



Strategic Committee Meeting held at Bangkok, Thailand

The Strategic Committee meeting was held at Bangkok, Thailand and attended by Senior Executives from Head Office, Northern and Southern Zones.

Advisory Committee:

Hasanali Abdullah, F.C.A.
Mahmood Lotia, A.C.I.I.
Qamber Hamid , L.L.B., L.L.M.
Jaffer Dossa
Shaukat Saeed Ahmed
Darius H. Sidhwa, F.C.I.I.

Feature Writers & Analysts:

Aamer Ali Khan, M.B.A.
Aftab Ahmed, L.L.B
Aftab Fakhruddin, B.E., Dip C.I.I.
Altaf Q. Gokal, F.C.A.
Dr. Ghulam Jaffer, Ph.D
Fatima Bano, M.B.A., A.C.I.I.
Javid Iqbal Barry
Khurram Ali Khan
Mohammad Nasir, M.B.A.
Muhammad Ali Tharani
Muhammad Furqan Ansari
Muhammad H. Hashim, L.L.B.
Muhammad Hussain Khattri
Muhammad Mushtaq
Mohammad Sarfaraz
Muhammad Sohail Nazir
Quaid Johar
S. Anwar Hasnain
Shaheena Ashfaq
S. M. Saleem
S. Shahid Hussain, L.L.B.

Consulting Editors:

Liaquat Ali Khan, F.C.I.I., A.M.P.I.M.
Shabbir H. Kazmi, M.B.A.

Editor:

Muhammad Tariq

Chief Editor:

Muhammad Ilyas Khan, A.C.I.I.

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Congratulations

EFU General successfully complying with the ISO 9001:2008 external surveillance audit.

A post meeting after ISO audit was held at EFU Auditorium, EFU House in Karachi. The auditors Mr. Khalid Aslam Malik and Mr. Aslam Mustafa of URS Consultant carried out ISO audit and issued their audit report after the conclusion meeting.

Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone chaired the meeting. Members Management Representative Committee (Mr. D. H. Sidhwa, Mr. Muhammad Nasir & Mr. Hasan Riaz) and Mr. Ali Ghulam Ali also participated in the meeting. All the Heads of the Departments of Head Office were also presented in the meeting.

The auditors appreciated the combined efforts of all the team members in implementing and running the ISO 9001:2008 Quality Management System (QMS). Not a single non-compliance (NC) was reported, during the course of audit. Auditors thanked all for close cooperation and assistance provided to them.

The auditors not only recommended suggestions to be incorporated but also identified a few opportunities for improvement in their report. It was agreed that the recommendations were mandatory and have to be complied with, but also agreed that these be made part of their agenda for the next surveillance audit.

The meeting was ended on a highly positive note. Mr. Jaffer Dossa presented momentous to the auditors.



Strategic Committee Meeting

The Strategic Committee meeting was held at Bangkok, Thailand and attended by Senior Executives from Head Office, Northern and Southern Zones. The meeting was chaired by Mr. Saifuddin N. Zoomkawala, Chairman and Mr. Hasanali Abdullah, Managing Director. Mr. Rafique R. Bhimjee also attended the meeting.

The meeting reviewed the achievements and explored the challenges facing the Company and suggested strategies for business development and optimizing profitability of the Company.



Mera Pakistan Conference

Speech by
Mr. Saifuddin N. Zoomkawala
Chairman, EFU General Insurance Ltd.



First of all I thank the organizers to invite me to address this august gathering comprising of youth, who feel frustrated and at times disappointed with whatever is happening around them. Their bigger disappointment is, what they have been seeing in the name of democracy. For decades they are told that Pakistan is passing through most critical phase of its existence.

We gained independence after many years of struggle. Motivated by the dreams of Allama Muhammad Iqbal and Quaid-e-Azam, Muhammad Ali Jinnah, the Muslims of India decided that they needed a separate country for their future. Jinnah and Iqbal dreamt of a country where democracy was the way of the government. They believed that there was a definite logic behind demanding a separate country for the Muslims rather they living in one country after the British had left the subcontinent. They sincerely believed that Muslim should be able to create their own culture and economic independence.

The independence was attained at a huge cost of martyrdom of hundreds and thousands of Muslim men, women and children. Most of the youths just can't visualize the tyranny faced by the people of that time. We lost East Pakistan in 1971 but more regrettably we take pride in calling ourselves Punjabi, Pakhtun, Baloch and Sindhi. Those migrating from India have been labeled Muhajir, although most of them were born in Pakistan after the independence.

Therefore, it may be prudent to try to seek replies for three basic questions:

- 1) What was Pakistan few decades ago?
- 2) How much progress has it made over the years?
- 3) What is the true potential of Pakistan?

- 1) When sub-continent was split into India and Pakistan, bulk of Pakistan's share of resources was retained by India, part of it has still not been paid. However, many of the Muslim icons gathered likeminded people to make a new beginning; they were supported by the masses. There was hardly any manufacturing unit at the time of independence and the first ever textile mill was inaugurated by Quaid-e-Azam Mohammad Ali Jinnah. Both Jinnah and Liaquat Ali Khan died in quick succession and those following them failed in managing the nascent country. As a result :
 - a. The first Martial Law was imposed in 1958 and country remained under the rule of General Ayub Khan for ten years.
 - b. The second Martial Law was imposed in 1977 by General Zia-ul-Haq which was also spread over 10 years.
 - c. The third Martial Law was imposed in 1999 by General Pervez Musharraf. Other than that an elected government was installed after fall of Dacca in Pakistan (West Pakistan).
 - d. Two governments each headed by Mian Nawaz Sharif and Benazir Bhutto were dismissed prematurely. Mian Sahib has been elected Prime Minister for the third time and before that Shaukat Aziz, Yousuf Raza Gillani and Pervez Ashraf also remained prime minister. We may not like but economic growth during military regimes has been higher than the rate achieved during the tenure of elected government.
 - e. As regards economic growth the country established textile, sugar, automotive, synthetic fibre and chemical industries and many more. However, bulk of the foreign exchange is earned through export of textiles and clothing products. Petroleum, Oil and Lubricant (POL) still constitute bulk of the imports. The country has been

saved from virtual default due to massive remittances being sent by overseas Pakistani workers.

- 2) While it may be said that Pakistan has achieved reasonably strong GDP growth but benefits have not trickled down to masses. Rich have got richer and poor have got poorer. A large percentage of population still lives below the poverty line, mainly due to uneven distribution of wealth. Revenue collection has remained low because of tax exemptions but more so due to the corrupt tax collection regime. Added to this are extravaganzas of the ruling regime, which prefer to spend borrowed money on their cults, rather than utilizing the scarce funds for the welfare of masses. Nationalization program failed because those made responsible for managing state owned enterprises looted the national exchequer. Now, some state owned enterprises have been privatized, the remaining units still swallow about half a trillion rupees annually.

While Pakistan has been relatively a fast growing economy when compared with other developing countries, it has lagged far behind the dynamic economies of East Asia and China. Pakistan was a leader of the pack in the South Asia until 1990 but others have surpassed it.

