

## EFU General and Meezan Bank sign MOU for Takaful coverage



Mr. Hasanali Abdullah Managing Director & Chief Executive, EFU General and Mr. Irfan Siddiqui, President & CEO Meezan Bank along with their teams at the signing ceremony.



# Essay Competition

Express your ideas on the topic:

“How to use Technology for increasing our Business in the Best Manner”

**WIN** Cash Prizes

with Achievement Certificate

Grand Prize

Rs. 25,000

Runnerup Prize

Rs. 10,000

### Terms and Conditions:

All employees of EFU General can participate in the competition.  
Submission should be typed written in double space between 900 to 1000 words in English.  
Essays must be original, creative and factual.  
Certificate of Participation will be awarded to all Essay Writers.

Essay must be delivered on or before 31st March 2016 to:

EFU General Insurance Limited  
HR Department, Head Office, 6th Floor, EFU House, M. A. Jinnah Road, Karachi

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## ***EFU General Insurance and Meezan Bank sign MoU for Takaful Coverage of Car Ijarah vehicles***



*Mr. Hasanali Abdullah, Managing Director and Chief Executive, Mr. Vaqaruddin, Head of Window Takaful Operations, Mr. Salman Rashid, Head of Central Division of EFU General and Mr. Irfan Siddiqui, President & CEO and Mr. Ariful Islam, Deputy CEO of Meezan Bank along with their teams at the signing ceremony.*

Meezan Bank, Pakistan's largest and premier Islamic bank, and EFU General Insurance Limited, Pakistan's largest insurance company, have joined hands for *Takaful* Coverage of Car *Ijarah* vehicles.

As per the agreement, EFU Takaful will provide coverage for the vehicles leased by Meezan Bank through its Shariah-compliant car financing service - Car *Ijarah*. The MoU was signed by Mr. Hasanali Abdullah, Managing Director, EFU General Insurance Limited and Mr. Ariful Islam, Deputy CEO, Meezan Bank at Meezan Bank's Head Office, Karachi. Mr. Irfan Siddiqui, President & CEO of Meezan Bank was also present at the occasion.

Mr. Hasanali Abdullah said, "We are delighted to be partnering with Meezan Bank, which has the largest Islamic Banking branch network in the country and is one of the leaders in the auto financing sector in Pakistan. The agreement offers a great platform for the development of Takaful products, increasing coverage in the country, creating potential demand for Islamic financing products and offering a superior alternative to conventional insurance. We believe that this agreement will offer more to the society and is synchronized with the main aim of Takaful, namely mutual help for the common good.

Speaking at the ceremony, Mr. Irfan Siddiqui said, "We are very happy that EFU's name will now be included in the list of companies providing Takaful coverage for Car *Ijarah*. The powerful synergy created by Meezan Bank's premium product Car *Ijarah* and EFU's superior service standards will give Meezan Bank's customers the best possible combination of convenience and security available in the country's auto finance industry."

# Insurance Journal Annual Performance Award 2015

Insurance Journal organized Annual Performance Award Ceremony 2015. Chief Justice (R) Mian Mahboob Ahmed presided over the ceremony.

Award Committee which consisted of leading personalities from the insurance industry decided that Highest Donation Award be dedicated to Mr. Roshen Ali Bhimjee. Highest Underwriting Profit Award was dedicated to Mr. Muhammad Choudhary and Articles Written in Insurance Journal Award dedicated to Mr. M. A. Chishti. Justice Mehboob Ahmed and Mr. Rafiq Bhimjee conferred these awards.

Mr. Mehboob Ahmed urged upon the insurance companies to come forward and form togetherness amongst themselves to ensure the benefits of insurance reach the every section of the society.

Mr. Saifuddin N. Zoomkawala, Chairman, EFU General delivering the key note address said, “Insurance industry has kept pace with the development of the economy”. While applauding the initiative of Insurance Journal for organizing the award ceremony he mentioned the invaluable contributions of Pakistan Insurance Institute and the Insurance Association of Pakistan.

Mr. M. S. I Ghouri Advisor to Chairman Securities and Exchange Commission of Pakistan (SECP) represented the Chairman, SECP on the occasion said that Mr. Zafar-ul-Haq Hijazi would have joined this first ever event of its kind and met a galaxy of eminent personalities connected with the insurance sector.

Mr. Ghauri said that the SECP had developed a comprehensive road map for the development of insurance industry in Pakistan. He urged upon IAP to launch awareness campaign about insurance on collective basis and gear up research and development facilities to come up with innovative products to enhance insurance business. Mr. Ghauri said protection of the interest of the policy holders is of prime importance not only for SECP but also for the insurance companies.

Mr. Tahir Ahmed, Chairman, Insurance Association of Pakistan in his speech highlighted the role of the insurance industry in the economic development of Pakistan.

The ceremony ended with a vote of thanks by Mr. Hasanali Abdullah, Managing Director, EFU General Insurance Limited.



*Mian Mehboob Ahmed and Mr. Rafiq Bhimjee giving Highest Donation Award for C.S.R dedicated to Mr. Roshen Ali Bhimjee to Mr. Ali Jameel Director TPL Direct Insurance Limited*



## EFU General Achieves Quality King Award



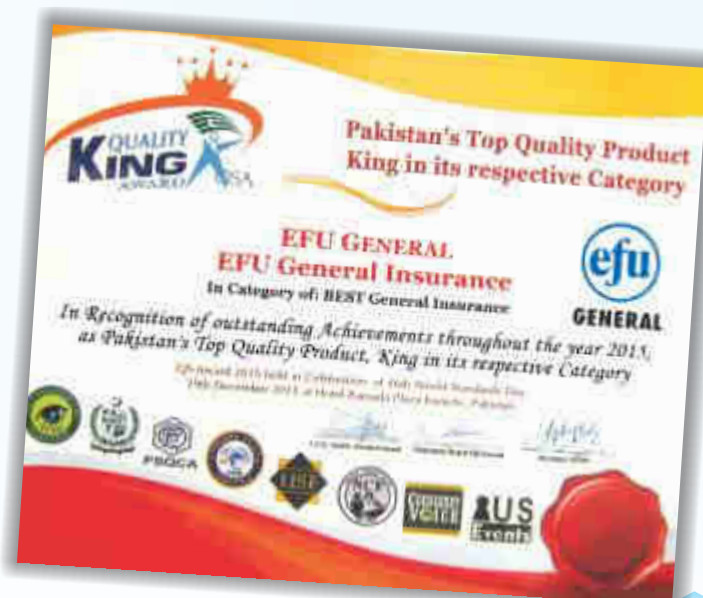
At the mega event of Quality Standard Awards, EFU General Insurance has been awarded Quality King Award in the category of 'Best General Insurance'. This award was given to those organizations which performed very well and their performance remained outstanding throughout the year 2015, as Pakistan's Top Quality Product, King in its respective category.

The award was received by Mr. D. H. Sidhwa, Executive Director & Head of HR, Head Office on behalf of EFU General. The award distribution ceremony was held at Hotel Ramda Plaza, Karachi to celebrate 46th World Standard Day on 29th December 2015.

Chief Guest Mr. Waseem Vohra, Vice Chairman, Federation of Pakistan Chamber of Commerce and Industry (FPCCI) distributed the awards. He congratulated the winners on their relentless

struggle for making their products and services an outstanding success for their customers. Chairman of the Consumers Eye Pakistan, Mr. Umar Ghouri said that the Quality Standard Award is a tribute to businesses that care about quality and maintain standard at the highest level in Pakistan.

