



EFU General wins Brands of the year award



Mr. Hasanali Abdullah, Managing Director receiving
“Brands of the year award” from
Mian Raza Rabbani, Chairman, Senate



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- Performance Driven
- Integrity & Trust
- Customer Centric
- Long Term Relationships
- Caring & Sharing

Timeless values stand the test of time.
At EFU General, these values form the foundation
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Congratulations on achieving Brands of the year award

EFU General has been conferred with Brands of the Year Award 2015-16 in the category of General Insurance. It is a matter of pride that EFU has been winning this award for many consecutive years. Mr. Hasanali Abdullah, Managing Director & Chief Executive, EFU General received the award from Mian Raza Rabbani, Chairman Senate.

While addressing the august gathering Chairman Senate Mian Raza Rabbani said that, 'Just as the Muslim scientists always led the world in the field of scientific inventions and innovations similarly Pakistani traders and industrialists need to develop expertise in the field of branding to come to par in the global economic competition'.

Besides, Senator Raza Rabbani, CEO of Trade Development Authority of Pakistan (TDAP) Mr. S M Munir, IG Sindh Police A. D. Khawaja, newly elected President of FPCCI Mr. Zubair Tufail, President Karachi Chamber of Commerce & Industry Mr. Shamim Ahmed Firpo, Chairman (ABAD) Mr. Mohsin Sheikhani, President IPA Pakistan Mr. Tarik Feroz, renowned industrialist Dr. Mirza Ikhtiar Baig, Nawab of Junagarh Muhammed Jahangir Khanji, Chairman NDF Kanwar Muhammad Dilshad and founder & CEO of Brands Foundation Mr. Shaikh Rashid Alam were also present at the annual award distribution ceremony.

EFU General has been among those brands which are stepping forward in the corporate world with the aim to offer the nation the best services. This endeavor enables EFU to win many prestigious awards including 'Brands of the Year Award' every year. This is the result of untiring efforts and dedication of EFU Family.



ISO 9001:2008

External Recertification Audit

External Surveillance Audit for ISO 9001:2008 has successfully been conducted and EFU General successfully complied. External Auditors Mr. Mohammed Aslam Mustafa and Mr. Hasnain Ashraf of United Registrar of Systems, visited EFU General for audit.

In pre-audit meeting Mr. Mohammad Aslam Mustafa informed about basis and sampling procedure of audit. After pre-audit meeting both the auditors visited departments accompanied by MR team members.

The auditors appreciated the combined efforts and personal interest of all staff members of EFU, in implementing the ISO 9001:2008 Quality Management system (QMS). Not a single non-compliance was reported during the course of audit.

In a post-audit meeting both the auditors unveiled the audit report with their findings and comments and thanked all participants for close cooperation and assistance provided to them.

The Auditors recommended suggestions to be incorporated and identified few opportunities for improvement in processes.

The meeting was ended on a highly positive note. Mr. Jaffer Dossa, Deputy Managing Director and Mr. D. H. Sidhwa, Executive Director & Management Representative thanked auditors and presented gifts to them.



Silver Jubilee Relationship

EFU General & Pak Suzuki Motor Co.

EFU General Central Division celebrated Silver Jubilee of their business relationship with Pak Suzuki Motor Company recently at the Avari Towers Hotel.

Mr. Saifuddin N. Zoomkawala, Chairman, EFU General welcomed Mr. Hirofumi Nagao, Managing Director and Chief Executive Officer of Pak Suzuki along with his Senior Executives and presented him the Silver Jubilee Memento.

Mr. Jaffer Dossa, Deputy Managing Director and Southern Zonal Head, Mr. Salman Rashid, Deputy Managing Director, Central Division, Mr. Sattar Baloch, Deputy Executive Director, Central Division, and Mr. Javed Iqbal Barry, Deputy Executive Director, Central Division (Unit-B) were also present at this memorable occasion.

Mr. Saifuddin N. Zoomkawala praised the cordial relationship between the two esteemed organizations and hope that it would further consolidate over the years.

Mr. Hirofumi Nagao also reciprocated and praised the trust and confidence developed between EFU General and Pak Suzuki and hoped for further cementing of this relationship.



Pride of EFU Family

Dr. Ghulam Jaffar receives FPCCI Award

Dr. Ghulam Jaffar, Senior Vice President, EFU City Faisalabad Branch receiving FPCCI Award on his social and literary services from Mian Muhammad Idress, Chairman, Federation of Pakistan Chamber of Commerce and Industry (FPCCI).

Mian Javaid of Sitara Group, Mian Saeed of Kausar Textile and Director Chenab Engineering were also present on the occasion.



Farewell



A farewell party was organized at EFU House, Karachi to honor Mr. Jawahar Ali Kassim, Assistant Executive Director, Marine & Aviation Claims, Head Office. Mr. Saifuddin N. Zoomkawala, Chairman, Mr. Hasanali Abdullah, Managing Director and Mr. Mahmood Lotia,



Sr. Deputy Managing Director of EFU General graced the occasion. Executives of EFU General were also present at the ceremony. Mr. Zoomkawala presented farewell gift to Mr. Jawahir Ali Kassim.



Marine Department, Head office organized a farewell party in the honor of Mr. Jawahar Ali Kassim, Assistant Executive Director, Marine & Aviation Claims, Head Office at Port Grand Hotel, Karachi. Mr. Sohail Nazir, Deputy Executive Director, Marine Underwriting Department and Mr. Badar Amin Sissodia, Assistant Executive Director Marine Claims Department presented farewell gifts to Mr. Jawahar Ali Kassim. All members of Marine, Head Office were also present at the ceremony.



New Heads



Mr. Muhammad Ashfaq, Manager (Dev.) has been taken charge of Sahiwal Branch as Office Incharge after the death of Mr. Inayatullah Chaudhry.

Mr. Badar Amin Sissodia, Assistant Executive Director has been appointed as the head of the Marine & Aviation Claims Department at Head Office after the retirement of Mr. Jawahar Ali Kassim.



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.