Political instability, frequent changes of governments, poor governance, economic sanctions after nuclear explosion, and unfavorable external environment brought about a decline in its GDP growth rates during 90's decade.

- 3) During certain times excellent GDP growth rates have been achieved, this remarkable growth proves that people of Pakistan are hard working but real potential has not been realised as yet. Pakistan is not only rich in natural resources and has reasonably strong industrial base but it is also a natural corridor for trade and energy. Pakistan is the gateway to Central Asia and offers trade opportunities through three of its deep sea ports. The two proposed gas pipelines Iran-Pakistan-India (IPI) and Turkmenistan-Afghanistan-Pakistan-India (TAPI) have to pass through Pakistan. Handling transit trade and fees to be received from the pipelines can yield billions of dollars. The added advantage is that Pakistan could also draw gas from these pipelines.

Now referring to the segment of business which I represent, insurance. In 1947, there were a total of 2 Pakistani companies. Namely Eastern Federal Union (EFU) Insurance of Calcutta and Habib Insurance of Bombay. These two companies migrated to Pakistan. Majority were foreign insurance companies that were operating within the geographical limits of Pakistan. The foreign companies, quite

naturally, dominated the industry and the bulk of the business remained in their hands till 1952.

You will be glad to know that now 99% of non-life and life business is being handled by Pakistani companies. Creation of Takaful companies and grant of permission to conventional insurance companies to open up Takaful windows has opened up new vistas. Islamic banking and Takaful are progressing very fast in Pakistan.

Another factor that will impinge upon the future shape of Pakistan's economy is accelerated investment in human development. In fact, this underdevelopment of human capital is the most daunting challenge facing Pakistan. High population growth – one of the fastest in the world – has given rise to a young dependent population and increased unemployment among the youth. One half of the population is illiterate making it more difficult to impart new skills to the ever-burgeoning Labour force. The average years of schooling remains quite low. Investment in higher education, vocational institutions, science and research has been almost insignificant and has hurt the competitiveness of Pakistani firms in world market. Low level of female education and literacy has made one half of the population less than adequately prepared to participate in the domestic labor markets and deprived the country of many externalities that arise from a literate female population.

A comprehensive package of educational sector reforms, a medium term health strategy, fiscal restructuring and devolution of administrative and financial powers to local government, public-private partnership in delivery of social services, community involvement and participation are some of the ways that need to be put in practice with full commitment.

With good policies, good governance and good luck it will create conditions that are conducive for growth and poverty reduction Pakistan is very much and will remain integrated into the world economy and fully utilize the opportunities thrown open by globalization to benefit its population.

I believe I have been able to convey the message that, our homeland, Pakistan enjoys enormous resources, hardworking people and intelligent future managers like you. Our collective efforts can help in reaching the destination perceived by great leader Quaid-e-Azam, Muhammad Ali Jinnah. We have to follow his teachings faith, discipline and unity.

And Pur Umeed rahen K :

Zara Num Ho Tou Yeh Mittee Bari Zarkhez Hai Saqi

More Extensive Input of Stakeholders Needed to Overcome Insurance Dilemma

*An exclusive interview with
Mr. Mahmood Lotia,
Sr. Deputy Managing Director, EFU General*

by: Shabbir H. Kazmi

How do you review performance of insurance sector in the recent past?

Since financial results for year 2014 have not been released as yet by all the companies, I can talk about performance of the sector during 2013 and compare it with that of 2012. The non-life premium was Rs49.6 billion in 2013 against Rs46.5 billion in 2012, an increase of 6.7%. Figures of NICL are not included as information is not available. As against this, premium collected by life insurance companies increased by 22% to Rs106.7 billion from Rs87.35 billion during the period under review.

Year 2013 was full of turmoil being an election year that also impacted economic activities in the country, whereas in 2014 business activities were driven by the policies of newly elected government. Was a similar trend visible in insurance business?

With the smooth transition of power from one elected to another elected government there were expectations of acceleration of economic activities in the country. While the incumbent government tried to come up with its own economic policies, performance remained subdued due to a number of factors, worst being fiscal deficit and poor law and order situation. With declining oil import bill, there has been a decline in revenue collection. However, the real cause of concern is that prolonged load shedding of electricity and gas is keeping industrial activities subdued. This on one hand leads to decline in government revenue and on the other hand reduction in purchasing power of masses.

One often complains about low insurance penetration in the country. The problem has persisted for decades, has anything been done by insurance companies/IAP to overcome this issue?

The major driver to improve insurance penetration is life insurance which is mostly confined to public sector that controls about 60% of the market share. It is only because of entry of private sector in the late 1990's that this segment is growing at a faster pace. As regards non-life insurance there is very little involvement on personal insurance, which is mainly due to lower disposable income. Awareness is also a major issue that requires major spending on publicity and creating an enabling environment through education. It must be appreciated that low insurance penetration is not due to lack of willingness on the



part of private sector insurance companies. For achieving greater penetration collective efforts are required by all the stakeholders.

Do the insurance companies need support from the government in overcoming this problem?

As insurance pertains to mitigation of risk, awareness has to be created among the masses about the benefit of hedging the risks. There have been various interactions with the insurance regulator but as expressed earlier it needs more extensive participation by all the stakeholders.

You are on various committees constituted by the government i.e. terrorism, Takaful, crop insurance and Act only insurance. Has the government accepted various proposals of these committees?

There are no committees currently working to the best of my knowledge involving private sector Insurers but various committees were formed in the past that compiled recommendations of which Crop Insurance was accepted by the State Bank and all banks when extending agri loans insure the same. As regards terrorism there is no scheme since covers are freely available and most insurance companies underwrite this risk. Takaful rules have been issued for window operations and a number of companies are likely to start Shariah compliant window operations. On Act Insurance I assume you are referring to the Motor Third Party Liability scheme which IAP had proposed in 2008. I believe the issue is once again taken up by the regulators.

The government has recently allowed conventional insurance companies to establish Takaful windows, will this help in achieving greater insurance penetration?

As soon as the market is developed with several more companies doing business we will be able to assess correctly after one year. It is expected however, that Takaful particularly in the life sector would be able to bring those segments of population into the risk mitigation facility, who owing to religious reasons avoid insurance.

Do you subscribe to the suggestion that insurance industry needs an independent regulatory authority, similar to the one operating in India?

I believe the SECP is doing a good job and creating another authority would not necessarily make any material difference in the working or operations of insurance companies. In some other countries e.g. Malaysia insurance is regulated by the central bank so there is no one particular regulator as being the right one.

It is a known fact that insurance companies play major role in capital formation. Doesn't this become a reason for exempting insurance companies from capital gains?

To the best of our knowledge all financial institutions including those involved in capital formation are subject to tax on gains hence it would constitute discrimination for only one sector to be exempt.

Since insurance companies are in risk mitigation business, will it not be more appropriate to bring down corporate tax rate to 15 percent from the existing rate?

As you know tax is applied on profits and while there is volatility of the business it is prudent practice to reserve for unexpected losses/variations hence the various provisioning mechanism in insurance companies protect it in the long run.