Quality Standard Award distribution ceremony was attended by government officials, representatives from corporate sector, print and electronic media persons, members of business community and many others.



## Review on: Quality Management System (QMS)



Mr. Altaf Q. Gokal



Mr. Jaffer Dossa



Mr. D. H. Sidhwa



Mr. Kamran A. Inam



Mr. Imran Ahmed



Mr. Khurram Nasim



Mr. M. Sohail Nazir



Mr. A. Hameed Qureshi



Mr. Badar Amin



Mr. Mohammad Nasir



Mr. Shahryar Jalees



Syed Shahid Hussain



Mr. S. Ahmed Hassan



Mr. Ali Ghulam Ali



Mr. M. Haji Hashim



Mr. Nadeem Farooqi



Management Review meeting on Quality Management System (QMS) was held at EFU House, Karachi to ensure that all relevant information regarding the operation of QMS is conveyed to the management hierarchy so that appropriate decisions could be made for ensuring continuity, sustainability, adequacy and effectiveness.

Mr. Hasanali Abdullah, CEO & Managing Director chaired the meeting. All the Heads of the Departments of Head Office were also present in the meeting and shared their views. Members of Management Representative Committee (Mr. D. H. Sidhwa, Mr. Muhammad Nasir & Mr. Hasan Riaz) and Mr. Ali Ghulam Ali were also present in the meeting.

## ISO 9001:2008 External Surveillance Audit

EFU General successfully complied with the ISO 9001:2008 external surveillance audit. In a post meeting of ISO audit, External Auditors Mr. Aslam Mustafa and Mr. Shamsheer-ul-Abbas of United Registrar of System unveiled the audit report with their findings and comments.



The auditors appreciated the combined efforts of all the team members in implementing 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 few opportunities for improvement in process.

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





## Anger Management

Managing stress and anger is an art to progress in professional life but rarely found in many executives. This aspect is a demand of every organization, keeping in view its importance, Mr. Ijaz Nisar Founder & President of Pakistan's Business Magazine, "Manager Today" and CEO Leading Edge & Training Consultant made a presentation on 'Anger Management' at the auditorium of EFU House, Karachi.

Mr. Ijaz Nisar is a behavioral trainer, personal coach, and author of Best Selling Book "100 Business Leaders of Pakistan". His favorite quote is "If an egg is broken by an outside force, a life ends. If an egg breaks from within.....LIFE begins".

Senior Members of EFU Family attended this session and improved their knowledge about managing anger and dealing better with customers and colleagues.





## Welcome Reception in honour of Tracy Curtis Taylor



Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone along with his wife and Mrs. Ali Kausar with Tracy Curtis Taylor.



Mr. & Mrs. Jaffer Dossa and Mr. & Mrs. Ali Kausar with Mr. Ghouse Akbar, Director Princely Jet

Mr. Jaffer Dossa and Mr. Ali Kausar were invited by Mr. Ghouse Akbar, Director Princely Jet, a corporate client of EFU City Branch, Karachi at Welcome Reception in the honor of Tracy Curtis Taylor on her epic voyage from London to Australia, on 17th November, 2015 at Princely Jets Lounge, Terminal 1 (Old Karachi Airport).

Capt. Shujaat Azeem, Special Assistant to the Prime Minister (PM) for Aviation was the Chief Guest.

Tracy was on the world tour, covering some 23 countries, to pay homage to Amy Johnson and

her epic solo flight to Australia in 1930. "When Amy Johnson landed here on May 10 in 1930, this was India".



**Tracey Curtis-Taylor** is an aviator in the old fashioned sense of the word and a pilot with an inspired sense of adventure. She is an exceptional self-starter and can speak with eloquence and humour on how she turned her passion for old aero planes and flying the world into reality. On Oct 1st 2015, Tracey started her 13,000 mile journey from London to Australia, and stopped in a number of cities to engage with the local communities, with a particular focus on women's issues. Her epic journey ended in Sydney on 6th January 2016.

**Inspiration** Tracey's flight was to honour Amy Johnson and her epic solo flight to Australia in 1930 which astounded the world. Where possible, Tracey followed Amy's route and revealed the story of her dramatic adventures, reckless bravery and one of the greatest solo achievements in history. This was also to pay tribute to the many courageous pioneering aviators of the 1920's and 30's who prepared the way for air travel as we know it today.

## MEMORIES



Mr. Mazhar H. Qureshi, Sr. Executive Vice President & Head of Mehran Branch receiving prize from Late Mr. Roshen Ali Bhimjee, Chairman, EFU General Insurance Limited in 1995. Syed Salman Rashid, Deputy Managing Director, Central Division is also seen.



Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone and Mrs. Jaffer Dossa with General (Retd.) Pervaiz Musharraf, former President of Pakistan at a Dinner hosted by Mr. Maneck B. Javat, of EFU City Branch, Karachi at Avari Towers, celebrating birthday of his wife Mrs. Katy Javat

## Workshop ISO 9001:2008



Mr. Jaffer Dossa



Mr. D. H. Sidhwa

Attending ISO 9001:2008 training is mandatory for officers of our company. The Human Resource Department, Head Office in coordination with Southern Zone, Head Office organized an “ISO Workshop” for officers working in branches operating under Southern Zone.



Mr. Jaffer Dossa, Deputy Managing Director & Southern Zonal Head graced this occasion as a chief guest.



Mr. Darius H. Sidhwa, Executive Director & Management Representative conducted this training session. The training session was attended by 43 officers.

## Celebration of New Year

Marine, Head Office



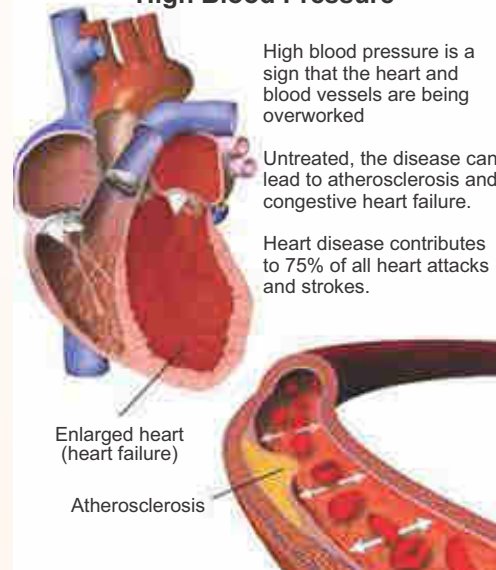
Corporate Division



# High Blood Pressure a Silent Killer



## High Blood Pressure



High blood pressure is a sign that the heart and blood vessels are being overworked

Untreated, the disease can lead to atherosclerosis and congestive heart failure.

Heart disease contributes to 75% of all heart attacks and strokes.

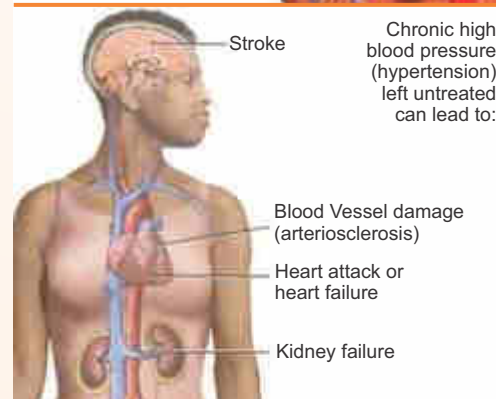
Enlarged heart (heart failure)

Atherosclerosis



Dr. Aftab Ali, Medical Officer, EFU General shed light on the topic of “High Blood Pressure a Silent Killer” at the auditorium of EFU House, Karachi. Dr. Aftab Ali explained the fatal hazards of this common disease.