Head Office

1. Mr. Mahmood Lotia	Sr. Deputy Managing Director	M.D's Secretariat, Head Office
2. Mr. Darius H. Sidhwa	Executive Director	H. R. Department, Head Office
3. Mr. Quaid Johar	Sr. Vice President	Finance Department, Head Office
4. Mr. Muhammad Merajuddin	Manager	Property Department, Head Office
5. Mr. Riaz-ul-Haq	Manager	Property Department, Head Office
6. Mr. Abbas Qamber Rizvi	Assistant Manager	Property Department, Head Office
7. Mr. Qamar Aziz	Executive Officer	Finance Department, Head Office
8. Mr. Muhammad Rizwan	Assistant Superintendent	I. T. Department, Head Office
9. Mr. Muhammad Aleem	Junior Asstt. Cadre	Public Relation Department, Head Office
10. Mr. Zulfiqar Khan	Junior Asstt. Cadre	Miscellaneous Department, Head Office

Southern Zone

11. Syed Muhammad Haider	Senior Executive Director	SITE Division
12. Syed Rizwan Hussain	Executive Director	Central Division (Unit-D)
13. Mr. Ali Safdar	Executive Director (Dev.)	SITE Division
14. Syed Asim Iqbal	Assistant Executive Director	SITE Division
15. Mr. Abdul Hameed	Executive Vice President	Clifton Division
16. Mr. Fakhruddin Saiffee	Executive Vice President	Metropolitan Division
17. Mr. Nadeem Ahmed	Senior Vice President	Central Division
18. Mr. Ashfaque Ahmed	Senior Vice President	Corporate Division
19. Syed Abid Raza	Vice President (Dev.)	SITE Division
20. Mr. Muhammad Arshad Siddiqui	Assistant Vice President	Central Division (A. L. Unit)
21. Syed Kamal Ahmed	Assistant Vice President	Corporate Division
22. Mr. Raja Siddiq-E-Akbar	Manager	Clifton Division
23. Syed Mifzal Ali	Manager	Crescent Branch
24. Mr. Jawed Farooqui	Chief Manager (Dev.)	Jinnah Division
25. Syed Kashif Ali	Manager (Dev.)	Mehran Branch
26. Mr. Muhammad Jahangir Shaida	Assistant Manager	Jinnah Division
27. Mr. Javed Ali	Assistant Superintendent	A.W.P Unit
28. Mr. Muhammad Ziaul Hasan	Assistant Superintendent	SITE Division
29. Mr. Liaquat Ali	Assistant	Southern Zonal Office
30. Mr. Zar Jan	Assistant	SITE Division
31. Mr. Chan Zeb	Junior Assistant Cadre	City Branch Karachi
32. Mr. Muhammad Essa	Junior Assistant Cadre	Central Division

Northern Zone

33. Mr. S. Tayyab Hussain Gerdezi	Executive Vice President	Model Branch
34. Mr. Muhammad Arif Bhatti	Executive Vice President (Dev.)	Gujranwala Branch
35. Mr. Saifullah	Senior Vice President	Rawalpindi Division
36. Mr. Farooq Shaukat	Assistant Vice President	Leeds Centre Branch
37. Mr. Maqsood Ahmed	Assistant Vice President	Gulberg Branch
38. Mr. Khalil Ahmed	Manager	EFU House Lahore
39. Mr. Saghir Ahmed	Manager	Bank Square Branch
40. Mr. Ghazala Ambreen	Manager (Dev.)	Al-Falah Branch
41. Mr. Muhammad Iqtidar Naushahi	Deputy Manager	Lahore Division
42. Mr. Muhammad Irfan Bhatti	Deputy Manager	Bank Square Branch
43. Mr. Samina Tajammul	Deputy Manager	Gulberg Branch
44. Mr. Perveen Akhtar	Junior Officer	City Branch Faisalabad
45. Mr. Khial Afzal	Assistant Superintendent	Gulberg Branch
46. Mr. Muhammad Rahim Kiyani	Assistant Superintendent	Al-Hamd Branch
47. Mr. Muhammad Nawaz	Assistant Superintendent	Gulberg Branch
48. Mr. Irfanullah	Daftari/Qasid	Jamrud Road Branch
49. Mr. Muhammad Ashraf Khan	Daftari/Qasid	Lahore Division
50. Mr. Muhammad Khalil	Daftari/Qasid	Al-Falah Branch
51. Mr. Muhammad Shoukat	Daftari/Qasid	City Branch Rawalpindi

Pictorial Moments of Gold Medal distribution ceremonies



Mr. Altaf Q. Gokal, Chief Financial Officer presenting Gold Medal and Certificate to Mr. Quaid Johar and Mr. Qamar Aziz. Mr. Atif Anwer, SEVP also seen.

Mr. Hasanali Abdullah, Managing Director presenting Gold Medal and Certificate to Mr. Mahmood Lotia.

Mr. Hasanali Abdullah, Managing Director presenting Gold Medal and Certificate to Mr. D. H. Sidhwa.



Mr. Jaffer Dossa, Deputy Managing Director awarding Gold Medal and Certificate to Mr. S. M. Haider

Mr. Jaffer Dossa presenting Gold Medal and Certificate to Mr. Liaquat Ali

Mr. A. Rehman Khandia, Deputy Managing Director presenting Gold Medals and Certificates to Mr. Ashfaqe Ahmed and Syed Kamal Ahmed. Mr. Abdul Wahid, Deputy Executive Director also seen.

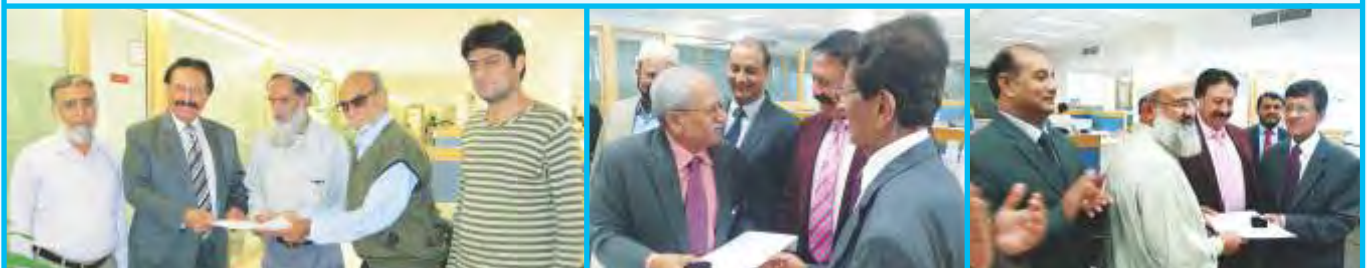


Mr. M. Iqbal Dada, Executive Director and Mr. Jaffer Dossa awarding Gold Medal and Certificate to Mr. Fakhruddin Saifee

Mr. Salman Rashed, Deputy Managing Director presenting Gold Medals and Certificates to Syed Rizwan Hussain, Mr. Nadeem Ahmed, Mr. Muhammad Arshad Siddiqui and Mr. Essa



Mr. S. M. Haider, Sr. Executive Director and Mr. Jaffer Dossa presenting Gold Medals and Certificates to Mr. Ali Safdar, Syed Asim Iqbal, Syed Abid Raza, Mr. Muhammad Ziaul Hasan and Mr. Zar Jan



Mr. M. Iqbal Lodhia and Mr. A. Wahab Polani, Executive Director (Dev.) presenting Gold Medal and Certificate to Mr. Javed Ali

Mr. M. Iqbal Lodhia, Sr. Executive Director along with Mr. Jaffer Dossa presenting Gold Medals and Certificates to Mr. Jawed Farooqui and Mr. M. Jahangir Shaida



Mr. Ali Kausar, Deputy Executive Director, City Branch Karachi presenting Gold Medal and Certificate to Mr. Chen Zeb colleagues of City Branch are also present.