Courtesy: Pakistan & Gulf Economist

Pride of EFU Family

A letter of gratitude was sent by Mr. Mian Muhammad Adrees, President, The Federation of Pakistan Chambers of Commerce & Industry (FPCCI) to Dr. Ghulam Jaffer, Sr. Vice President, EFU City Faislaabad Branch.

His letter is being published here for our readers' interest.



Excellent Performance Certificate



Mr. Javed Iqbal Barry, Assistant Executive Director, Central Division (Unit-B) is receiving certificate on excellent performance from Mr. Ghulam Farooq, General Manager, Pak Suzuki Motor Company Limited on the occasion of 5th Import Management Conference held at Movenpick Hotel, Karachi.



Awareness Course on Fire Safety

Under the aegis of Real Estate Department, a number of series of Fire Prevention and Fire Fighting classes were conducted by professional trainers of a leading training company. These sessions were held in the Auditorium of the Company at EFU House, Karachi.

Following were the scope of topics:

Theory with lectures and Videos:

- Concept of Fire
- Chemistry of Fire
- Classification of Fire
- Methods extinguishing Fires
- Fire Extinguishers; First Line of Defense
- Introduction of different types of Fire Extinguishers like Fire Hydrant System, Sprinkler Systems, Fire Alarm System, Chemical based Extinguishers with their specific roles
- Fire Extinguisher Installation and Maintenance
- Emergency Response to Fires
- Extinguishing Fire at work with different Fire Extinguishing methods.

Practical:

Using a Fire Extinguisher with live Fire Fighting.
Evacuation Drill in case of major fire.

Sessions were attended by all support staff as well as officers and senior management.



Workshop 'ISO 9001 : 2008'

Human Resource Department, Head Office in coordination with Southern Zone arranged 'ISO 9001 : 2008 Workshop' for officers of Branches fall under Southern Zone.

Mr. Darius H. Sidhwa, Deputy Executive Director & Management Representative conducted the workshop. This training session was attended 24 officers.



Insurance Awareness to Members of Aga Khan Community "A Missionary Presentation"

Organized by: Aga Khan Economic and Planning Board for Pakistan

Human beings have a right to enjoy a healthy and secure livelihood for which everyone strives hard as part of routine business and household activities. The race to earn a prosperous life is getting accelerated with every passing day and to maintain the speed, we may leave behind our responsibilities to ensure the well being of our loved ones as well as our belongings. This is when we realize the missing facet i.e. Insurance – a lifetime security partner.



Mr. D. H. Sidhwa

With the motive to create Insurance awareness among community members, Aga Khan Economic and Planning Board for Pakistan organized a presentation at Rufaida Auditorium – Aga Khan University Hospital and invited representatives from EFU General Insurance Limited, Adamjee Insurance Company Limited, State Life Insurance and Jubilee General Insurance Limited.

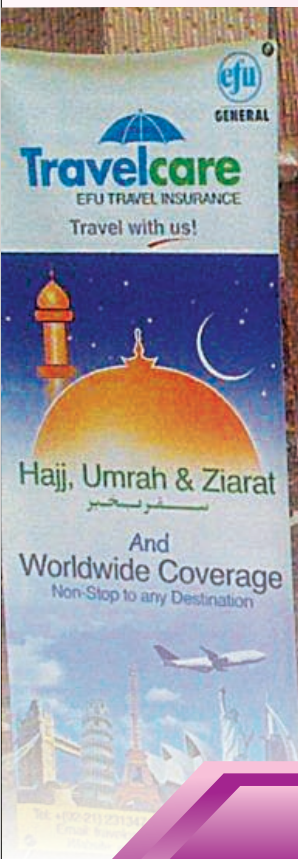
From EFU General Insurance Ltd., Mr. Darius H. Sidhwa and Ms. Fatima Bano Bhanpurwala were nominated to represent the Company. The audience, were first of all briefed by Mr. Darius H. Sidhwa about the strength and the milestones achieved by EFU and he further continued to enlighten the audience with the benefits of Home Insurance. The forum was then handed over to Ms. Fatima Bano and she shared the information on Worldwide Travel Insurance, Students Travel Insurance, Hajj, Umrah and Ziarat Travel Insurance and lastly Personal Accident Insurance.



Ms. Fatima Bano

In the end the community members were invited to the independent information desks arranged by each participating Insurance Company to address their FAQs and they were also provided with the marketing material alongwith the contact details of the presenters.

A note of thanks was shared with the board members of Aga Khan Economic and Planning Board for Pakistan by the Mr. Darius H. Sidhwa and Ms. Fatima Bano Bhanpurwala.



Stall of EFU General Insurance Ltd.
at Aga Khan University Hospital



IT Department Bids Farewell to Mr. Shaikh M. Yousuf

EFU's IT Department, Head Office hosted a farewell party in the honor of Mr. Shaikh Muhammad Yousuf, Vice President. Mr. Hasanali Abdullah, Managing Director graced the occasion. He paid rich tribute to him for his long association with EFU.

Mr. Shaikh M. Yousuf also expressed his feelings and distributed Certificates of Oracle course among their colleagues on behalf of Managing Director.



Mr. Shaikh M. Yousuf distributed Certificates of Oracle to the participants



Mr. Abdul Qadir Mr. Arshad Hameed Mr. Farrukh Qureshi Mr. Farhan Asfi Mr. Ghulam Haider Mr. Hussain Mustafa Mr. Intikhab Ahmed



Mr. Kamil Khan Mr. M. Afzal Mr. Masroor Hussain Mr. Rashid Siddiqi Mr. Sarfaraz Khan Mr. Shahbaz Khan Mr. S. M. Saleem Ms. Sumera

Farewell

Mr. Abdul Wahab Polani, Executive Director (Dev.) presenting farewell gift to Syed Asghar Ali, Deputy Manager, A.W.P Unit. Mr. Abdul Aziz, Vice President can also be seen.



H. R. Department, Head Office organized a farewell in the honor of Syed Manzoor Ali on his retirement. Mr. D. H. Sidhwa, Deputy Executive Director, Mr. Hasan Riaz, Sr. Vice President and other Officials of HR & Central Unit were also present at the Occasion.



Solution Quiz - 15 Marine Insurance

1.	Institute Classification Clause is applicable on shipments by air.	False
2.	Shipment by road from India falls under the category of Inland Transit.	False
3.	RO/RO vessel is specially designed to carry automobiles.	True
4.	Jettison is voluntary throwing overboard of cargo or of ship's material to protect other property.	True
5.	The company providing insurance under a marine policy is called the insured.	False
6.	The person, or firm, to whom a vessel is chartered to by a vessel owner is called charterer.	True
7.	Bulk Cargo is a term used to denote any unpacked dry cargo shipped in bulk such as grain, coal and ore.	True
8.	Shipper is the exporter, consignor or the seller of the goods/cargo.	True
9.	Risk of Piracy is covered under ICC "B".	False
10.	CIF stands for Cost, Insurance & Freight.	True



General Connection 15 YEARS AGO TODAY

Issue No. 23

September 1999

Profitability

Dear Colleagues,

It is vital for an insurer to increase its market share of business. However, it would be of little advantage if it could not do so profitably. Profit is essential for the benefit of our customers, shareholders and employees.