A large numbers of executives and officers of EFU General attended this lecture and expressed their views that the lecture was really informative. Dr. Aftab also intends to arrange such programs in the future.



Chronic high blood pressure (hypertension) left untreated can lead to:

Stroke

Blood Vessel damage (arteriosclerosis)

Heart attack or heart failure

Kidney failure



## Meritorious 25 Years

To commemorate Silver Jubilee association with EFU General Insurance Limited the senior executives of EFU General awarded gold medals and certificates among the following officials for rendering their meritorious services to the company.

1. Mr. Abdul Rehman Khandia	Deputy Managing Director	Corporate Division
2. Mr. Nudrat Ali	Deputy Managing Director	Clifton Division
3. Mr. Shehzad Habib	Executive Director	Multan Division
4. Mr. Aftab Fakhruddin	Deputy Executive Director	Property, Head Office
5. Mr. Agha S. U. Khan	Deputy Executive Director (Dev.)	Clifton Division
6. Mr. Muhammad Sohail	Sr. Executive Vice President	New Garden Town Branch
7. Mr. Rizwan Siddiqui	Sr. Executive Vice President (Dev.)	Central Division
8. Mr. Riaz Ahmed	Executive Vice President	Clifton Division
9. Mr. Abdul Shakoor Paracha	Senior Vice President	Sargodha Branch
10. Mr. Farhat Iqbal	Senior Vice President	I. T, Head Office
11. Mr. Muhammad Saleem	Senior Vice President	Jinnah Division
12. Mr. S. M. Shamim	Senior Vice President	Corporate Division
13. Mr. Muhammad Arfeen	Senior Vice President (Dev.)	Jinnah Division
14. Mr. Muhammad Adil Khan	Vice President	Corporate Division
15. Mr. Muhammad Shoaib	Vice President	Port View Branch
16. Mr. Muhammad Taufiq	Vice President	M.D. Secretariat
17. Mr. Naseer Ahmed	Vice President	Gulberg Branch
18. Mr. Shadab Muhammad Khan	Vice President	Corporate Division
19. Mr. Muhammad Tayyab Nazir	Vice President (Dev.)	Lahore Division
20. Mr. Arshad Hameed	Assistant Vice President	I. T, Head Office
21. Mr. Ali Farman	Assistant Vice President	Peshawar Branch
22. Mr. Muhammad Ataullah Khan	Assistant Vice President	Corporate Division
23. Ms. Rizwana Iftikhar	Assistant Vice President	City Branch, Karachi
24. Syed Zeeshan Ali Zaidi	Chief Manager	City Branch, Rawalpindi
25. Mr. Muhammad Akhtar	Manager	Internal Audit, Head Office
26. Mr. Mustafa Husain	Manager	Motor, Head Office
27. Mr. Malik Abid Saleem	Assistant Manager	Rawalpindi Division
28. Mr. Muhammad Ashraf	Assistant Manager	Sargodha Branch
29. Mr. Asif A. Razzak	Executive Officer	Corporate Division
30. Mr. Mushtaq Ahmed Khan	Assistant Superintendent	Leeds Centre Branch
31. Mr. Muhammad Ismail	Assistant	Personal & Admin, Head Office
32. Mr. Shabban Khan	Assistant	I. T, Head Office
33. Syed Mushataq Ali	Assistant	Internal Audit, Head Office
34. Mr. Akbar Ali Tabassum	Junior Assistant (Cdr.)	Gulberg Branch
35. Mr. Gulzar Ali Solangi	Junior Assistant (Cdr.)	Central Division (Unit B)
36. Mr. Muhammad Aslam	Junior Assistant (Cdr.)	Finance, Head Office
37. Mr. Khalid Hussain Shah	Daftari/Qasid	Multan Division
38. Mr. Yousuf Masih	Sweeper	Personal & Admin, Head Office

## Pictorial Moments of Gold Medal distribution ceremonies



Mr. Altaf Q. Gokal, Chief Financial Officer presenting Gold Medal and Certificate to Mr. Muhammad Aslam, Mr. Qaid Johar, SVP, Finance, H.O. is also present.



Mr. Altaf Qamruddin Gokal Presenting Gold Medals and Certificates to Mr. Muhammad Akhtar and Syed Mushtaq Ali. Mr. Ali Ghulam Ali, Executive Vice President, Internal Audit, Mr. Abdul Hameed Qureshi, Head of IT and Mr. Quaid Johar are also seen.



*Mr. Jaffer Dossa, DMD & Head of Southern Zone and Mr. Khalid Usman, Head of Port View Branch presenting Gold Medal and Certificate to Mr. Muhammad Shoab.*



*Mr. Imran Ahmed, ED & Head of Motor; H.O. Presenting Gold Medal and Certificate to Mr. Mustafa Husain. Mr. Asim Ejaz is also present.*



*Mr. Jaffer Dossa Presenting Gold Medal and Certificate to Ms. Rizwana Iftikhar. Mr. Ali Kausar, Head of City Branch Karachi is also present.*

**Mr. Abdur Rahman Khandia, DMD & Head of Corporate Division Presenting Gold Medals and Certificates to:**



*Mr. S. M. Shamim*



*Mr. M. Adil Khan*



*Mr. Shoab M. Khan*



*Mr. M. Attaullah Khan*



*Mr. Asif A. Razzak*



*Mr. Salman Rashid, Deputy Managing Director and Head of Central Division presenting Gold Medal and Certificate to Mr. Rizwan Siddiqui. Mr. Javid Iqbal Barry and Mr. Abdul Sattar Baloch are also seen.*



*Mr. Javed Iqbal Barry, Assistant Executive Director, Central Division (Unit-B) alongwith Mr. Salman Rashid presenting Gold Medal and Certificate to Mr. Gulzar Ali Solangi.*



*Mr. M. Iqbal Lodhia, Senior Executive Director & Head of Jinnah Division presenting Gold Medal and Certificate to Mr. Muhammad Arfeen. Mr. M. Sheraz Lodhia and Mr. M. Mujtaba are also seen.*



*Mr. M. Mujtaba, Executive Vice President, Jinnah Division alongwith Mr. M. Iqbal Lodhia presenting Gold Medal and Certificate to Mr. Muhammad Saleem. Mr. M. Sheraz Lodhia and Mr. Azeem Hanif are also seen.*



*Syed Shahid Hussain, Senior Executive Vice President & Head of Personnel & Admin, H.O. presenting Gold Medal and Certificate to Mr. Yousuf Masih. Mr. Abdul Qadir of Finance Department is also seen.*



*Syed Shahid Hussain presenting Gold Medal and Certificate to Mr. Muhammad Ismail. Mr. M. Furqan and Mr. Muhammad Ali of Personnel, H.O. are also seen.*



*Mr. Abdul Hameed Qureshi, Head of IT presenting Gold Medals and Certificates to: Mr. Farhat Iqbal, Mr. Arshad Hameed and Mr. Shabban Khan. Mr. Abdul Qadir Memon also present.*

## Congratulations



Mr. Zulfiqar Ali Khan, Senior Vice President, EFU Leeds Centre Branch, Lahore has successfully completed Certificate in Takaful from the Institute of Islamic Banking and Insurance, London (UK).

Master Hamza Hassan Zia S/o Mr. Mohammad Zia-ul-Hasan, Assistant Superintendent, SITE Division successfully completed Hifz-e-Quraan at the age of 12 years.