Mr. A. Hameed Qureshi, Deputy Executive Director, IT, Head Office presenting Gold Medal and Certificate to Mr. Muhammad Rizwan, colleagues of IT Department can also be seen.



Mr. Shaharyar Jalees, Sr. Executive Vice President, Public Relation Department, H.O. awarding Gold Medal and Certificate to Mr. Muhammad Aleem



Mr. Khurram Nasim, Deputy Executive Director, presenting Gold Medal and Certificate to Mr. Zulfiqar Khan



Mr. Kauser Ali Zuberi, Assistant Executive Director, Crescent Branch presenting Gold Medal & Certificate to Mr. Mifzal Ali Mr. Imtiaz Ahmed can also be seen.



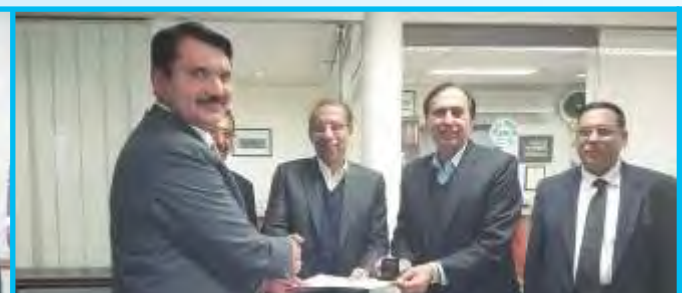
Mr. Aftab Fakhruddin, Deputy Executive Director, Property, H.O. awarding Gold Medal and Certificate to Mr. M. Merajuddin



Mr. Kamran Arshad Inam, Executive Director presenting Gold Medals and Certificates to Mr. Riaz-ul-Haq and Mr. Abbas Qamber Rizvi



Mr. Mahmood Lotia, Sr. Deputy Managing Director, Mr. Altaf Qamruddin Gokal, Chief Financial Officer; Mr. M. Akbar Awan, Deputy Managing Director, Islamabad Region and Mr. Agha Ali Khan, Head of City Branch Rawalpindi awarding Gold Medal and Certificate to Mr. M. Shoukat.



Mr. Mahmood Lotia, Mr. Altaf Qamruddin and Mr. M. Akbar Awan awarding Gold Medal and Certificate to Mr. Saifullah. Syed Aftab Hussain Zaidi, Deputy Executive Director, Rawalpindi Division also seen in the picture.

Picnic

Cheerful members of EFU Clifton Division having fun at Gorkh Hill, Sindh.



CII Result

April & October 2016

The following candidates of EFU General have been declared passed by the Chartered Insurance Institute, London in the examination (held in April & October 2016) in subject(s) stated against their respective names.



Mr. M. Sheeraz Lodhia
Assistant Executive Director
Jinnah Division
P80



Syed Farhan Bokhari
Executive Vice President
Lahore Division
IF8



Mr. Muhammad Haroon Akber
Sr. Vice President (Dev.)
Rawalpindi Division
IF1-IF3



Ms. Nimra Inam
Assistant Vice President
Lahore Secretariat
P85



Mr. A. D. Khan
Manager
Southern Zonal office
IF8



Ms. Asifa Waseem Khan
Deputy Manager
Miscellaneous, H.O.
IF3



Mr. Rajesh Viraj
Deputy Manager
Corporate Division
IF8



Mr. Shahid Naseem
Deputy Manager
Bank Square Branch
IF8



Mr. Arsalan Pervaiz
Assistant Manager
Rawalpindi Division
IF1-IF3



Mr. M. Irfan
Assistant Manager
Tower Branch
IF3



Mr. M. Saleem
Assistant Manager
Lahore Division
IF1-IF3-IF4



Mr. Muhammad Ali Butt
Assistant Manager
Leeds Centre Branch
590



Mr. Muhammad Haroon
Assistant Manager
Gulberg Arcade Unit
P90



Mr. Niaz Ahmed Gondal
Assistant Manager
Lahore Secretariat
IF1



Syeda Anam
Assistant Manager
City Branch Lahore
IF2-IF3



Mr. Asad Masud
Executive Officer
Rawalpindi Division
IF1-IF3



Mr. Muhammad Azeem
Executive Officer
City Branch Rawalpindi
IF1-IF3



Mr. Muhammad Nafees
Executive Officer
Corporate Division
IF3-IF8



Mr. Muhammad Saqib Durray
Executive Officer
Corporate Division
IF3



Mr. Muhammad Usman
Executive Officer
City Branch Rawalpindi
IF1



Mr. Numan Qayyum
Executive Officer
Rawalpindi Division
IF1-IF3



Mr. Usman Bashir Kiyani
Executive Officer
Rawalpindi Division
IF3



Mr. Ali Shan Ashiq Ali
Junior Officer
Corporate Division
IF1-IF3



Mr. Jawad Javed Khan
Junior Officer
Lahore Secretariat
IF3-IF4



Mahnoor Khatri
Junior Officer
Corporate Division
IF3-IF4

Key to subjects codes in which the candidates were successful

IF1 Insurance Legal and Regulatory
IF2 General Insurance Business
IF3 Insurance Underwriting Process

IF4 Insurance Claim Handling Process
IF8 Packaged Commercial Insurance
P80 Underwriting Practice

P85 Claims Practice
P90 Cargo & Goods in Transit Insurance
590 Principles of Takaful



IAP Cricket Tournament 2017

Insurance Association of Pakistan (IAP) organized 'Cricket Tournament 2017' recently. EFU Life Assurance Limited won final of the tournament by defeating New Jubilee General at UBL Cricket Ground. A large number of spectators including Executives of Insurance Industry were present at the occasion.

Prior to the final match, IAP also arranged a six-over cricket match between senior members of the insurance industry. It was played between IAP Blue and IAP Green.

Mr. Hasanali Abdullah, Chairman IAP and Managing Director EFU General was the captain of IAP Blue, while Mr. Tahir Ahmed, Managing Director, Jubilee General Insurance Company was the captain of IAP Green.

Mr. Hasanali Abdullah, Mr. Tahir Ahmed and Mr. Jaffer Dossa distributed prizes among the winners.

Workshop on 'ISO 9001:2008

As per the ISO 9001:2008 requirement, ISO awareness is mandatory for all officers of EFU General Insurance.

Keeping in view this objective, Human Resource Department, Head Office in coordination with Southern Zone organized "ISO Workshops" for three groups of officers working in branches operating under Southern Zone.