In assessing the future profitability of insurance business, it is necessary to consider trends in premium rates, claims and especially the management expenses.

In the face of adverse trends, profitability may be maintained by changing premium rates, altering the risk cover, packaging policies, management expenses and the similar other factors. Since, these changes and alterations may affect market demand thus, they must be considered in relation to projections of future premium income.

But, ultimately success goes to those who constantly reinvent themselves, and the way they compete in the industry. Paradigm shift is required to get out of stagnation.

With best wishes,

Saifuddin N. Zoomkawala



Members of EFU Crescent Branch on Picnic at Gorakh Hill Station



Recently, the officials of Crescent Branch enjoyed a picnic at Gorakh Hill Station of Sindh.

Gorakh Hill is a Hill Station of Sindh, Pakistan on the elevation of 6000 feet. It is a developing hill station 93-Km away in the north west of Dadu District along with (Khuzdar) Balochistan Border. The highest point of Kirthar Mountain Range in Sindh and a unique adventure point for 'nature lovers'. It is also called 'Murree' of Sindh.

The Gorakh Hill is a rocky area similar to Gilgit areas. In the summer season temperature ranges

between a maximum of 25°C in day time to 5°C at night. Temperatures during winters are well below zero degree with occasional snow fall. It is said that Great Indian Saint from medieval periods; *Sri Gorakhnath ji* had extensively wandered in these regions. That is why, many places are named after him.



The officials of Crescent Branch decided to explore the beauty of Gorakh Hill. We set off late night and arrived at Sehwan Sharif in the early hours of morning and offered Fatiha at the shrine of *Syed Muhammad Usman Marwandi* better known as *Lal Shahbaz Qalandar*. After having breakfast at Shehwan we resumed journey towards Gorakh Hills.

By passing Dadu we took a link road to reach Juhi and then Wahi Pandi. Now, we had to take 4 wheel-drive Jeeps because the roads through mountains are very steep. We passed through fields of mustard. Yellow flowers were dancing in the breeze and the sight was beautiful. The journey through the mountains was really heart taking. At one side there was high mountains and on the other side deep ravine with narrow and curve rocky roads.



As we drove near to the top the weather became chiller. Finally we were at Gorakh Hills in the middle of the day. There is a Rest House with camping facility and we stayed there. The view around Gorakh is splendid. As the sun ended its journey, it became colder. We arranged bonfire and cooked food ourselves. We started for return journey the next day.

Report by: Muhammad Sarfaraz,
Vice President, Crescent Branch

Quiz 16 - Motor Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	Motor third party liability covers loss occurring due to the negligence of the insured.	True	False
2.	In Act liability coverage, insurance for third party bodily injury and death only is mandatory for vehicle owners as per motor vehicle act 1939.	True	False
3.	In market value clause. The payment made will be lesser of the two the sum insured or the market value.	True	False
4.	Motor policy is transferable to any other person without the company's written consent.	True	False
5.	Act Liability Policy only covers theft of the insured vehicle.	True	False
6.	Comprehensive insurance coverage is mandatory by motor vehicle act 1939.	True	False
7.	In insurance private and commercial vehicle are differentiated on the basis of value of vehicle.	True	False
8.	Terrorism premium rate for motorcycle is Rs 200.	True	False
9.	Depreciation percentage for the three years old vehicle is 30%.	True	False
10.	Basic premium rate for motorcycle is Rs 315?	True	False

Terms and Conditions

- ◆ All Officials (Except Motor Department, H.O.) can participate in this contest.
- ◆ Prizes will be awarded to three correct replies. If correct entries are more than three, selection will be by ballot.
- ◆ Correct answers will also be published in General Connection so that participants may tally their entries.
- ◆ Entries will be accepted till 10th July, 2015.
- ◆ This form may be photostated.
- ◆ All entries should be sent to Chief Editor of General Connection.
- ◆ Give your full name, designation and official address in the space provided:

Name: Designation:

Office: Signature:

from the desk of:

Muhammad Tariq
Editor, General Connection

CORRIGENDUM

In issue No. 118 of General Connection a few mistakes needs to be rectified and sincere apologies to all:

- The designation of Mr. Khurram Ali Khan, Senior Executive Director, Head Office was erroneously published as Executive Director instead of Senior Executive Director on Page No. 3.
- Name of Mr. Abdul Ghaffar, Deputy Manager, Finance Department, Head Office was wrongly published as Mr. Abdul Hameed on Page No. 10.

We are extremely sorry for these oversights and sincerely apologies to Mr. Khurram Ali Khan and Mr. Abdul Ghaffar.

Congratulations

Happy
Birthday
to you!