## Notice Board

### New Garden Town Branch, Lahore

New Garden Town Branch, Lahore has been shifted to new premises. The Address, Telephone and Fax numbers are as under:

**Address:** 2nd Floor, Salam Chamber  
Patiala Ground, Link Mecleod Road  
Lahore

**Tel. Nos.:** 042-37352934  
042-37352938  
**Fax No.:** 042-37352941

## Prize of Punctuality during 2015

A certificate and prize distribution ceremony was held at Corporate Division to mark the departmental and personal achievements of staff on their punctuality during 2015.

The individual prize for an outstanding record of ZERO late and 100% attendance was grabbed by Mr. Muhammad Azam, Executive Officer, Claims Department. He was rewarded with cash prize and certificate in recognition of his great performance. Marine Department of Corporate Division came up as the most punctual department for the year. Mr. Asif Ehtesham, Senior Vice President and Departmental Head received prize money and certificate on behalf of his department.

Prizes were distributed by Mr. Abdur Rahman Khandia, Deputy Managing Director and Divisional Head and Mr. Jahangir Anwar Shaikh, Senior Executive Director (Dev.) Corporate Division (JP Unit).



Mr. Asif Ehtisham receiving prize from Mr. Abdur Rahman Khandia and Mr. Jahangir Anwar Shaikh. Colleagues of Marine Department of Corporate Division also present.



Mr. Muhammad Azam receiving prize from Mr. Jahangir Anwar Shaikh. Mr. Abdur Rahman Khandia is also present.

## Condolence Meeting



Ms. Khair-un-Nissa, Assistant Vice President, AWP Unit sadly passed away due to illness, *Inna Lillahay Wa Innah Elahay Rajion.*

A condolence meeting was held at EFU House, Karachi which was attended by the Managing Director, Senior Deputy Managing Director, senior executives and staff members. *Fatiha* was offered for her soul and may Almighty Allah give patience and courage to the bereaved family to bear this loss (*Ameen*).

Ms. Khair-un-Nissa



## Result of Quiz - 18 'Property Insurance'

Correct entries in the 18th Quiz Contest were four. The draw was held at Head Office to award three prizes. The award distribution ceremony was held at Head Office. Mr. Aftab Fakhruddin, Deputy Executive Director, Property, H.O. distributed the prizes among the lucky winners. The names of the successful participants whose solutions were 100% correct are as under:

Mr. Nadeem A. Khan	Sr. Executive Vice President	Corporate Division
Mr. Habib Ali	Vice President	A. K. Unit
Mr. Arif Hussain	Assistant Vice President	A. W. P. Unit
Ms. Farhat Kaleem	Assistant Manager	Clifton Division



Mr. Nadeem A. Khan, Mr. Arif Hussain and Ms. Farhat Kaleem receiving prizes from Mr. Aftab Fakhruddin

### Solution of Quiz - 18 Property Insurance

1.	Stock of cotton waste in fully pressed iron bound bales' and the stock of 'cotton in fully pressed iron bound bales are rated same as per tariff.	False
2.	A rate 25% higher than the highest value applicable to any one of the godowns would be charged. If client wishes to insure more than three godowns at different locations for which breakup of values is not known.	False
3.	The maximum number of cotton bales that can be stored in a godown is 3,000.	True
4.	EAR policy has Three section	False
5.	Machinery breakdown cover losses due to Faulty workmanship & Faulty Design.	True
6.	MLOP cover issues in conjunction with EAR policy.	False
7.	Impact Damage caused by insured's vehicle is covered under Impact Damage clause.	False
8.	Partial losses are settled through Repair.	True
9.	EAR is an operational cover under engineering insurance.	False
10.	Declaration policy issued on a sum insured of less than Rs. 5million.	False



### General Connection 15 YEARS AGO TODAY

Issue No. 28

February 2000

#### Discipline

Dear Colleagues,

Discipline means that all our actions should be done in perfect, accordance with principles or rules laid down for guiding us in the right direction.

The universe acts on discipline. The planets do not collide with one another but move along their orbits according to rules. The air blows, the river flows and the flower blooms, all according to rules. If there were no observance of rules, the world would have been a complete hell, chaos and confusion. If the Bee workers do not obey the Bee Queen, there would be no honey.

In insurance, discipline can be of utmost importance, because it leads to system whereas indiscipline leads to confusion. No organization can survive unless employee discipline is maintained. A certain kind of discipline can be attained through fear and force; but it is the wrong kind. Good discipline is that which is accepted freely, is not externally imposed, but internally driven. We should all learn self-discipline. This is the hallmark of an emotionally mature organization. There should be no need for 'red lines' on the attendance register.

With best wishes,

Saifuddin N. Zoomkawala



## Umrah Mubarak

Following Officers of EFU General performed Umrah. EFU Family members congratulate them for this scared pilgrimage.



Mr. Musakhar-us-Zaman  
Deputy Executive Director  
Clifton Division



Mr. Haseeb Ahmed Bajwa  
Vice President  
I. T. Coordinator, Lahore



Mr. Muhammad Iqbal  
Vice President (Dev.)  
Jinnah Division



Mr. Muhammad Tauseef  
Assistant Vice President  
Corporate Division



Mr. Arif Farooq  
Dy. Chief Manager (Dev.)  
Jinnah Division



Mr. Ikram-ul-Haq  
Chief Manager (Dev.)  
Metropolitn Division

## Quiz 19 - Marine Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	General Average Sacrifice can also be made on air shipments.	True	False
2.	Risk of washing overboard is not covered under ICC "C".	True	False
3.	House B/L is usually issued by freight forwarder.	True	False
4.	A ton usually means a metric ton and is usually 1,000 Kilograms.	True	False
5.	Shipment to Afghanistan via road will fall under the category of inland transit.	True	False
6.	Risk of country damage is mostly associated with shipment of cotton and other baled goods.	True	False
7.	Institute Classification Clause is applicable on shipments by sea only.	True	False
8.	Consignee is the exporter or the seller of the goods/cargo.	True	False
9.	Risks of hijacking & armed robbery are covered under R/R "B".	True	False
10.	The free space between the surface of the liquid cargo and tank's ceiling is called Ullage.	True	False

### Terms and Conditions

- ◆ All Officials (Except Marine 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 15th April, 2016.
- ◆ 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: .....

Happy  
*Birthday*  
to you!