Mr. Darius H. Sidhwa, Executive Director & Management Representative, conducted these training sessions. Training sessions were attended by 60 officers with great enthusiasm.



External Training during 2016

EFU General had arranged new and improved learning sessions to keep its employees updated with the changing market trends and patterns. HRD had arranged the following institutional learning programs at various levels during the year 2016.

Course	Institute
1. Advanced MS Excel	Pakistan Institute of Management (PIM)
2. Seminar on "Claims Management"	Karachi Insurance Institute (KII)
3. Human Capital Management in SAP	Institute of Business Administration (IBA)
4. Creating the Future: Leveraging the Power of Strategy & Innovation	TerraBiz
5. Digital Transformation	Management Association of Pakistan (MAP)
6. Fire & Safety Convention-2016	Publicity Channel
7. Professionals on Islamic Banking & Takaful	Centre for Islamic Economics (CIE's)
8. Knowledge "Skill & Attitude"	Pakistan Insurance Institute (PII)
9. KLIC Conference 2016	Thotspot
10. The International HR Conference 2016	Employer's Federation of Pakistan
11. Workshop on Project Insurance	Pakistan Insurance Institute (PII)
12. Fire Safety Engineering & Management Diploma	Fire Protection Association of Pakistan
13. Diploma in Insurance Management	Pakistan Institute of Management (PIM)

Result of Quiz - 22

Property Insurance

Correct entries in the 22nd Quiz Contest were five. The draw was held at Head Office to award prizes. The award distribution ceremony was held at EFU House, Karachi. Mr. Kamran Arshad Inam, Executive Director, Property Department, H.O. distributed the prizes among the three lucky winners. The names of the successful participants whose solutions were 100% correct are as under:

1. Syed Nazish Ali	Executive Vice President	Corporate Division
2. Mr. M. Haider Syed	Deputy Manager	Corporate Division
3. Ms. Nida Zehra Naqvi	Deputy Manager	Marine & Aviation, H.O.
4. Mr. Hussain Asghar Ali	Executive Officer	Metropolitan Branch
5. Mr. Muhammad Azam	Executive Officer	Corporate Division

Lucky Winners



Syed Nazish Ali, Ms. Nida Zehra Naqvi and Mr. Hussain Asghar Ali receiving prizes from Mr. Kamran Arshad Inam

Solution of Property Insurance Quiz

- Due to heavy rain an electric pole fell down near a godown containing stock of cotton. The stock caught fire due to short circuit & caused damage. What is the proximate cause of this loss?
c) Atmospheric Disturbance (heavy rain)
- A restaurant owner wish to take Fire & Allied perils insurance policy for his restaurant. Will the policy cover restaurant's neon sign?
c) A separate policy for neon sign to be taken by the owner
- An insured's factory premises got damaged by fire, as a result of this there was a loss in revenue. This loss will be compensated in:
b) FLOP (Fire Loss of Profit)
- A client wishes to get his Textile Mill insured which is of class I construction. Adequate firefighting equipment (Fire Extinguishers, Hydrant & Tube Well) is installed at the premises. What possible discount will he get by the insured?
d) All of the above
- The insured wants to get his fire policy canceled after six months of inception. The insurer would
b) Cancel the policy and provide a pro-rata refund of the premium.
- A CGP policy is issued for a period of three months. What percentage of premium would be charged?
a) 40%
- An insurer provides a quotation to the client stating that it is valid for 10 days. If the client wants to accept the quotation after 20 days, what is the position of both the parties?
b) The quotation is invalid but the insurer may honor the quotation if material facts have not changed.
- For BPV, apart from the proposal form what other documentary proofs are required for a prudent risk management practice?
c) All of the above
- Before the commencement of an erection project, what insurance is likely required for the machinery (to be erected).
b) Marine Cargo / Fire and allied etc.
- Stock Declaration is not allowed for?
d) All of the above

Umrah Mubarak

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



Mr. Muhammad Arfeen
Executive Vice President (Dev.)
Jinnah Division



Mr. Muneeb Farooq Kothawala
Executive Vice President (Dev.)
Metropolitan Division



Ms. Mehmooda Bano
Assistant Vice President
Corporate Division



Ms. Rizwana Iftikhar
Assistant Vice President
City Branch Karachi



Ms. Khalida Ghafoor
Assistant Superintendent
Corporate Division



Mr. Muhammad Yousuf
Assistant
Multan Division



Mr. Jaffer Dossa, Southern Zonal Head alongwith Mr. Salim Rafik Siddiqui, Advisor and other colleagues congratulates to Mr Ghiyas Ahmed, Deputy Manager, on performing Umra.

MBA Degree



Mr. Shabib Rizvi, Manager, HR, Head Office receiving his MBA Degree from Dr. Sohail Afzal, Executive Director, Punjab Group of Colleges.
EFU Family members congratulate him for this success.

Memories



Mr. Muhammad Iqbal Lodhia, Sr. Executive Director & Head of Jinnah Division receiving his prize from Late Mr. Roshen Ali Bhimjee, the then Chairman, EFU General in the Annual Function held in 1990. Mr. Saifuddin N. Zoomkawala, current Chairman, and Mr. Jamaluddin were also present.



General Connection 16 YEARS AGO TODAY

Issue No. 34

August 2000

High Traditions of Service

Dear Colleagues,

Our officers have the authority to settle claims, but "No one has the authority to reject any claim except the Managing Director." This is how we have established high traditions of service unmatched in the country.

With such a past - of tradition and innovation, it should surprise no one that the EFU logo now includes three major classes of business - General, Life and Health.

We shall all strive to become better at what we do to protect property, business, life and health of our customers.

With best wishes,

Saifuddin N. Zoomkawala

Condolence Meetings



Mr. Anis-ur-Rehman



Mr. Tariq Mehmood

Mr. Anis-ur-Rehman, Assistant Manager, Finance, Head Office and Mr. Tariq Mehmood, Dafteri, Sub-Office, Quetta recently passed away *Inna Lillahay Wa Innah Elahay Rajion*.

Condolence meetings were held at Head Office and Jinnah Division which were attended by Senior Executives, Officers and staff members. *Fatiha* was offered for their souls and may Almighty Allah give patience and courage to the bereaved families to bear this loss (*Ameen*).



Notice Board

Sub-Office Mardan

Sub-Office Mardan has been shifted to new premises. The Address, Telephone and Fax numbers are as under:

Address: Office No. 18, 2nd Floor,
Arman Tower, Maqam Chowk
Malakand Road, Mardan

Tel. Nos.: 0937-862294
Fax No.: 0937-866096
Email: mardan@efuinsurance.com

Happy
Birthday
to you!