1.	Shahzeb Lodhi	Executive Vice President (Dev.)	Clifton Division	15-Jun
2.	Muhammad Naveed Asghar	Assistant Vice President (Dev.)	Gulberg Arcade Unit	15-Jun
3.	Iftikhar Alam	Deputy Manager	Central Division (Auto Leasing Unit)	15-Jun
4.	Muhammad Waqar	Junior Officer	Finance, Head Office	15-Jun
5.	Tariq Mehmood	Development Officer	Sahiwal Branch	15-Jun
6.	Zahid Hussain	Assistant	Leeds Centre Branch	15-Jun
7.	Aslam A.Ghole	Sr. Executive Vice President	Finance, Head Office	16-Jun
8.	Syed Iftikhar Haider Zaidi	Sr. Executive Vice President (Dev.)	Central Division	16-Jun
9.	Waqas Ahamd Sheikh	Deputy Manager	Islamabad Branch	17-Jun
10.	Asifa Waseem Khan	Assistant Manager	Mehran Branch	17-Jun
11.	Jahangir Anwar Shaikh	Senior Executive Director(Dev.)	Corporate Division (J.P. Unit)	18-Jun
12.	Muhammad Ali	Vice President	I.T., Head Office	18-Jun
13.	Muhammad Nawaz	Assistant Superintendent	Gulberg Branch	18-Jun
14.	Shagufta Asrar Ahmad	Assistant Vice President (Dev.)	Faisalabad Branch	19-Jun
15.	Shahida Aslam	Vice President (Dev.)	S.I.T.E. Division (Auto Leasing Unit)	20-Jun
16.	Ahmed Ali	Manager	Clifton Division	21-Jun
17.	Ishrat Jahan	Assistant Manager	Marine, Head Office	21-Jun
18.	S.M. Adnan Ashraf Jelani	Senior Vice President	Property, Head Office	22-Jun
19.	Muhammad Irfan	Manager	Jinnah Division	22-Jun
20.	Samina Rafi	Manager (Dev.)	Gulberg Arcade Unit	22-Jun
21.	Muhammad Hanif	Junior Assistant Cadre	Property, Head Office	22-Jun
22.	Shazia Rahil Razzak	Executive Vice President (Dev.)	Metropolitan Division	23-Jun
23.	Farrukh Ahmed Qureshi	Vice President	I.T., Head Office	23-Jun
24.	Hassan Abbas	Vice President (Dev.)	S.I.T.E. Division (Auto Leasing Unit)	23-Jun
25.	Asim Shahzad	Executive Officer	Peshawar Branch	23-Jun
26.	Muhammad Kashif	Assistant Manager	Central Division	23-Jun
27.	Muhammad Nadeem	Assistant Superintendent	Marine, Head Office	23-Jun
28.	Syed Ashad Hussain Rizvi	Asst. Executive Director (Dev.)	Corporate Division	24-Jun
29.	Muhammad Salim Babar	Senior Vice President (Dev.)	Leeds Centre Branch	24-Jun
30.	Ali Jasani	Executive Officer	S.I.T.E. Division (Auto Leasing Unit)	24-Jun
31.	Umair Ali Khan	Senior Vice President	Corporate Division	25-Jun
32.	Abdul Hameed	Executive Vice President	Clifton Division	26-Jun
33.	Muhammad Qasim	Deputy Manager	Clifton Division	26-Jun
34.	Suhail Iqbal	Junior Officer	Faisalabad Branch	26-Jun
35.	Nausherwan Haji	Vice President	Lahore Division	27-Jun
36.	Abdul Majeed Qureshi	Manager	Jinnah Division (A.W.P. Unit)	28-Jun
37.	Malik Kashif Ahmed	Executive Officer	Central Division	28-Jun
38.	Terezina D'cunha	Junior Officer	Central Division (Auto Leasing Unit)	28-Jun
39.	Babar Zeeshan	Vice President (Dev.)	Mehran Branch	29-Jun
40.	Shakeel Ahmed	Assistant Manager	Rawalpindi Division	29-Jun
41.	M.Idrees Malik	Executive Officer	Central Division (Auto Leasing Unit)	29-Jun
42.	S. Anwar Hasnain	Executive Vice President	Motor, Head Office	30-Jun
43.	Rao Abdul Hafeez Khan	Senior Vice President	Lahore Division	30-Jun
44.	Shahid Iqbal	Assistant Vice President (Dev.)	Multan Division	30-Jun
45.	Asif Javaid	Development Officer	Al-Muqeet Branch	30-Jun
46.	Abdul Wahab	Executive Officer	Clifton Division	30-Jun
47.	Salman Shams	Executive Officer	Motor, Head Office	30-Jun
48.	Muhammad Kamil Khan	Sr. Executive Vice President	I. T. Department, H.O.	1-Jul
49.	Muhammad Naeem M. Hanif	Sr. Executive Vice President	Denso Hall Branch	1-Jul
50.	Waqar Hasan Qureshi	Vice President (Dev.)	Clifton Division	1-Jul
51.	Muhammad Niamatuallah	Vice President (Dev.)	Clifton Division	1-Jul
52.	Jawed Farooqi	Chief Manager (Dev.)	Jinnah Division	1-Jul
53.	Muhammad Abdullah	Manager (Dev.)	City Karachi	1-Jul
54.	Shah Sultan	Manager (Dev.)	Jinnah Division	1-Jul
55.	Shamim Rizvi	Manager (Dev.)	Clifton Division	1-Jul
56.	Syed Hasan Ali	Manager (Dev.)	Crescent Branch	1-Jul
57.	Muhammad Moizuddin	Deputy Manager	Central Division	1-Jul
58.	Ubaidullah	Deputy Manager	Motor Department, H.O.	1-Jul
59.	S. Asif Azam	Assistant Manager	S.I.T.E. Division	1-Jul
60.	Ali Hussain	Executive Officer	Motor Department, H.O.	1-Jul
61.	Muhammad Adil Ahmed	Executive Officer	Finance Department, H.O.	1-Jul
62.	Muhammad Nehal Alam	Assistant Superintendent	S.I.T.E. Division	1-Jul

Congratulations

*Wishing you success, joy
and happiness always!*

63.	Ahmed Ali Mughal	Assistant Superintendent	Hyderabad Branch	1-Jul
64.	Muhammad Azad Khan	Development Officer	Lahore Division	1-Jul
65.	Muhammad Salahuddin	Development Officer	Denso Hall Branch	1-Jul
66.	Saeed Alam	Assistant	Stationary Department, H.O.	1-Jul
67.	Saeedur Rehman	Assistant	Corporate Division	1-Jul
78.	Zar Jan	Assistant	S.I.T.E. Division	1-Jul
69.	Essa	Junior Assistant Cadre	Central Division	1-Jul
70.	Muhammad Ameen	Junior Assistant Cadre	Multan Division	1-Jul
71.	Muhammad Amin	Junior Assistant Cadre	HR Department, H.O.	1-Jul
72.	Muhammad Aleem	Junior Assistant Cadre	Public Relations Department, H.O.	1-Jul
73.	Muhammad Arif	Junior Assistant Cadre	Stationary Department, H.O.	1-Jul
74.	Muhammad Younus	Junior Assistant Cadre	Clifton Division	1-Jul
75.	Musharraf Khan	Junior Assistant Cadre	M.D's Secretariat, H.O.	1-Jul
76.	Musharaf Zaman	Junior Assistant Cadre	Marine Department, H.O.	1-Jul
77.	Raja Nasir Ali	Junior Assistant Cadre	Miscellaneous Department, H.O.	1-Jul
78.	Sohail	Junior Assistant Cadre	Jinnah Division	1-Jul
79.	Syed Nadeem Ahmed	Junior Assistant Cadre	Clifton Division	1-Jul
80.	Ghaffar Khan	Daftri/Qasid	Rawalpindi Division	1-Jul
81.	Irfanullah	Daftri/Qasid	Jamrud Road Branch	1-Jul
82.	Lal Badshah	Daftri/Qasid	Peshawar Branch	1-Jul
83.	Muhammad Akram	Daftri/Qasid	Leeds Centre Branch	1-Jul
84.	Muhammad Nazir Khan	Daftri/Qasid	Model Branch	1-Jul
85.	Muhammad Saeed	Daftri/Qasid	Faisalabad Branch	1-Jul
86.	Muhammad Saleem	Daftri/Qasid	Rawalpindi Division	1-Jul
87.	Muhammad Sher Ali	Daftri/Qasid	Gulberg Branch	1-Jul
88.	Muhammad Rafique	Daftri/Qasid	Bank Square Branch	1-Jul
89.	Riasat Ali	Daftri/Qasid	Bank Square Branch	1-Jul
90.	Gul Sher Khan	Peon/Naib Qasid	Corporate Division	1-Jul
91.	Yousuf Masih	Sweeper	Personnel & Administration, H.O.	1-Jul
92.	Akhtar Hussain	Chowkidar	Lahore Division	1-Jul
93.	Amin Khan	Chowkidar	Personnel & Administration, H.O.	1-Jul
94.	Nighat Sartaj	Vice President (Dev.)	Clifton Division	2-Jul
95.	Saira Ahmed	Manager (Dev)	Al-Hamd Branch	2-Jul
96.	Jahangir M. Siddiq	Deputy Manager	Metropolitan Division (A. K. Unit)	3-Jul
97.	Waheed Yousaf	Assistant Vice President	Property Department, H.O.	3-Jul
98.	Arshadul Huq	Deputy Manager	I.T. Department, H.O.	4-Jul
99.	Musarrat Zaman Shah	Manager (Dev)	Jinnah Division	4-Jul
100.	Khalid Mahmood	Development Officer	Lahore Division	4-Jul
101.	Wasif Mubeen	Senior Vice President (Dev)	Central Division Unit (A)	5-Jul
102.	Muhammad Shoab	Assistant Vice President	Port View Branch	5-Jul
103.	Saeed Ahmed	Assistant Vice President	Property Department, H.O.	5-Jul
104.	Dr. Kishore Kumar Pagarani	Manager (Dev)	Corporate Division	5-Jul
105.	Saad Iqbal	Junior Officer	Metropolitan Division	5-Jul
106.	Manzoor Ahmed	Development Officer	Al-Falah Branch	5-Jul

