant transformational change that takes place because these are people who now can send their children to better schools, move into better houses etc. This generational change you see in their children and their higher expectations of life is what gives me the greatest satisfaction.

If you look at the number of people, that are associated with EFU Life, including our distribution channels, it's about 10,000 staff, so we've come a long way from our early small beginnings, and I hope by being associated with us we have played a positive role in their life.

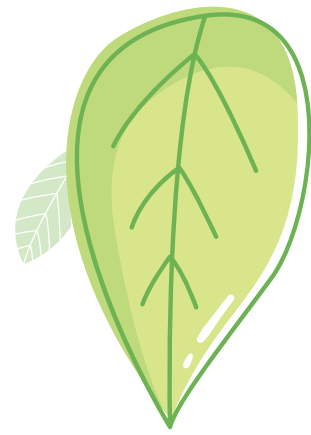
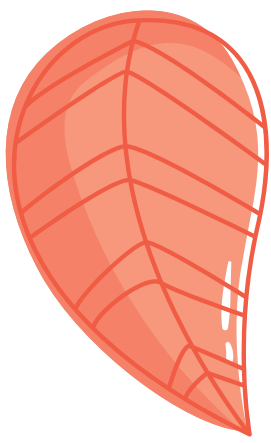
who tell you that you cannot achieve your goals. Dream big, work hard to achieve your goals because the only one standing in your way to success is you."

**Insure:** Your outlook for a prosperous Pakistan

**Taher G. Sachak:** Real strategic depth comes from building your own population. 60% of our population is under 30. That is either tremendous human capital, or a huge burden if not utilised properly. We have as a country, unfortunately, not done a good job to date in developing the potential of our youth. As a society we need to take charge of our own destiny Too many people are waiting for someone else to take charge and make a difference before they get involved! Any change needs to start with you, no matter how small. Do not wait for others- make a difference and leave a legacy.