*Wishing you success, joy  
and happiness always!*

1.	Shahid Younus	Sr. Executive Vice President (Dev)	Multan Division	15-Mar
2.	Rashid Habib	Sr. Executive Vice President (Dev)	Multan Division	15-Mar
3.	Muhammad Riaz	Chief Manager (Dev)	Peshawar Branch	15-Mar
4.	Khalil Ahmed	Manager	EFU House Lahore	15-Mar
5.	Akhtar Ali Khan	Manager (Dev)	Rawalpindi Division	15-Mar
6.	Muhammad Ashfaq	Manager (Dev)	Sahiwal Branch	15-Mar
7.	Muhammad Rizwanul Haq	Sr. Executive Vice President (Dev)	Gulberg Branch	17-Mar
8.	Muhammad Ajmal	Chief Manager (Dev)	Lahore Division	17-Mar
9.	Haseeb Khan	Chief Manager (Dev)	Jinnah Division	18-Mar
10.	S.M.Arshad Hussain	Assistant Manager	I.T. Department, H.O.	18-Mar
11.	Muhammad Ali Junaid	Manager (Dev)	Islamabad Branch	19-Mar
12.	Muhammad Faizan	Assistant Manager	Motor Department, H.O.	19-Mar
13.	Mahnoor	Junior Officer	Corporate Division	19-Mar
14.	Ayesha Siddiqa	Senior Development Officer	Gulberg Branch	19-Mar
15.	Muhammad Ikram	Senior Vice President	Multan Division	20-Mar
16.	S. Kashif Ali	Manager (Dev)	Mehran Branch	20-Mar
17.	Muhammad Shamim	Deputy Manager	Corporate Division	20-Mar
18.	Muhammad Javed	Assistant Manager	City Faisalabad Branch	20-Mar
19.	Martin Yaqoob	Executive Officer	Jinnah Division	20-Mar
20.	Masroor Husain	Senior Executive Vice President	I.T. Department, H.O.	21-Mar
21.	Nadeem Ahmad Khan	Senior Executive Vice President	Corporate Division	21-Mar
22.	Muhammad Ishaq	Manager	Leeds Centre Branch	21-Mar
23.	Muhammad Salman	Assistant Manager	Corporate Division	21-Mar
24.	Faisal Khalid	Executive Vice President (Dev)	Corporate Division	22-Mar
25.	Sheikh Abdur Rehman	Assistant Manager	Property Department, H.O.	22-Mar
26.	Salman Zulfiqar	Junior Officer	Metropolitan Division	22-Mar
27.	Fauzia Khawaja	Vice President (Dev.)	Lahore Division	23-Mar
28.	Rizwan Jalees	Assistant Vice President	Corporate Division	23-Mar
29.	Owais Nawaz Khan	Manager	Jinnah Division	23-Mar
30.	Tariq Hafeez	Deputy Manager	Crescent Branch	23-Mar
31.	Syed Afzal Mehdi	Assistant Manager	New Garden Town Branch	23-Mar
32.	Naif Javaid	Assistant Vice President	Clifton Division	25-Mar
33.	Arshad Iqbal	Assistant Vice President (Dev)	Peshawar Branch	25-Mar
34.	Muhammad Asif	Senior Development Officer	Clifton Division	25-Mar
35.	Muhammad Afsar Khan	Assistant Superintendent	Central Division (Auto Leasing Unit)	25-Mar
36.	Umer Muhammad	Assistant	I.T. Department, H.O.	25-Mar
37.	Shakil Wahid	Senior Vice President (Dev)	Central Division	26-Mar
38.	Batool Haider	Assistant Manager	S.I.T.E. Division	26-Mar
39.	Muhammad Hanif	Senior Vice President	Central Division (Unit - B)	27-Mar
40.	Muhammad Sajid	Assistant Manager	Hyderabad Branch	27-Mar
41.	Syed Arsalan Ashraf	Assistant Manager	Metropolitan Division	27-Mar
42.	Asif Hasan Khan	Executive Officer	Corporate Division (J.P. Unit)	27-Mar
53.	Maqsood Ahmad	Assistant Superintendent	Egerton Road Branch	27-Mar
44.	Muhammad Amjad Riaz	Development Officer	Al-Hamd Branch	27-Mar
45.	Maria Rizvi	Deputy Manager	Property Department, H.O.	28-Mar
46.	S.Salman Haider	Executive Officer	Clifton Division	28-Mar
47.	Zahidullah Farooqui	Executive Officer	Corporate Division	28-Mar
48.	Aman Nazar Muhammad	Assistant Vice President (Dev)	Central Division (Unit - A)	29-Mar
49.	S. Imran Mansoor	Deputy Manager	Leeds Centre Branch	29-Mar
50.	Muhammad Ismail	Assistant	Personnel & Administration, H.O.	29-Mar
51.	Saifuddin N. Zoomkawala	Chairman	M.D's Secretariat, H.O.	31-Mar
52.	Suhail Akhtar	Manager	Model Branch	31-Mar
53.	Fazil Hussain	Junior Officer	Finance Department, H.O.	31-Mar
54.	Imtiaz Ali	Assistant Superintendent	Gulberg Arcade Unit	31-Mar

# HIGHLIGHTS 2015

## Top 10 Divisions/Branches of Northern Zone in 2015 Premium Performance

Name of Division/Branch	Rank
Rawalpindi Division	1
Lahore Division	2
City Branch Rawalpindi	3
Islamabad Branch	4
Faisalabad Branch	5
Bank Square Branch	6
Gulberg Branch	7
Leeds Centre Branch	8
New Unit, Lahore	9
Peshawar Branch	10

### Top Three Leading Divisions/Branches



Syed Aftab H. Ziadi  
Rawalpindi Division



Mr. Liaquat Ali Khan  
Lahore Division



Mr. Agha Ali Khan  
City Branch Rawalpindi

## Classwise Premium

Property Insurance	Marine Insurance	Motor Insurance	Miscellaneous Insurance
Rawalpindi Division	Rawalpindi Division	Lahore Division	Lahore Division
Lahore Division	Lahore Division	Bank Square Branch	Islamabad Branch
City Branch Rawalpindi	City Branch Rawalpindi	Rawalpindi Division	Rawalpindi Division
Faisalabad Branch	Islamabad Branch	Islamabad Branch	Faisalabad Branch
Gulberg Branch	Gulberg Branch	Gulberg Branch	City Branch Rawalpindi
Leeds Centre Branch	Faisalabad Branch	Faisalabad Branch	New Unit Branch, Lahore
Islamabad Branch	Leeds Centre Branch	Gulberg Arcade Unit	Al-Hamd Branch
Bank Square Branch	Ichhra Branch	City Branch Rawalpindi	Peshawar Branch
New Unit Branch, Lahore	New Unit Branch, Lahore	New Unit Branch, Lahore	Ichhra Branch
Peshawar Branch	Peshawar Branch	Peshawar Branch	Model Branch

# HIGHLIGHTS 2015

## Top 25 Marketing Executives Of Northern Zone in 2015

Gross Premium Basis

1



Faraz Javed  
City Branch Rawalpindi

2



Mehmood Ali Khan  
Faisalabad Branch

3



Imdadullah Awan  
Islamabad Branch

4



Haji M. Shakeel  
New Unit Branch

5



Muhammad Farooq  
Gulberg Branch

6



Azhar H. Chishty  
Leeds Centre Branch

7



Mubashir Saleem  
Al-Hamd Branch

8



Saleem Babar  
Leeds Centre Branch

9



Rana Khalid Manzoor  
Gulberg Arcade Unit

10



Qasim Ayub  
Al-Muqet Branch

11



M. Haroon Akbar  
Rawalpindi Division

12



Ahmed Saeed Khan  
Al-Hamd Branch

13



Shahid Raza Kazmi  
Al-Falah Branch

14



Ashiq Hussain Bhatti  
Ichhra Branch

15



M. Imran  
Al-Falah Branch

16



Fauzia Khuwaja  
Lahore Division

17



Ejaz Ahmed  
Islamabad Branch

18



Zakauallah Khan  
Islamabad Branch

19



M. Tayyab Nazir  
Lahore Division

20



Shagufta Asrar Ahmed  
Faisalabad Branch

21



M. Mujahid Ali  
New Unit Lahore

22



Saqib Riaz  
Lahore Division

23



Husseina Anwar  
Lahore Division

24



Taimoor Zaib  
Jamrud Road Branch

25



Rashid Ali  
City Branch Lahore

# HIGHLIGHTS 2015

## Top 10 Divisions/Branches of Southern Zone in 2015 Premium Performance

Name of Division/Branch	Rank
Clifton Division	1
Central Division	2
Corporate Division	3
SITE Division	4
Jinnah Division	5
Metropolitan Division	6
Multan Division	7
Tower Branch	8
City Branch, Karachi	9
Port View Branch	10