Meritorious 25 Years

Mr. Mehmood Ali Khan, Deputy Executive Director (Dev.), Faisalabad Branch presenting Gold Medal and Certificate to Mian Ikramul Ghani, Vice President and Mr. Muhammad Saeed, Daftri.

Mr. Usman Ali Khan, Executive Vice President & Branch Head of Faisalabad Branch can also be seen.



Mr. M. Saeed

Mian Ikramul Ghani

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beyond the ordinary



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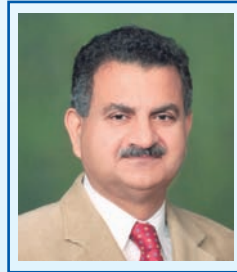
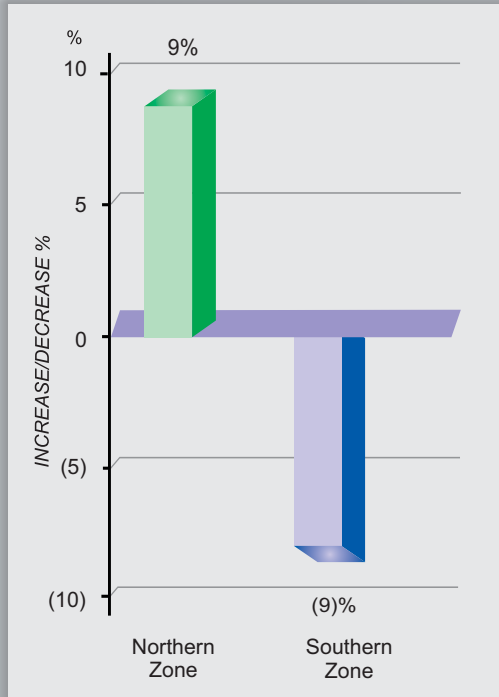
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Growth of Zones

Based on Premium Performance
Upto March 2015 as compared to March 2014



Mr. Qamber Hamid
Sr. Deputy Managing Director
Head of Northern Zone



Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone

Growth of Regions

Based on Premium Performance
Upto March 2015 as compared to March 2014

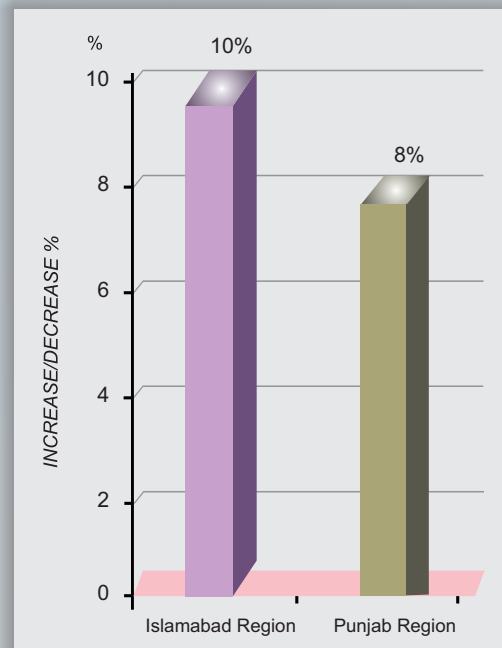
Regional Heads of Northern Zone



Mr. M. Akber Awan
Deputy Managing Director
Islamabad Region

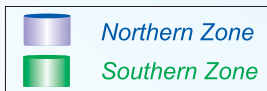
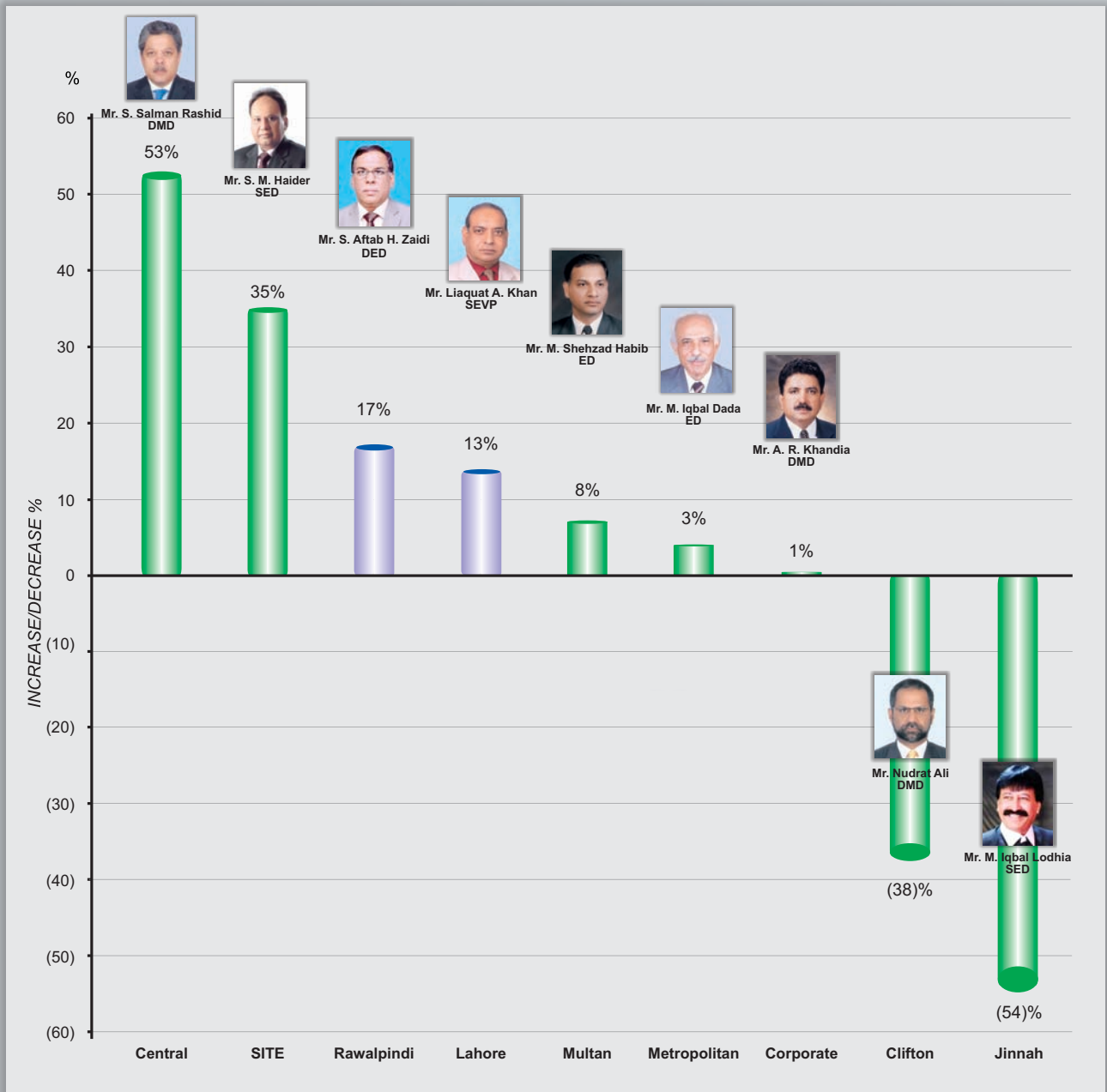


Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Punjab Region



Growth of Divisions

Based on % of Premium Performance Upto March 2015 as compared to March 2014



RANK WISE Premium Performance of Divisions

In March 2014

Name of Division	Rank
Central Division	1
Clifton Division	2
Rawalpindi Division	3
Corporate Division	4
SITE Division	5
Lahore Division	6
Jinnah Division	7
Metropolitan Division	8
Multan Division	9

 Northern Zone
 Southern Zone

Top 3 Divisions



Mr. S. Salman Rashid
Deputy Managing Director
Central Division



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



Mr. S. Aftab H. Zaidi
Deputy Executive Director
Rawalpindi Division

Growth of Branches

Based on % Premium Performance
Upto March 2015 as compared to March 2014

Branch	Rank	
	2015	2014
Bank Square	1	1
Islamabad	2	2
Faisalabad	3	4
Gulberg	4	8
City, Karachi	5	5
A.W.P. Unit	6	4
Leeds Center	7	10
Tower	8	3
New Unit, Lahore	8	6
Model	9	7
Hyderabad	10	10
Crescent	10	12
Peshawar	11	11
Gulberg Arcad Unit	11	13
Ichhra	12	16
Al- Falah	13	9
New Garden Town	14	16
Denso Hall	15	16
Port View	15	18
Mehran	15	19
City, Rawalpindi	16	15
City, Lahore	17	18
Sahiwal	17	21
Al-Hamd	18	14
Sialkot	18	20
Jamrud Road	19	17
Al-Muqet	19	19
Egerton Road	19	21
Gujranwala (Main)	19	21
Indus	20	19
City, Faisalabad	21	22
Sargodha	21	23

■ Northern Zone
■ Southern Zone

Top Three Leaders of the Year

Northern Zone



Babar A. Sheikh
Bank Square



Malik Firdaus Alam
Islamabad



Usman Ali Khan
Faisalabad

Southern Zone



Ali Kausar
City, Karachi



A. Wahab Polani
A. W. P Unit, Karachi



Shoaib Razzak Branchari
Tower, Karachi

Top - 10 Division/Branch

Based on Operating Surplus
Upto March 2015

■ Northern Zone
■ Southern Zone

Rank	Name of Division/Branch	%
1	Rawalpindi	87
2	Port View	66
3	Corporate	63
4	Islamabad	62
5	Gujranwala	60
6	City Karachi	59
7	Jinnah	57
8	Al-Falah	56
9	Peshawar	51
10	Faisalabad	49
	Sargodha	49

Top - 3 Super Stars

Northern Zone

Southern Zone



M. Amer Arif Bhatti
Gujranwala



Malik Firdaus Alam
Islamabad



S. Aftab H. Zaidi
Rawalpindi



Khalid Usman
Port View



A. R. Khandia
Corporate



Ali Kausar
City, Karachi

Recovery Performance

Upto March 2015

Top - 15 Players

#	Division/Branch	%
1	City, Rawalpindi	95
	Hyderabad	95
2	Bank Square	90
3	Gujranwala	88
4	SITE	84
	Sargodha	84
5	Al-Falah	83
7	City, Lahore	80
6	Lahore	78
8	Sahiwal	77
9	Jinnah	74
10	Mehran	72
	Peshawar	72
	Indus	72
11	Al-Hamd	69
12	Multan	66
13	Rawalpindi	65
	Jamrud Road	65
14	Corporate	62
	Faisalabad	62
15	Crescent	61

Top - 3 Leading Players

Northern Zone



Agha Ali Khan
City, Rawalpindi



Babar A. Sheikh
Bank Square



M. Amer Arif Bhatti
Gujranwala

Southern Zone



M. Amin Sattar
Hyderabad



S. M. Haider
SITE



M. Iqbal Lodhia
Jinnah



Remittance Performance

Upto March 2015

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Corporate	1	4
Rawalpindi	2	3
Lahore	3	6
Jinnah	4	7
Central	5	1
Bank Square	6	8
Multan	7	11
Metropolitn	8	9
A. W. P. Unit	9	16
Clifton	10	2
A. K. Unit	11	12
Leeds Centre	12	17
Faisalabad	13	13
City Rawalpindi	14	31
Peshawar	15	24

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi



Liaquat Ali Khan
Lahore



Babar A. Sheikh
Bank Square

Southern Zone



A. R. Khandia
Corporate



M. Iqbal Lodhia
Jinnah



S. Salman Rashid
Central

 Northern Zone
 Southern Zone

Top 10 Marketing Executives

Classwise Premium Upto March 2015

Northern Zone

Property Insurance

1. Azhar H. Chishti	Leeds Centre, Lahore
2. Muhammad Farooq	Gulberg, Lahore
3. Haji M. Shakeel	New Unit, Lahore
4. Mehmood Ali Khan	Faisalabad
5. Qasim Ayub	Al-Muqeet, Lahore
6. Imdadullah Awan	Islamabad
7. M. Tayyab Nazir	Lahore
8. Ashiq Hussain Bhatti	Ichhra, Lahore
9. M. Arif Bhatti	Gujranwala
10. Husseina Anwar	Lahore

Top Three



Azhar H. Chishti
Leeds Centre, Lahore



Muhammad Farooq
Gulberg, Lahore



Haji M. Shakeel
New Unit, Lahore

Marine Insurance

1. Imdadullah Awan	Islamabad
2. Haji M. Shakeel	New Unit, Lahore
3. Mehmood Ali Khan	Faisalabad
4. Muhammad Farooq	Gulberg, Lahore
5. Saleem Babar	Leeds Centre, Lahore
6. Azhar H. Chishti	Leeds Centre, Lahore
7. Mian Ikram Elahi	Egerton Road, Lahore
8. Akif Mukhtar Khan	Model, Lahore
9. Aysha Siddiq	Gulberg, Lahore
10. Fauzia Khawaj	Lahore

Top Three



Imdadullah Awan
Islamabad



Haji M. Shakeel
New Unit, Lahore



Mehmood Ali Khan
Faisalabad

Motor Insurance

1. Muhammad Imran	Al-Falah, Lahore
2. Muhammad Farooq	Gulberg, Lahore
3. Ejaz Ahmed	Islamabad
4. Saleem Babar	Leeds Centre, Lahore
5. Zaheer-ud-Din Babar	Gulberg Arcade Unit, Lhr.
6. Qazi Altaf Hussain	Islamabad
7. Haji M. Shakeel	New Unit, Lahore
8. S. Zeeshan Abbas Abdi	City Rawalpindi
9. M. Ashfaq	Sahiwal
10. M. Hamza Shahbaz	Gulberg Arcade Unit, Lhr.