2021



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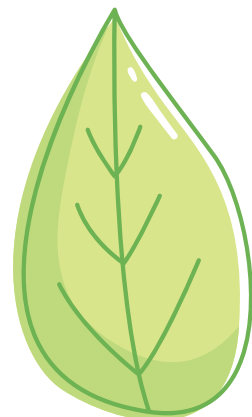
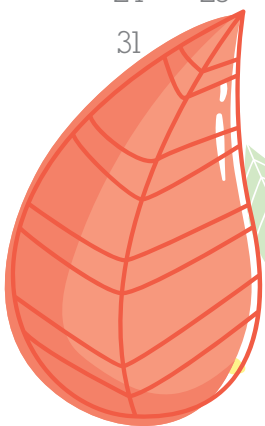
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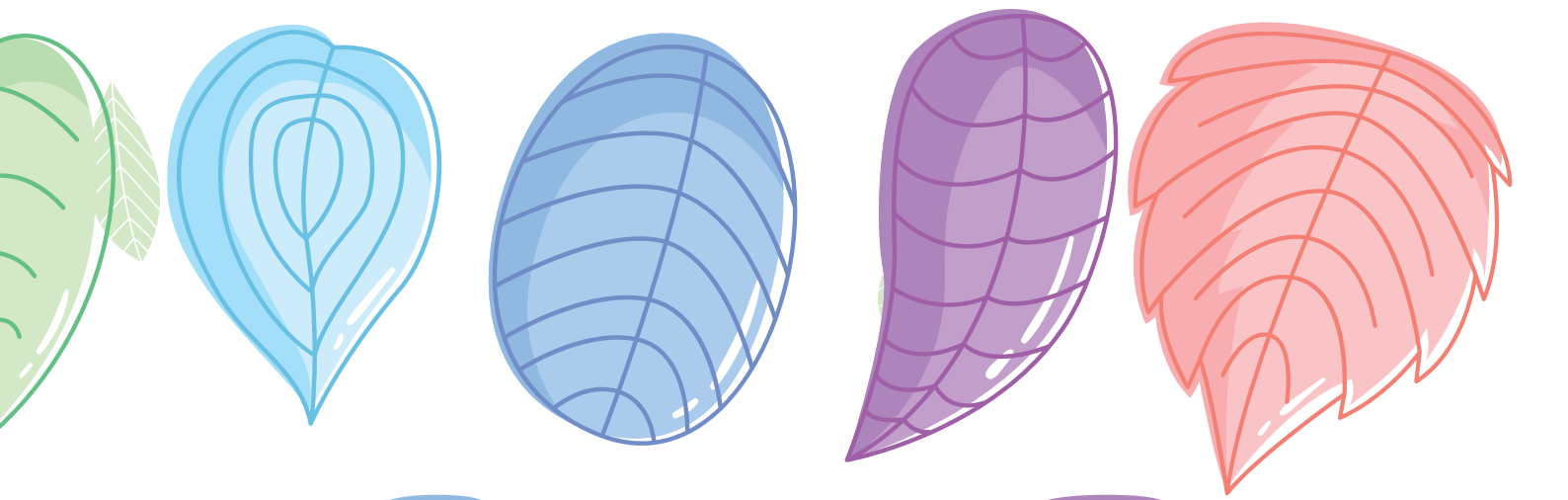
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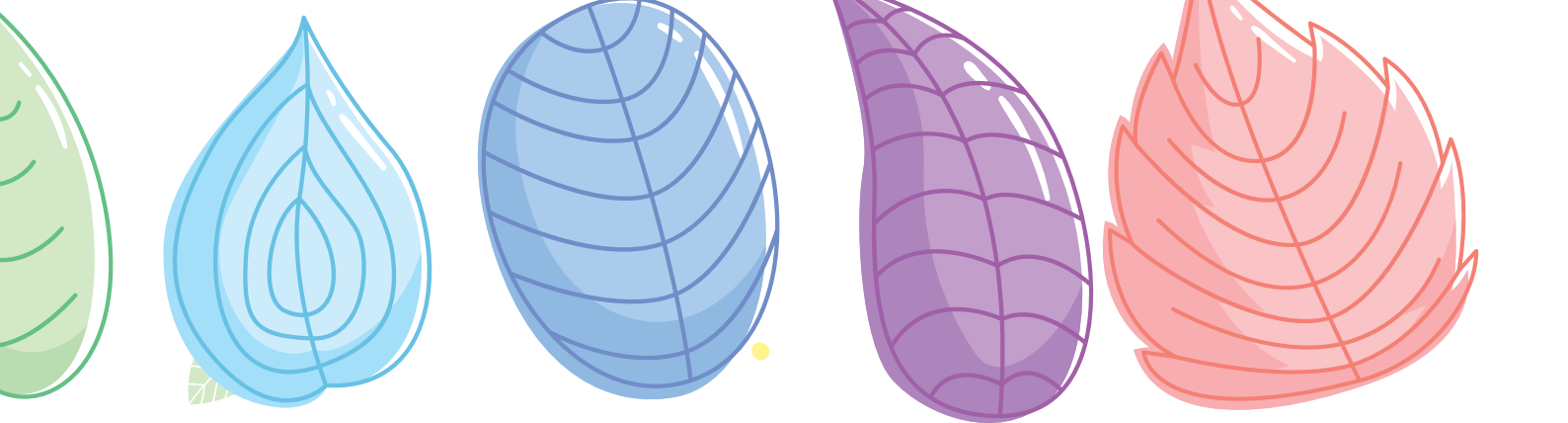
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2021



# THE NEW LOOK OF PASSION



Keeping up with the changing times, our identity has evolved.  
It is reflective of our renewed passion, utmost commitment, and a  
never-ending pursuit for the growth and prosperity of those we serve.





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General

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higher, it's good to have  
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# Electric Vehicle Insurances

Since the dawn of humanity, mobility has been the pinnacle of socioeconomic development. The energy that people have put into the development of dependable and affordable mobility is unmatched. The mass production of automobiles opened avenues that were potentially out of reach and matter of dreams. The automobile has been on the forefront of the economic development in the west, and it is this dependence on automobiles that has led people to develop vehicles beyond logistic solutions to a point where they have become a part of daily life. The development and evolution of the vehicles have proven its potential time and again.