### Top Three Leading Divisions/Branches



Mr. Nudrat Ali  
Clifton Division



Mr. Salman Rashid  
Central Division



Mr. A. R. Khandia  
Corporate Division

## Classwise Premium

Property Insurance	Marine Insurance	Motor Insurance	Miscellaneous Insurance
Clifton Division	Clifton Division	Central Division	Central Division
Corporate Division	Central Division	SITE Division	Corporate Division
Jinnah Division	Corporate Division	Corporate Division	Clifton Division
SITE Division	Jinnah Division	Clifton Division	Jinnah Division
Central Division	Metropolitan Division	Jinnah Division	SITE Division
Multan Division	SITE Division	Metropolitan Division	Metropolitan Division
Metropolitan Division	City Branch, Karachi	Multan Division	Mehran Branch
Tower Branch	Tower Branch	Tower Branch	Tower Branch
Port View Branch	Multan Division	Crescent Branch	Hyderabad Branch
Hyderabad Branch	Crescent Branch	City Branch Karachi	Multan Branch

# HIGHLIGHTS 2015

## Top 25 Marketing Executives of Southern Zone in 2015 Gross Premium Basis



1  
Jahangir A. Shaikh  
Corporate Division  
(JP Unit)



2  
Ali Safdar  
SITE Division



3  
M. Aamir Khadeli  
Metropolitan Division  
(A. K. Unit)



4  
S. Imran Zaidi  
Central Division



5  
A. Wahab Polani  
Jinnah Division  
(AWP Unit)



6  
Aamir Ali Khan  
Jinnah Division



7  
Shiraz Ansari  
Corporate Division



8  
Agha S. U. Khan  
Clifton Division



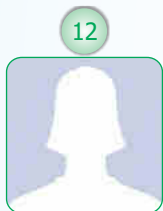
9  
Kothawala (Group)  
Metropolitan Division



10  
Syed M. Iftikhar  
Central Division  
(Unit A)



11  
Khalid Saleem  
Corporate Division



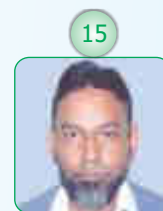
12  
Shazia Rahil  
Metropolitan Division



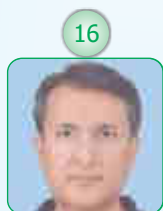
13  
S. Jaweed Envor  
Central Division



14  
Mir Babar Ali  
Central Division



15  
S. Shahid Mehmood  
Central Division  
(Unit B)



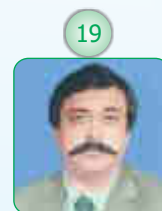
16  
Ali Rafique Chinoy  
Corporate Division



17  
Saad Jafari  
Clifton Division



18  
Muhammad Hussain  
Jinnah Division



19  
Shahid Younus  
Multan Division



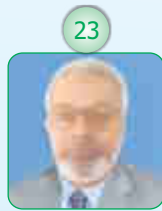
20  
Adeel Ahmed  
Central Division  
(Unit A)



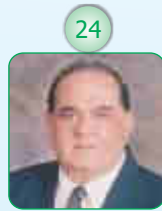
21  
S. Shahid Raza  
SITE Division



22  
Waleede Polani  
Jinnah Division  
(A.W.P. Unit)



23  
Anis Mehmood  
Central Division  
(Unit B)



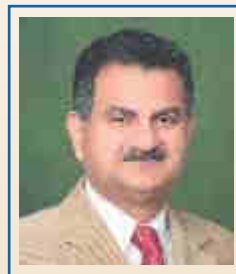
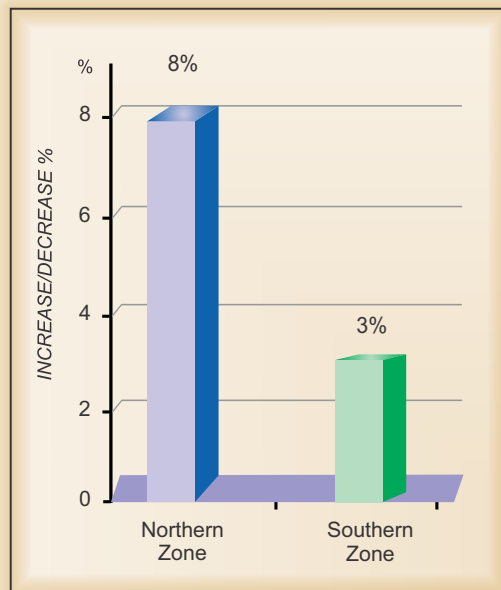
24  
Haroon H. S. Dada  
Corporate Division



25  
Tauqir H. Abdulla  
Clifton Division

## Growth of Zones

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



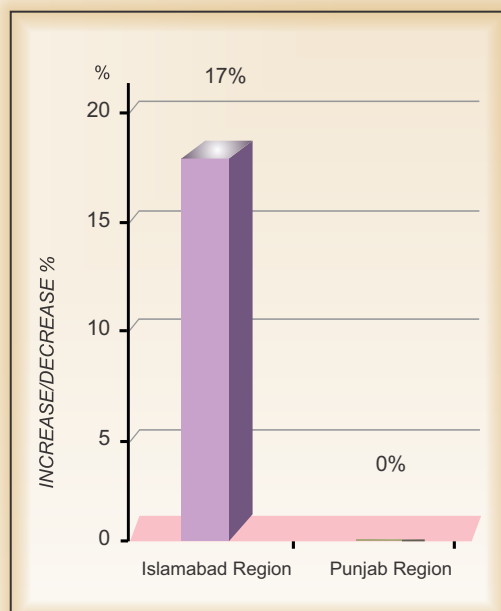
**Mr. Qamber Hamid**  
Sr. Deputy Managing Director  
Head of Northern Zone