Top Three



Muhammad Imran
Al-Falah, Lahore



Muhammad Farooq
Gulberg, Lahore



Ejaz Ahmed
Islamabad

Miscellaneous Insurance

1. Husseina Anwer	Lahore
2. Muhammad Farooq	Gulberg, Lahore
3. Aijaz Ali	Peshawar
4. Junaid Arshad	Lahore
5. M. Azad Khan	Lahore
6. M. Tayab Nazir	Lahore
7. Haji M. Shakeel	New Unit, Lahore
8. Atif Muzzaffar	Islamabad
9. Mehmood Ali Khan	Faisalabad
10. Mubashar Saleem	Al-Hamd, Lahore

Top Three



Husseina Anwer
Lahore



Muhammad Farooq
Gulberg, Lahore



Aijaz Ali
Peshawar

Top 10 Marketing Executives

Classwise Premium Upto March 2015

Southern Zone

Property Insurance

1. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
2. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
3. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
4. Nargis Mahmood	Central (Unit - B), Karachi
5. Sheraz Ansari	Corporate, Karachi
6. Ali Safdar	SITE, Karachi
7. Tahir Ali Zuberi	Crescent, Karachi
8. A. Ghaffar A. Karim	Central (Unit B), Karachi
9. Mobin Ahmed Niazi	Central (Unit-A), Karachi
10. Muhammad Younus	SITE, Karachi

Top Three



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



M. Aamir Khadeli
Metropolitan
(A. K. Unit), Karachi



A. Wahab Polani
Jinnah (A.W.P. Unit),
Karachi

Marine Insurance

1. Ali Safdar	SITE, Karachi
2. Jahangir A. Shaikh	Corporate (J.P. Unit), Kar.
3. Aamir Ali Khan	Jinnah, Karachi
4. Shazia Rahil	Metropolitan, Karachi
5. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
6. M. Aamir Khadeli	Metropolitan (AK Unit), Kar.
7. Agha S. U. Khan	Clifton, Karachi
8. Kothawala (Group)	Metropolitan, Karachi
9. S. Imran Zaidi	Central, Karachi
10. Shahzeb Lodhi	Clifton, Karachi

Top Three



Ali Safdar
SITE, Karachi



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



Aamir Ali Khan
Jinnah, Karachi

Motor Insurance

1. Ali Safdar	SITE, Karachi
2. S. Imran Zaidi	Central, Karachi
3. Tauqir H. Abdullah	Clifton, Karachi
4. S. Jaweed Envor	Central (A. L. Unit), Karachi
5. Shahzeb Lodhi	Clifton, Karachi
6. Syed Suhail Haider	SITE (A. L. Unit), Karachi
7. Hassan Abbas	SITE (A. L. Unit), Karachi
8. Aamir Ali Khan	Jinnah, Karachi
9. Murtaza Ispahani	SITE (A. L. Unit), Karachi
10. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.

Top Three



Ali Safdar
SITE, Karachi



S. Imran Zaidi
Central, Karachi



Tauqir H. Abdullah
Clifton, Karachi

Miscellaneous Insurance

1. Syed M. Iftikhar	Central (Unit A), Karachi
2. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
3. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
4. S. Imran Zaidi	Central, Karachi
5. Syed Nisar Ahmed	Jinnah, Karachi
6. Babar Zeeshan	Mehran, Karachi
7. Ali Safdar	SITE, Karachi
8. S. A. Ghaffar Asad	Mehran, Karachi
9. Aamir Ali Khan	Jinnah, Karachi
10. S. Jaweed Envor	Central (A. L. Unit), Karachi

Top Three



Syed M. Iftikhar
Central (Unit A),
Karachi



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



M. Aamir Khadeli
Metropolitan
(A. K. Unit), Karachi

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in March 2015

Northern Zone



Imdadullah Awan
Islamabad



Muhammad Farooq
Gulberg, Lahore



Azharul Hassan Chishty
Leeds Centre, Lahore



Akif Mukhtar Khan
Model, Lahore



Haji M. Shakeel
New Unit, Lahore



Ather Qureshi
Gulberg Arcade Unit,
Lahore



M. Arif Bhatti
Gujranwala



M. Imran
Al-Falah, Lahore



Qasim Ayub
Al-Muqet, Lahore



M. Tayyab Nazir
Lahore



Mehmood Ali Khan
Faisalabad



Ashiq Hussain Bhatti
Ichhra, Lahore



Rashid Ali
City, Lahore



S. Zeeshan A. Abb
City, Rawalpindi



Salman Saeed
Sialkot



Zia-ul-Hassan
Peshawar



Kamran Sami
Abbottabad



Akhtar Ali
Rawalpindi



Mubashar Saleem
Al-Hamd, Lahore



Mian Ikram Elahi
Egerton Road, Lahore



M. Ashfaq
Sahiwal



Taimoor Zaib
Jamrud Road, Peshawar



Babar A. Shaikh
Bank Square, Lahore



Ghulam Jaffar
City, Faisalabad



M. Sohail
New Garden Town, Lhr.



A. Shakoor Paracha
Sargodha

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in March 2015

Southern Zone



M. Aamir Khadeli
Metropolitan
(A. K. Unit), Karachi



S. Imran Zaidi
Central, Karachi



Jahangir Anwer
Corporate (J. P. Unit),
Karachi



Agha S. U. Khan
Clifton, Karachi



A. Wahab Polani
Jinnah
(AWP Unit), Kar.



Ali Safdar
SITE, Karachi



S. Nisar Ahmed
Jinnah, Karachi



M. Imran Naeem
Denso Hall, Karachi



Babar Zeeshan
Mehran, Karachi



Tahir Ali Zuberi
Crescent, Karachi



Naureen Yousuf
City, Karachi



Mian A. Razzak Raza
Multan



M. Awais Memon
Hyderabad



M. Iftikhar Siddiqui
Indus, Karachi



Khalid Usman
Port View, Karachi



M. Shoaib R. Bramchhari
Tower, Karachi



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Phones: 32313471-90 Ext. 210, Fax: 32310450
E-mail: ilyas.khan@efuinsurance.com
Web: www.efuinsurance.com