The automotive world now, is changing and transforming with every eye blink, such transformations and innovations are still unprecedented, with new manufacturing techniques and all new materials, the automotive world is coming to a summit where all the conventional ideologies will once again become obsolete.

The biggest and most relevant change in the automotive world is the introduction and mass production of all-electric vehicles. Simply put, a vehicle that does not operate on an internal combustion engine, rather uses an electric motor and batteries to power itself. This new technology has changed the way vehicles are being produced, sold and driven. It has catapulted the industry into an era where possibilities and potentials are endless.



The new reforms in the environmental laws and the push from the governments and the environmental agencies around the world are working as catalyst for such electric vehicles, and their numbers will only increase. The technology involved has impacted the whole supply chain of parts for manufacturers, but the impact is not limited to the manufacturers and owners, the service providers such as Insurance Companies will need to study the new trends and risks that comes attached.



Since electric vehicles can be considered a whole new product in an already existing market, some insurance companies may treat them as ordinary vehicles, to their surprise the electric vehicles come with unique set of risks.

The major component on any electric vehicle is the motor and the battery, the big battery packs that store tremendous amounts of energy, posing a potential risk of fire in case of a collision, is only one example of how these new automobiles will react to daily situations.

Since the vehicles are manufactured differently with their unique components, that are propitiatory to the manufacturers, repair costs will be higher and some cases will require a specialist repairer. The traditional workshops will not be able to handle the repairs of the technologically advanced and sophisticated equipment, which will in turn increase the cost of claim per settlement. With the

increasing number of electric vehicles on the road each day, the insurance companies around the world are reviewing and revising their pricing models to cope with the new risks and costs.

It is seen that the insurance premium for electric cars internationally are almost 20 to 21% higher than a gasoline vehicle of the same value, this buffer creates a cushion for the Insurance companies that are providing insurance products for the electric vehicles.



Newer technology has enabled manufacturers to create a wireless connection with their vehicles, and this poses a never anticipated risk of cyber-attacks on vehicles or fleets. Though well connected with the manufacturer and being monitored for discrepancies, such vehicles can fall victim to cyber-attacks, in wake of this threat the Insurers around the world are bound to review their coverages accordingly.

In the midst of all this new technology and the transforming dynamics of the auto industry, the insurance companies will also benefit from the advancement in technologies such as collision mitigation, lane management, self-parking and anti-theft systems will potentially decrease the number of claims, however claims that are intimated will be settled for higher amounts.



The amount of telematic data that the electric cars produce can be used as an insight into the driving habits of the driver, the insurance industry has been promoting usage of telematic equipment in cars to better understand the driving habits and to offer discounted premiums for drivers with good driving records. Modern manufacturers having cyber links to their cars have access to this data and can monitor a particular vehicle, manufacturers such as Tesla Inc is now offering their clients insurance products, with an edge of all the data that they have collected and stored, this will enable Tesla Insurance to form better pricing strategies and be more proactive in suggesting the insurance needs for a particular driver or a group or a community. Since the manufacturers have all the expertise to rebuild the car, repair the damages and data to calculate the trends, they can provide a smarter solution for their clients. Though this may not impact the insurance industry to a greater extent but will definitely start a trend.



The introduction of the EV policy in Pakistan has already started to ease matters. In the year 2020, it was difficult to register electric vehicles in different parts of the country, as the policy was not clearly devised to deal with such matters. However, the increasing interest of the Government of Pakistan, the tax exemptions, the ease of imports and the rising number of prospective electric car buyers in Pakistan along with the decreasing cost of manufacturing around the world will lead Pakistan to receive an influx of electric cars of all categories in the near future. Since the way forward is clearly electric vehicles the Pakistan insurance industry should use these pointers to form and implement better strategies and pricing models which are welcoming and yet profitable. Though Pakistan's electric vehicle market is way behind compared to many countries, this infancy will not last long.

*Syed Zubair Ali*  
*EFU General Insurance*

*Moving ahead  
with changing times*



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Chartered  
Insurance  
Institute  
**Affiliated**



Pakistan Insurance Institute (PII) an affiliate of Chartered Insurance Institute (CII) is pleased to share the changes to the way candidates will receive CII qualification and membership certificates going forward.