**Mr. Jaffer Dossa**  
Deputy Managing Director  
Head of Southern Zone

## Growth of Regions

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



### Regional Heads of Northern Zone



**Mr. M. Akber Awan**  
Deputy Managing Director  
Head of Islamabad Region

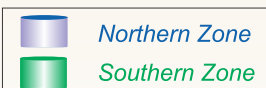
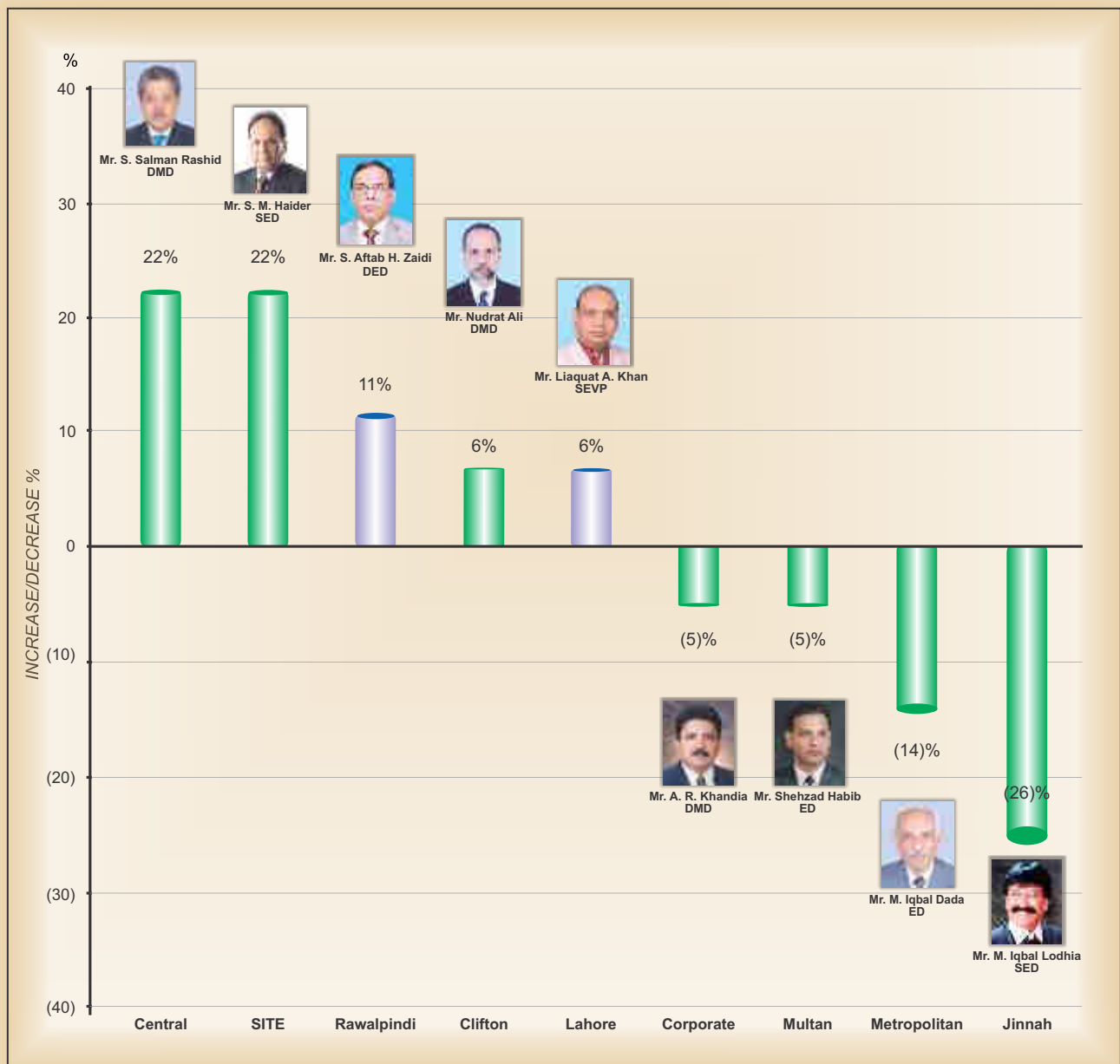


**Mr. Shaukat Saeed Ahmed**  
Sr. Executive Director  
Head of Punjab Region

# Score

## Growth of Divisions

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





## *RANK WISE Premium Performance of Divisions*

In December 2015

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

<span style="color: blue;">■</span>	Northern Zone
<span style="color: green;">■</span>	Southern Zone

### *Top 3 Divisions*



**Mr. Nudrat Ali**  
Deputy Managing Director  
Clifton Division



**Mr. S. Salman Rashid**  
Deputy Managing Director  
Central Division



**Mr. A. R. Khandia**  
Deputy Managing Director  
Corporate Division

# Score

## Growth of Branches

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

Branch	Rank	
	2015	2014
Tower	1	1
City, Rawalpindi	2	18
Islamabad	3	2
Faisalabad	4	3
Bank Square	5	5
Gulberg	6	4
City, Karachi	7	6
Port View	8	7
Leeds Center	9	8
New Unit	10	9
Crescent	11	10
Hyderabad	12	11
Peshawar	13	10
Al-Hamd	14	13
Gulberg Arcad Unit	15	12
Ichhra	16	15
Denso Hall	17	14
Model	18	16
Al-Muqteet	19	17
Al- Falah	20	17
City, Lahore	21	20
Mehran	22	20
Sialkot	23	22
Egerton Road	24	19
New Garden Town	25	15
Sahiwal	25	24
Indus	26	21
Gujranwala	26	23
Jamrud Road	26	24
City, Faisalabad	27	25
Sargodha	28	26

### Top Three Leaders of the Year

#### Northern Zone



Agha Ali Khan  
City, Rawalpindi



Malik Firdaus Alam  
Islamabad



Usman Ali Khan  
Faisalabad

#### Southern Zone



Shoab Razzak  
Tower, Karachi



Ali Kausar  
City, Karachi





Khalid Usman  
Port View Branch

 Northern Zone  
 Southern Zone

## Top - 10 Division/Branch

Based on Operating Surplus  
Upto December 2015

Rank	Name of Division/Branch	%
1	Rawalpindi Division	82
2	City Branch, Rawalpindi	81
3	Clifton Division	73
4	Port View Branch	68
5	SITE Division	64
6	Tower Branch	63
7	Corporate Division	58
8	Faisalabad Branch	57
9	Jinnah Division	54
10	Multan Division	52
	Gujranwala Branch	52

 Northern Zone  
 Southern Zone

## Top - 3 Super Stars

### Northern Zone

### Southern Zone



Usman Ali Khan  
Faisalabad



Agha Ali Khan  
City, Rawalpindi



S. Aftab H. Zaidi  
Rawalpindi



Nudrat Ali  
Clifton



Khalid Usman  
Port View Branch



S. M. Haider  
SITE

# Score

## Recovery Performance

Upto December 2015

### Top - 15 Players

#	Division/Branch	%
1	Islamabad Branch	99
2	City Branch, Lahore	98
	Gujranwala Branch	98
3	Bank Square Branch	97
	Model Branch	97
4	Sahiwal	96
5	Mehran Branch	95
	Al-Falah Branch	95
6	Faisalabad Branch	94
	Port View Branch	94
7	Hyderabad Branch	93
	Sargodha Branch	93
	Rawalpindi Division	93
8	Indus Branch	90
9	Clifton Division	89
	SITE Division	89
10	Gulberg Branch	87
11	Corporate Division	86
	Jamrud Road Branch	86
	Ichra Branch	86
12	Central Division	84
	Peshwar Branch	84
13	Denso Hall Branch	82
14	Jinnah Division	78
	Crescent Branch	78
15	Al-Hamd Branch	77

### Top - 3 Leading Players

#### Northern Zone



Malik Firdaus Alam  
Islamabad



Zarrar I. Z. Bandey  
City, Lahore



M. Amer Arif Bhatti  
Gujranwala



Babar A. Shaikh  
Bank Square Branch



S. Tayyab H. Gardezi  
Model Branch

#### Southern Zone



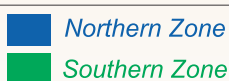
Mazhar H. Qureshi  
Mehran Branch



Khalid Usman  
Port View Branch



M. Amin Sattar  
Hyderabad



## Remittance Performance

Upto December 2015

### Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Rawalpindi Division	1	4
Clifton Division	2	1
Central Division	3	2
Corporate Division	4	3
Jinnah Division	5	5
SITE Division	6	6
Multan Division	7	8
Lahore Division	8	7
Metropolaitn Division	9	9
A. K. Unit	10	11
A. W. P. Unit	11	13
Port View Branch	12	18
Faisalabad Branch	13	14
Islamabad Branch	14	12
Gulberg Branch	15	15