*Wishing you success, joy
and happiness always!*

1.	Asif Raza	Assistant Manager	Corporate Division	11-Apr
2.	S. Muhammad Shafee	Assistant Manager	Central Division (A. L. Unit)	11-Apr
3.	Huzaiifa Vejlani	Executive Officer	Metropolitan Division (A. K. Unit)	11-Apr
4.	S.Muhammad Haider Javaid	Manager	Motor, Head Office	12-Apr
5.	Mohd. Naseem Qureshi	Manager (Dev.)	Jinnah Division	12-Apr
6.	Raja Zahid Asghar	Manager (Dev.)	Al-Falah Branch	12-Apr
7.	Muhammad Imran	Deputy Manager	Sargodha Branch	12-Apr
8.	Abida Saleem Khan	Assistant Manager	Southern Zonal Office	12-Apr
9.	Muhammad Izhar Ameen	Daftri/Qasid	Multan Division	12-Apr
10.	Farrukh Aamir Beg	Senior Executive Vice President	Motor, Head Office	13-Apr
11.	S. M. Shamim	Senior Vice President	Corporate Division	13-Apr
12.	Ali Farman	Assistant Vice President	Peshawar Branch	13-Apr
13.	Ejaz Ali	Manager (Dev.)	Peshawar Branch	13-Apr
14.	Javed Iqbal Khan	Executive Vice President	Ichhra Branch	14-Apr
15.	Kashif Gul	Executive Vice President	Property, Head Office	14-Apr
16.	Muhammad Arshad Siddiqi	Assistant Vice President	Central Division (A. L. Unit)	14-Apr
17.	Imran Siddiq	Assistant Vice President	Corporate Division	14-Apr
18.	Shaikh Mohammad Nadeem	Vice President (Dev.)	Central Division (Unit-C)	14-Apr
19.	Ross Masood	Assistant Executive Director	Al-Hamd Branch	15-Apr
20.	Waqar Ahmed	Senior Vice President	Mehran Branch	15-Apr
21.	Ijaz Anwar Chughtai	Assistant Vice President	Lahore Secretariat	15-Apr
22.	Uzair Ahmed Khan	Assistant Vice President (Dev.)	Jinnah Division	15-Apr
23.	Muhammad Imran	Chief Manager (Dev.)	Al-Falah Branch	15-Apr
24.	Qazi Altaf Hussain	Chief Manager (Dev.)	Islamabad Branch	15-Apr
25.	Muhammad Rizwan	Manager	Corporate Division	15-Apr
26.	Atiqur Rehman	Assistant Manager	Islamabad Branch	15-Apr
27.	Muhammad Adeel Munir	Executive Officer	Bank Square Branch	15-Apr
28.	Muhammad Zahid Shafi	Executive Officer	Al-Hamd Branch	15-Apr
29.	Mazhar Iqbal Rathore	Development Officer	Gulberg Branch	15-Apr
30.	Muhammad Rizwan	Assistant Superintendent	I.T., Head Office	15-Apr
31.	Khalid Mahmood Mirza	Assistant Executive Director (Dev.)	Central Division (Unit-B)	16-Apr
32.	Muhammad Usman	Executive Officer	City Rawalpindi Branch	16-Apr
33.	Mohsin Majeed Bawany	Assistant Manager	Corporate Division	17-Apr
34.	Arif Farooq	Deputy Chief Manager (Dev.)	Jinnah Division	18-Apr
35.	Muhammad Shafiq Ahmed	Manager	Al-Muqet Branch	18-Apr
36.	Ahsan Mehmood	Development Officer	Gujranwala Branch	18-Apr
37.	Gul Zeb	Assistant	Property, Head Office	18-Apr
38.	Ali Rafiq Chinoy	Assistant Executive Director (Dev.)	Corporate Division	20-Apr
39.	Sumera Umbreen	Deputy Manager	I.T., Head Office	20-Apr
40.	Asif-ur-Rehman	Assistant Manager	Corporate Division	20-Apr
41.	Nadeemuddin Farooqi	Executive Vice President	Miscellaneous, Head Office	21-Apr
42.	Sarfraz Muhammad Khan	Vice President	Crescent Branch	21-Apr
43.	Muhammad Awais Memon	Vice President (Dev.)	Hyderabad Branch	21-Apr
44.	Anees Mahmood	Sr. Executive Vice President (Dev.)	Central Division (Unit-B)	22-Apr
45.	Asif Elahi	Sr. Executive Vice President (Dev.)	Corporate Division (J. P. Unit)	22-Apr
46.	Wahaj-ur-Rehman	Senior Vice President	Property, Head Office	24-Apr
47.	S. Shakeel Hassan Bakhtiar	Assistant Vice President (Dev.)	Central Division (Unit-A)	24-Apr
48.	Mohammad Amin Malik	Development Officer	Clifton Division	24-Apr
49.	Haroon Haji Sattar Dada	Deputy Executive Director (Dev.)	Corporate Division	25-Apr
50.	S. M. Aamir Kazmi	Executive Vice President	Peshawar Branch	25-Apr
51.	Waleed Polani	Senior Vice President (Dev.)	Jinnah Division (A.W.P. Unit)	25-Apr
52.	Najma Riaz	Assistant Vice President	Peshawar Branch	25-Apr
53.	Qazi Maqsood Ahmed	Assistant Vice President	Southern Zonal Office	25-Apr
54.	Majid Badar Khan	Assistant Manager	Internal Audit, Head Office	25-Apr

Celebration of New Year



Quiz 23 - Marine Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	Cargo insurance caters specifically to the cargo carried on ship but does not relate to the belongings of a ship's voyagers.	True	False
2.	The receiver of a consignment is called a consignee.	True	False
3.	Risk of malicious damage is covered under ICC "B".	True	False
4.	CIF imports are allowed in Pakistan.	True	False
5.	Overage premium on oil tankers are applicable on 20years of age and above.	True	False
6.	The free space between the surface of the liquid cargo and tank's ceiling is called Ullage.	True	False
7.	Loss or damage to the subject matter insured caused by general average sacrifice is covered only in ICC "A" and "B".	True	False
8.	Marine cargo policies are voyage policies.	True	False
9.	CNF Stands for Cost and Fees.	True	False
10.	Institute Classification Clause is applicable on shipments by sea and air.	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 25 April, 2017.
- ◆ 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:

HIGHLIGHTS 2016

Top 10 Divisions/Branches of Northern Zone in 2016 Premium Performance

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

Top Three Leading Divisions/Branches



Syed Aftab H. Ziadi
Rawalpindi Division



Mr. Liaquat Ali Khan
Lahore Division



Malik Firdaus Alam
Islamabad

Classwise Premium

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

HIGHLIGHTS 2016

Top 25 Marketing Executives of Northern Zone in 2016

Gross Premium Basis

1



Mehmood Ali Khan
Faisalabad Branch

2



Faraz Javed
City Branch Rawalpindi

3



Imdadullah Awan
Islamabad Branch

4



Haji M. Shakeel
New Unit Branch

5



Muhammad Farooq
Gulberg Branch

6



Rana Khalid Manzoor
Gulberg Arcade Unit

7



Mubasher Saleem
Al-Hamd Branch

8



Azharul Hassan Chishty
Leeds Centre Branch

9



Saleem Babar
Leeds Centre Branch

10



Qasim Ayub
Al-Muqet Branch

11



Somia Ali
Islamabad Branch

12



Fauzia Khuwaja
Lahore Division

13



M. Haroon Akbar
Rawalpindi Division

14



Ahmed Saeed Khan
Al-Hamd Branch

15



Muhammad Arif Bhatti
Gujranwala

16



M. Imran
Al-Falah Branch

17



Ashiq Hussain Bhatti
Ichhra Branch

18



Muhammad Mujahid Ali
New Unit Lahore

19



Zakaullah Khan
Islamabad Branch

20



Ejaz Ahmed
Islamabad Branch

21



Shahid Raza Kazmi
Al-Falah Branch

22



Ather Qureshi
Gulberg Arcade Unit

23



Atif Muzaffar
Islamabad Branch

24



Shagufta Asrar Ahmed
Faisalabad Branch

25



Chaudhry A. Razzaq
Faisalabad

HIGHLIGHTS 2016

Top 10 Divisions/Branches of Southern Zone in 2016 Premium Performance

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

Top Three Leading Divisions/Branches



Mr. Salman Rashid
Central Division



Mr. Nudrat Ali
Clifton Division



Mr. A. R. Khandia
Corporate Division

Classwise Premium

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

HIGHLIGHTS 2016

Top 25 Marketing Executives of Southern Zone in 2016 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



Aamir Ali Khan
Jinnah Division

6



A. Wahab Polani
Jinnah Division
(AWP Unit)

7



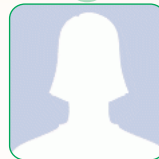
Kothawala (Group)
Metropolitan Division

8



Shiraz Ansari
Corporate Division

9



Shazia Rahil
Metropolitan Division

10



Syed M. Iftikhar
Central Division
(Unit A)

11



Agha S. U. Khan
Clifton Division

12



Khalid Saleem
Corporate Division

13



Adeel Ahmed
Central Division
(Unit A)

14



Ali Rafique Chinoy
Corporate Division

15



S. Jaweed Envor
Central Division

16



Muneeb Farooq Kothawala
Metropolitan Division

17



S. Shahid Mehmood
Central Division
(Unit B)

18



S. Shahid Raza
SITE Division

19



M. Anis-ue-Rehman
SITE Division

20



Tauqir H. Abdulla
Clifton Division

21



Shahid Younus
Multan Division

22



S. Ashad H. Rizvi
Corporate Division

23



Khozema Haider Mota
Clifton Division

24



Shahab Khan
Clifton Division

25

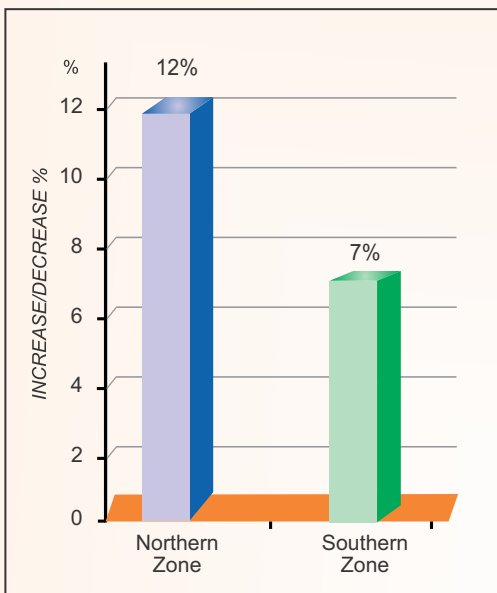


Saleem Tariq
Central Division
(Unit C)

Score

Growth of Zones

Based on Premium Performance
Upto December 2016 as compared to December 2015



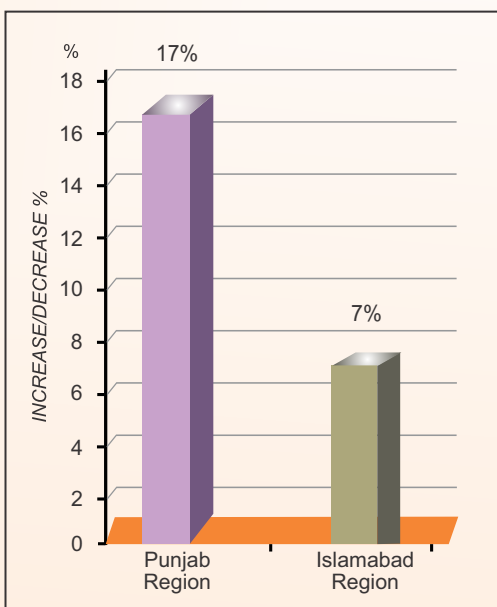
Mr. Qamber Hamid
Sr. Deputy Managing Director
Head of Northern Zone



Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone

Growth of Regions

Based on Premium Performance
Upto December 2016 as compared to December 2015



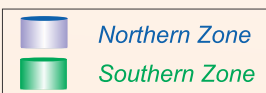
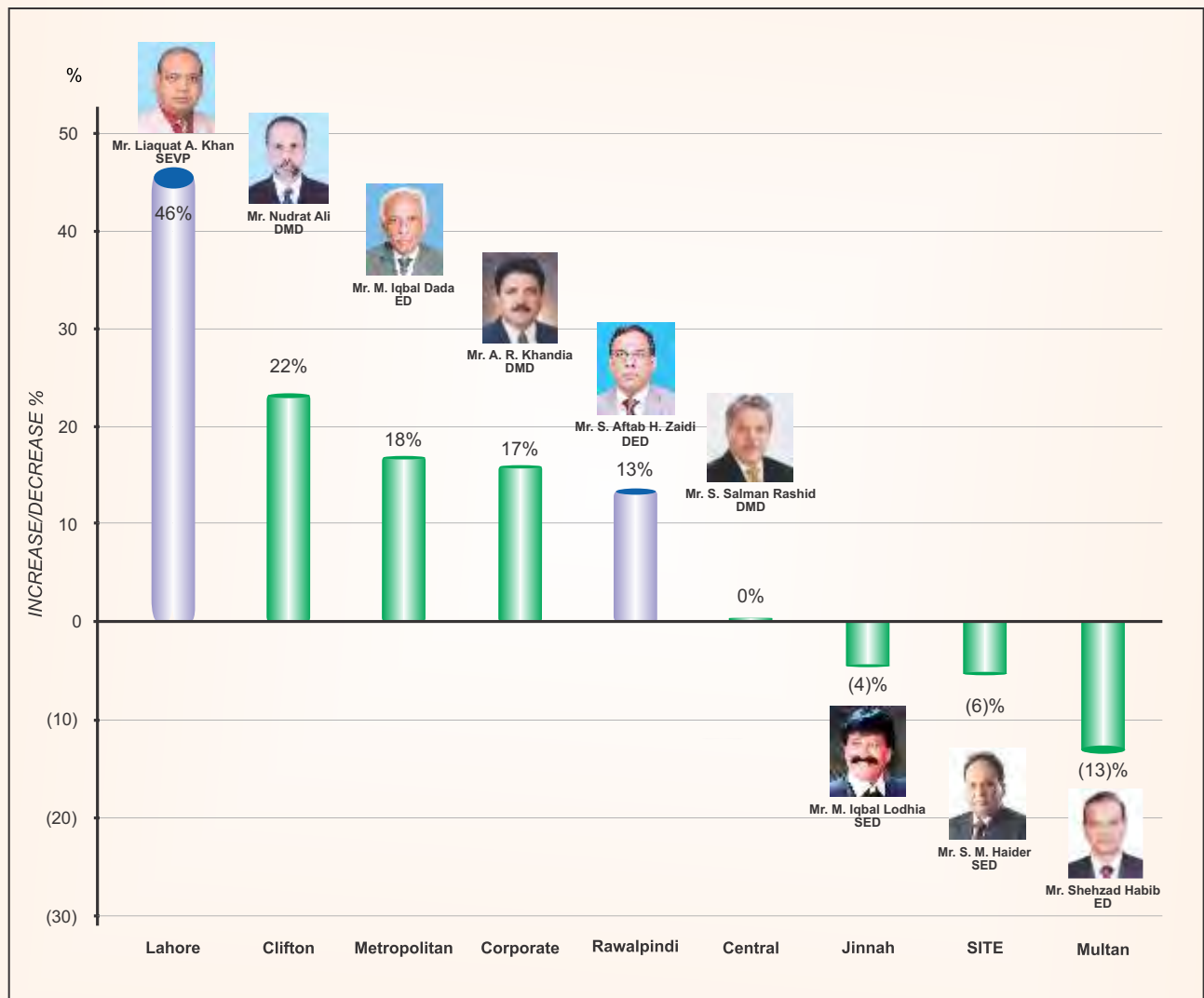
Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Head of Punjab Region



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

Growth of Divisions

Based on % Premium Performance
Upto December 2016 as compared to December 2015



Score

RANK WISE Premium Performance of Divisions

Upto December 2016

Name of Division	Rank
Clifton Division	1
Central Division	2
Corporate Division	3
Rawalpindi 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. 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

RANK WISE Premium Performance of Branches/Units

Upto December 2016 as compared to December 2015

Branch/Unit	Rank	
	2016	2015
Tower	1	1
Islamabad	2	4
Gulberg	3	7
A.W.P. Unit	4	3
Faisalabad	5	5
Bank Square	6	6
Port View	7	9
City, Rawalpindi	8	2
Crescent	9	12
Leeds Center	10	10
Gulberg Arcade Unit	11	16
City, Karachi	12	8
New Unit	13	11
Hyderabad	14	13
Peshawar	15	14
Ichhra	16	17
Al-Hamd	17	15
Denso Hall	18	18
Model	19	19
Al-Muqet	20	20
Mehran	21	22
City, Lahore	22	23
Al-Falah	23	21
Sialkot	24	24
Jamrud Road	25	29
New Garden Town	26	27
Gujranwala	27	28
City, Faisalabad	28	30
Sahiwal	29	26
Sargodha	30	31
Egerton Road	31	25

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad



Javid Akhtar Shaikh
Gulberg



Usman Ali Khan
Faisalabad

Southern Zone



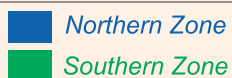
Shoaib Razzak Branchari
Tower, Karachi



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



Khalid Usman
Port View Branch



Score

Top - 10 Division/Branch

Based on Operating Surplus
Upto December 2016

Rank	Name of Division/Branch	%
1	Rawalpindi Division	84
2	Port View Branch	66
3	City Branch, Rawalpindi	65
4	Islamabad Branch	61
5	New Garden Town Branch	59
6	Jinnah Division	58
	Al-Hamd Branch	58
7	Lahore Division	53
	Tower Branch	53
8	Ichhra Branch	50
	Multan Division	50
9	Denso Hall Branch	47
10	Faisalabad Branch	46
	Gujranwala Branch	46
	Central Division	46

■	Northern Zone
■	Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Malik Firdaus Alam
Islamabad Branch



Agha Ali Khan
City Branch, Rawalpindi



S. Aftab H. Ziadi
Rawalpindi Division



Khalid Usman
Port View Branch



M. Iqbal Lodhia
Jinnah Division





Shoaib Razzak Bramchari
Tower, Karachi

Recovery Performance

Upto December 2016

Top - 15 Players

#	Division/Branch	%
1	Gujranwala Branch	100
	City Branch, Lahore	100
2	Sargodha Branch	99
3	Bank Square Branch	95
4	Mehran Branch	94
	Faisalabad Branch	94
	Model Branch	94
5	Port View Branch	93
6	Islamabad Branch	92
	Hyderabad Branch	92
	Al-Falah Branch	92
7	Corporate Division	91
8	Sahiwal Branch	90
9	Clifton Division	86
10	Jamrud Road Branch	85
11	Sialkot Branch	83
12	Jinnah Division	82
	Gulberg Branch	82
13	Peshawar Branch	81
14	Al-Hamd Branch	80
	Leeds Centre Branch	80
15	Ichhra Branch	79
	Denso Hall Branch	79

	Northern Zone
	Southern Zone

Top - 3 Leading Players

Northern Zone



M. Amer Arif Bhatti
Gujranwala Branch



Zarrar I. Z. Bandey
City Branch Lahore



A. Shakoor Paracha
Sargodha Branch



Babar A. Sheikh
Bank Square Branch

Southern Zone



Mazhar H. Qureshi
Mehran Branch



Khalid Usman
Port View Branch



M. Amin Sattar
Hyderabad Branch

Score

Remittance Performance

Upto December 2016

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Clifton Division	1	1
Rawalpindi Division	2	4
Corporate Division	3	3
Central Division	4	2
Lahore Division	5	6
SITE Division	6	5
Jinnah Division	7	7
City Branch Rawalpindi	8	18
Islamabad Branch	9	11
Metropolitain Division	10	8
Multan Division	11	9
Tower Branch	12	10
A. W. P. Unit	13	14
Faisalabad Branch	14	15
Port View Branch	15	17