From November 2020, certificates for all CII qualifications and memberships will be issued digitally via the secure MyCII web login, and will replace hard copy printed and posted certificates. The new digital certificates are a high quality, print-ready pdf file which is digitally signed and protected by the CII.

Digital certificates offer a number of advantages over printed certificates, and like many other professional bodies, the CII has invested in authentication technology to bring these benefits to you and your colleagues:

- Digital certificates cannot be lost – the owner will always be able to access the valid version via MyCII
- You can rely on the digital authentication to prove the qualification or membership is valid
- Digital certificates will be available immediately upon award, avoiding any delay in printing and posting
- Digital certificates cannot be lost in the post

The new digital document may look different to the candidates from what they have previously seen, and that they will typically receive them by email. Upon receipt candidates will be able to click on a link to authenticate the certificate. CII have also taken the opportunity to rationalise and improve the various different styles and formats of certificates that were previously printed, so the candidates may notice a change to the look, however with the new digital authentication capability, you can always be sure that it is valid.

**THE INSURANCE YOU NEED  
FOR THE SURPRISES YOU DON'T**



The graphic features a central green umbrella with the 'askari' logo. Below it, various icons represent different insurance services: a house with a lightning bolt for 'DISASTER', a person falling for 'INJURY', a person in a wheelchair for 'RISK', a person with a suitcase for 'TRAVEL', a hand holding a house for 'SAFETY', a hand holding a heart for 'CARE', a hand holding a first aid kit for 'MEDICAL', a document for 'POLICY', a motorcycle for 'ACCIDENT', and a car with a fire for 'ACCIDENT'. The word 'INSURANCE' is written in large green letters across the middle. At the bottom right, it says 'WE CARE'.

# 5 Ways To Produce More & Work Less

## TIP # 1



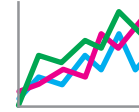
### IDENTIFY 5 "HIGH-RETURN" ACTIVITIES

Choose the 5 tasks that give you the highest return. Focus on the top 3 and look at the bottom 2 if any of the others are on hold due to external factors you can't control, i.e. awaiting a response.



### The 80/20 Rule

Focus your energy on the 20% of activities you do that delivers the 80% of your results.



### Always Adjust

Priorities and projects are always changing so make sure to regularly update your "high-return" activities.



### Track Your Time

Use the digital productivity tool "RescueTime" to track your activity and hold yourself accountable.



### Block Notifications

Turn off distracting notifications and alerts while you're working to avoid getting thrown off task.



## TIP # 2

### IDENTIFY YOUR BIGGEST TIME SINKS

Nowadays it's easier than ever to get distracted. You need to honestly assess how much time you spend on "time sinks" like TV and social media. Work to ruthlessly eliminate time-wasting distractions.

## TIP # 3



### CREATE TO-DO LISTS

Don't store everything in your head. This only clutters your mind and disorganizes your work. Use multiple lists to note and organize everything that comes up or enters your thoughts.



### Use a "SCRUM" Board

This is a highly-effective way to view, manage and report on your to-do lists by using a board and cards.



### The 2-Minute Rule

If a task comes up that will take less than 2 minutes to complete, do it right away, don't add to your list.



### Take a "Real" Break

Don't get sucked into Facebook on your break. Use that time to stretch or just relax.



### Intense Focus

While you're working on a project, do not allow yourself to do anything else but that specific project.



## TIP # 4

### USE THE "POMODORO" TECHNIQUE

According to research, the best way to stay productive throughout the day is the work in 20-25 minute sprints follow by a 5 minute break. This keeps your brain focused on the task at hand without overwhelming.

## TIP # 5



### FOLLOW THE "5X RULE"

This is a simple rule to follow. Basically you need to spend 5x more time doing what brings the best results and spend 5x less time on menial tasks which don't contribute to your bottom line.



### Focus On Results

Work harder to focus on positive outcomes rather than trying to cater for every possible outcome.



### Work / Life Balance

Balance is key to your success so don't completely eliminate doing the things you love outside of work.