### Top - 3 Leading Net Remitters

#### Northern Zone



S. Aftab H. Ziadi  
Rawalpindi Division



Liaquat Ali Khan  
Lahore Division



Usman Ali Khan  
Faisalabad Branch

#### Southern Zone



Nudrat Ali  
Clifton Division



S. Salman Rashid  
Central Division



M. A. R. Khandia  
Corporate Division



# Score

## Top 10 Marketing Executives

Classwise Premium Upto December 2015

### Northern Zone

#### Property Insurance

1. Faraz Javed	City Branch Rawalpindi
2. Mehmood Ali Khan	Faisalabad Branch
3. Imdadullah Awan	Islamabad Branch
4. Haji M. Shakeel	New Unit, Lahore
5. Azhar H. Chishti	Leeds Centre Branch
6. M. Haroon Akbar	Rawalpindi Division
7. Mubashar Saleem	Al-Hamd Branch
8. Muhammad Farooq	Gulberg Branch
9. Rana Khalid Manzoor	Gulberg Arcade Unit
10. Saleem Babar	Leeds Centre Branch

#### Top Three



Faraz Javed  
City Rawalpindi



Mehmood A. Khan  
Faisalabad Branch



Imdadullah Awan  
Islamabad Branch

#### Marine Insurance

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

#### Top Three



Faraz Javed  
City Rawalpindi



Muhammad Farooq  
Gulberg, Lahore



Azhar H. Chishti  
Leeds Centre, Lahore

#### Motor Insurance

1. Muhammad Farooq	Gulberg Branch
2. Muhammad Imran	Al-Falah Branch
3. Ejaz Ahmed	Islamabad Branch
4. Ahmed Saeed Khan	Al-Hamd Branch
5. Haji M. Shakeel	New Unit, Lahore
6. Saqib Riaz	Lahore Division
7. Zakaullah Khan	Islamabad Branch
8. Mubashar Saleem	Al-Hamd Branch
9. Mehmood Ali Khan	Faisalabad Branch
10. Qazi Altaf Hussain	Islamabad Branch

#### Top Three



Muhammad Farooq  
Gulberg, Lahore



M. Imran  
Al-Falah Branch



Ejaz Ahmed  
Islamabad Branch

#### Miscellaneous Insurance

1. Faraz Javed	City Branch Rawalpindi
2. Mehmood Ali Khan	Faisalabad Branch
3. M. Tayyab Nazir	Lahore Division
4. Haji M. Shakeel	New Unit, Lahore
5. Mubashar Saleem	Al-Hamd Branch
6. Husseina Anwer	Lahore
7. Saira Ahmed	Al-Hamd Branch
8. M. Haroon Akbar	Rawalpindi Division
9. Ashiq Hussain Bhatti	Ichhra Branch
10. Somia Ali	Islamabad

#### Top Three



Faraz Javed  
City Rawalpindi



Mehmood A. Khan  
Faisalabad Branch



M. Tayyab Nazir  
Lahore Division

## Top 10 Marketing Executives

Classwise Premium Upto December 2015

### Southern Zone

#### Property Insurance

1. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
2. Ali Safdar	SITE Division
3. Aamir Ali Khan	Jinnah Division
4. M. Aamir Khadeli	Metropolitan Div. (A.K Unit)
5. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
6. Kothawala (Group)	Metropolitan, Karachi
7. Sheraz Ansari	Corporate Division
8. Shazia Rahil	Metropolitan, Karachi
9. M. Khalid Saleem	Corporate Division
10. Shahid Younus	Multan Division

#### Top Three



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



Ali Safdar  
SITE, Karachi



Aamir Ali Khan  
Jinnah, Karachi

#### Marine Insurance

1. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
2. Sheraz Ansari	Corporate Division
3. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
4. Shazia Tariq	Central Division
5. Shazia Rahil	Metropolitan Division
6. Nargis Mehmood	Central Division (Unit B)
7. Anis Mehmood	Central Division (Unit B)
8. Kothawala (Group)	Metropolitan Division
9. Ali Safdar	SITE Division
10. S. Imran Ziadi	Central Division

#### Top Three



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



Sheraz Ansari  
Corporate



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

#### Motor Insurance

1. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
2. S. Imran Zaidi	Central Division
3. Ali Safdar	SITE Division
4. Ali Rafique Chinoy	Corporate Division
5. M. Aamir Khadeli	Metropolitan Div. (A.K Unit)
6. Tauqir H. Abdullah	Clifton Division
7. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
8. Adeel Ahmed	Central Division
9. Kothawala (Group)	Metropolitan Division
10. Syed Suhaib Haider	SITE Division (A.L Unit)

#### Top Three



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



S. Imran Zaidi  
Central, Karachi



Ali Safdar  
SITE, Karachi

#### Miscellaneous Insurance

1. S. Muhammad Iftikhar	Central Division (Unit A)
2. M. Khalid Saleem	Corporate Division
3. Mir Babar Ali	Central Division
4. Saad Jafri	Clifton Division
5. S. Shahid Mehmood	Central Division (Unit B)
6. Syed Nisar Ahmed	Jinnah Division
7. M. Aamir Khadeli	Metropolitan Div. (A.K Unit)
8. S. Imran Zaidi	Central Division
9. Ali Safdar	SITE Division
10. Waleed Polani	Jinnah Division (A.W.P Unit)

#### Top Three



Syed M. Iftikhar  
Central (Unit A),  
Karachi



M. Khalid Saleem  
Corporate, Karachi



Mir Babar Ali  
Central, Karachi

## Galaxy of Star Performers

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

### Northern Zone



Rana Khalid Manzoor  
Gulberg (Arcade Unit)



Qasim Ayub  
Al-Muqet Branch



Saleem Babar  
Leeds Centre Branch



Inayatullah Khalil  
Peshawar Branch



Asma Nasir  
Lahore Division



Shahid Raza Kazmi  
Al-Falah Branch



Mehmood Ali Khan  
Faisalabad Branch



Haji M. Shakeel  
New Unit, Lahore



Muhammad Farooq  
Gulberg Branch



Atif Muzaffar  
Islamabad Branch



Ashiq Hussain Bhatti  
Ichhra Branch



M. Haroon Akbar  
Rawalpindi Division



Mubasher Saleem  
Al-Hamd Branch



Rashid Ali  
City Branch, Lahore



Syed Nadeem Ahmed  
City Branch, Rawalpindi



Akif Mukhtar Khan  
Model Branch



Taimoor Zaib  
Jamrud Road Branch



Mian Ikram Elahi  
Egerton Road Branch



Ahsan Mehmood  
Gujranwala Branch



Salman Saeed  
Sialkot Branch



M. Ashfaq  
Sahiwal Branch



Babar A. Shaikh  
Bank Square Branch



Ghulam Jaffar  
City Branch, Faisalabad



M. Rizwan-ul-Haq  
Egerton Road Branch



S. Tayyab H. Gardezi  
Model Branch



M. Sohail  
New Garden Town Branch



A. Shakoor Paracha  
Sargodha Branch



## Galaxy of Star Performers

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

### Southern Zone



Agha S. U. Khan  
Clifton Division



Shahid Younus  
Multan Division



S. Zulfiqar Mehdi  
City Branch Karachi



Aamir Ali Khan  
Jinnah, Karachi



Tauseff Hassan Khan  
Central Division



Ali Rafique Chinoy  
Corporate Division



M. Aamir Khadeli  
Metropolitan Division  
(A. K. Unit)



M. Imran Naeem  
Denso Hall, Karachi



Hamid-us-Salam  
Crescent Branch



M. Awais Memon  
Hyderabad



Waseem Ahmed  
SITE Division



S. A. Ghaffar Asad  
Mehran Branch



M. Iftikhar Siddiqui  
Indus, Karachi



Khalid Usman  
Port View, Karachi



M. Shoaib R. Bramchari  
Tower, Karachi



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E-mail: [ilyas.khan@efuinsurance.com](mailto:ilyas.khan@efuinsurance.com)  
Web: [www.efuinsurance.com](http://www.efuinsurance.com)