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division



Agha Ali Khan
City, Rawalpindi

Southern Zone



Nudrat Ali
Clifton Division



A. R. Khandia
Corporate Division



S. Salman Rashid
Central Division



Top 10 Marketing Executives

Classwise Premium Upto December 2016

Northern Zone

Property Insurance

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

Top Three



Faraz Javed
City Rawalpindi



Mehmood Ali Khan
Faisalabad Branch



Haji M. Shakeel
New Unit, Lahore

Marine Insurance

1. Muhammad Farooq	Gulberg Branch
2. Mehmood Ali Khan	Faisalabad Branch
3. Qasim Ayub	Al-Muqet Branch
4. Imdadullah Awan	Islamabad
5. Azhar H. Chishti	Leeds Centre Branch
6. M. Arif Bhatti	Gujranwala Branch
7. Haji M. Shakeel	New Unit, Lahore
8. Rashid Ali	City Branch Lahore
9. Ashiq Hussain Bhatti	Ichhra Branch
10. Rana Khalid Manzoor	Gulberg Arcade Unit

Top Three



Muhammad Farooq
Gulberg Branch



Mehmood Ali Khan
Faisalabad Branch



Qasim Ayub
Al-Muqet Branch

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
3. Muhammad Farooq	Gulberg Branch
2. Muhammad Imran	Al-Falah Branch
4. Ejaz Ahmed	Islamabad Branch
5. Ahmed Saeed Khan	Al-Hamd Branch
7. Zakauallah Khan	Islamabad Branch
8. Saqib Riaz	Lahore Division
6. Mehmood Ali Khan	Faisalabad Branch
9. Mubashar Saleem	Al-Hamd Branch
10. Atif Muzzaffar	Islamabad Branch

Top Three



Imdadullah Awan
Islamabad Branch



Muhammad Farooq
Gulberg Branch



M. Imran
Al-Falah Branch

Miscellaneous Insurance

1. Fauzia Khawaja	Lahore Division
2. Faraz Javed	City Branch Rawalpindi
3. M. Tayyab Nazir	Lahore Division
4. Mehmood Ali Khan	Faisalabad Branch
5. Haji M. Shakeel	New Unit Branch
6. M. Mujahid Ali	New Unit Lahore
7. Mubashar Saleem	Al-Hamd Branch
8. M. Haroon Akbar	Rawalpindi Division
9. Muhammad Farooq	Gulberg Branch
10. Saira Ahmed	Al-Hamd Branch

Top Three



Fauzia Khawaja
Lahore Division



Faraz Javed
City Rawalpindi



M. Tayyab Nazir
Lahore Division

Top 10 Marketing Executives

Classwise Premium Upto December 2016

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. Agha S. U. Khan	Clifton Division
5. Muhammad Aamir	Metropolitan Div. (A.K Unit)
6. Kothawala (Group)	Metropolitan Division
7. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
8. Shazia Rahil	Metropolitan Division
9. Adeel Ahmed	Central Division (Unit-A)
10. Muneeb Farooq Kothawala	Metropolitan Division

Top Three



Jahangir A. Shaikh
Corporate Division
(J.P. Unit)



Ali Safdar
SITE Division



Aamir Ali Khan
Jinnah Division

Marine Insurance

1. Sheraz Ansari	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
3. Shazia Rahil	Metropolitan Division
4. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
5. Muhammad Aamir	Metropolitan Div. (A.K Unit)
6. Anis Mehmood	Central Division (Unit B)
7. Nargis Mehmood	Central Division (Unit B)
9. Kothawala (Group)	Metropolitan Division
9. Ali Safdar	SITE Division
10. M. Imran Naeem	Denso Hall Branch

Top Three



Sheraz Ansari
Corporate Division



Jahangir A. Shaikh
Corporate Division
(J.P. Unit)



Shazia Rahil
Metropolitan Division

Motor Insurance

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

Top Three



Jahangir A. Shaikh
Corporate Division
(J.P. Unit)



S. Imran Zaidi
Central Division



Ali Rafique Chinoy
Corporate Division

Miscellaneous Insurance

1. S. Muhammad Iftikhar	Central Division (Unit-A)
2. M. Khalid Saleem	Corporate Division
3. Saad Jafri	Clifton Division
4. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
5. Ali Safdar	SITE Division
6. Muhammad Aamir	Metropolitan Div. (A.K. Unit)
7. Syed Nisar Ahmed	Jinnah Division
8. S. Imran Zaidi	Central Division
9. Babar Zeeshan	Mehran Branch
10. S. Ashad H. Rizvi	Corporate Division

Top Three



Syed M. Iftikhar
Central Division
(Unit A)



M. Khalid Saleem
Corporate, Karachi



Saad Jafri
Clifton Division

Score

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in December 2016

Northern Zone



Somia Ali
Islamabad Branch



Mubasher Saleem
Al-Hamd Branch



Qasim Ayub
Al-Muqet Branch



Saleem Babar
Leeds Centre Branch



Ashiq Hussain Bhatti
Ichhra Branch



Muhammad Farooq
Gulberg Branch



M. Haroon Akbar
Rawalpindi Division



Muhammad Mujahid Ali
New Unit Lahore



Ather Qureshi
Gulberg Arcade Unit



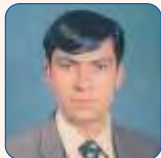
Muhammad Arif Bhatti
Gujranwala



Shahid Raza Kazmi
Al-Falah Branch



Saqib Riaz
Lahore Division



Arshad Iqbal
Peshawar Branch



Syed Nadeem Ahmed
City Branch, Rawalpindi



Mehmood Ali Khan
Faisalabad Branch



Salman Saeed
Sialkot Branch



Rashid Ali
City Branch, Lahore



Taimoor Zaib
Jamrud Road Branch



Akif Mukhtar Khan
Model Branch



M. Ashfaq
Sahiwal Branch



Babar A. Shaikh
Bank Square Branch



Ghulam Jaffar
City Branch, Faisalabad



M. Rizwan-ul-Haq
Egerton Road Branch



M. Sohail
New Garden Town Branch



A. Shakoora Paracha
Sargodha Branch

Score

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in December 2016

Southern Zone



Ali Safdar
SITE Division



Agha S. U. Khan
Clifton Division



Jahangir A. Shaikh
Corporate Division
(J.P. Unit)



Muhammad Ilyas
Jinnah Division



Shahid Younus
Multan Division



S. Jaweed Envor
Central Division



Rashid A. Islam
Crescent Branch



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



M. Imran Naeem
Denso Hall, Karachi



Babar Zeeshan
Mehran Branch



Junaid Saleem
City Branch Karachi



M. Awais Memon
Hyderabad



Khalid Usman
Port View B ranch



M. Shoaib R. Bramchari
Tower Branch

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E-mail: ilyas.khan@efuinsurance.com
Web: www.efuinsurance.com