

International Conference on Climate Change & Emerging Risks



Mr. Hasanali Abdullah, Chairman, Insurance Association of Pakistan
and Managing Director, EFU General during conference.

85
YEARS
1932-2017

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Climate Change & Emerging Risks



International Conference

Pakistan Insurance Institute (PII) organized an international insurance conference on the topic of 'Climate Change & Emerging Risks on 9-11 April, 2017. The conference brought together renowned foreign and local speakers / moderators of the insurance industry to share their expertise on climate change and its implications which are already being felt by people and businesses around the globe. In addition, with the fast changing world of technology insurance industry will have to deal with the emerging risks such as cyber crime, driverless cars etc. The speakers highlighted the challenges faced by the insurance industry associated with climate change and emerging risks and to find workable solutions to meet these challenges.



Chairman, Insurance Association of Pakistan, Mr. Hasanali Abdullah, also the Managing Director, EFU General, welcomed and thanked the audience present on the occasion.



In the beginning of the speech he stated that insurance penetration in Pakistan is quite low as compared to other Asian countries. Thus, there is a dire need for creating awareness among the general public, especially the young generation of Pakistan. The celebration of Insurance Day in Pakistan is one of the endeavors which has been done for the past 5 years. This year the insurance industry sponsored special supplements on the importance of insurance in leading newspapers of the country. Along with this, the panel discussion, essay competition, elocution contest and other activities were also arranged.



Informing the audience about the vital role of the insurance industry in the economy of Pakistan, he told that there were 38 member companies in the Insurance Association of Pakistan. During 2016 Insurance Premium collected amounted to PKR 253 billion, the total collection over the last five years was PKR 983 billion. The claims paid in 2016 were of PKR 91 billion and during the last 5 years claims worth PKR 363 billion were made.

During 2016, the insurance sector paid taxes to the government of worth PKR 15.64 billion and during past 5 years PKR 60.58 billion was paid. This helped greatly in the social development of Pakistan. He also stated that policy holders have contributed PKR 7 billion over the year by way of Federal Insurance Fee for insurance awareness and improving firefighting services in Pakistan.

In conclusion, he emphasized on the need to put the insurance industry at par with all other industries of Pakistan. He requested the government to play its due role in improving the insurance penetration in the country. He highlighted that while tax for insurance companies in all sources of income is 31%, other industries pay tax at much lower rates of Capital Gain on dividend Income. He also stated the collecting tax at 1% deducted in advance from non filer-policy holders of life Insurance Companies on the life insurance premium should be exempted because this is resulting in the diversion of funds from life insurance companies. Likewise, taxes from personal line insurance should be removed to minimize the cost of protection for the citizens of Pakistan. He also urged to make Health Insurance Scheme compulsory both in public and government sectors to increase insurance penetration and for providing health coverage to the labourers of Pakistan.



He informed the audience that insurance industry has recently provided a list of observations and suggestions to the SECP on draft insurance act, which SECP has promised to look into positively. He hoped for further cooperation from the government in improving greater penetration of insurance in Pakistan.

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More than 400 international and local delegates attended the conference where speakers from Swiss Re, Aon, SCOR, Ceylinco, Arig, Munich Re, Hanover Re, AIG, and Trust Re shared their well researched thoughts on the topics of large catastrophe losses, opportunities in a changing landscape: climate, demographics and emerging risks, drought within Pakistan and surrounding countries, global warming & emerging risks in emerging markets. On day two, speakers covered topics of shielding digital risks with cyber edge, emerging risks and life insurance, an overview of agriculture and climate change, in particular communicable diseases.



Insurance Day 5th April 2017



Mr. Hasanali Abdullah, Chairman, Insurance Association of Pakistan and Managing Director, EFU General during press briefing at Karachi Press Club.

Insurance Day is observed in Pakistan each year to raise the awareness about insurance at national level. By celebrating Insurance Day, the industry aims to spread the message of insurance and especially to address the students thereby, taking the message to grass root level.

This year, Insurance Association of Pakistan (IAP) celebrated fifth “Insurance Day” on 5th April 2017. The Day commenced with the publication of special supplements on insurance in the leading newspapers of the country followed by various events throughout. A number of panel discussions were organized in the educational institutions in Karachi and Lahore. Two leading cricket teams of the industry played the Super Final Cricket match at Lahore to mark the Day. An Essay Competition and Elocution Contest were also held to encourage young professionals. A Family Carnival was also organized to provide healthy entertainment for families.

Insurance Day Celebration

Family Carnival



Insurance Day Celebration Family Carnival

Elocution Contest



won by Mr. Owais Nawaz Khan of EFU General

As part of the Insurance Day activities the IAP held an elocution contest. The topic selected was 'Emerging Risks'. The activity received a positive response from the industry and the participants expressed their views on the topic.

The contest carried three cash prizes for the first, second and third positions which were decided by a panel judges from the industry.

Mr. Owais Nawaz Khan of EFU General Insurance won first position, while Mr. Farrukh Khan and Ms. Mehlub Usmani of Jubilee General Insurance secured second and third positions respectively.

The Chairman Insurance Day Committee of IAP Mr. Tahir Ahmed addressed the participants and encouraged them to participate in such events.

Ms. Zehra Naqvi, senior member of judges' panel presented the prizes to the winners.

In the end, Secretary General IAP, Mr. N. A. Usmani presented the vote of thanks.



The Best Of Europe-Berlin & Prague



On Friday the 07th April 2017, at 5:30am our Turkish Airlines flight took off from Karachi's Jinnah International Airport for Istanbul from where a connecting flight took us to Berlin that landed there around 02:00pm.

This was the 11th annual excursion tour of the Southern Zone's 72 officials that included the Zonal, Divisional, Branch and Unit Heads along with their senior Marketing Executives.

We checked in at the famous Radisson Blu Hotel of Berlin around 04:00pm and took some rest after a long and tiring journey.

In the evening at 07:00pm we proceeded in a luxurious Double Decker Bus for a panoramic round of Berlin that was followed by a delicious dinner at Hasir Mitte, a Turkish Restaurant.

Berlin is the capital and the largest city of Germany with a population of approximately 3.5 million located in the northeastern Germany on the banks of the rivers Spree and Havel. Around one third of the city's area comprises of forests, parks, garden, rivers and lakes. Modern Berlin is home to world renowned universities, orchestras, museums, entertainment venues and is the host to many sports events.

Saturday 08th April 2017, was the day reserved for visiting some important historical landmarks of Berlin. Our visit to the Holocaust Memorial was an experience that can never be forgotten. As the city served as the headquarters of Hitler's National Socialist regime from 1933 to 1945, the unfathomable atrocities committed by the Nazi dictatorship, in particular the horrible mass murder of six million Jews, is officially commemorated right in the center of the German capital.



Over 2,000 visitors daily stride through the uneven and confusing narrow passage formed of 2,711 concrete slabs of varying heights. The New York architect Peter Eisenman designed the Holocaust Memorial to instill in its visitors a feeling of insecurity and tripudation.

Our visit to Brandenburg Gate was next in line and was an amazing experience. This is the most famous landmark of Berlin that is over 220 years old. Until 1989 it symbolized the division between east and west Germany, but today it is a national symbol of unity. This structure is the only remaining city gate in Berlin. Carl Gotthard Langhans modeled the Brandenburg Gate just like the Propylaeum of Athens in 1789-91. This monument was severely damaged in World War II and was restored to its original glory in 1956.

Our next destination was the Checkpoint Charlie. A quarter of a century old after the Berlin Wall was demolished on November 09th ,1989, the former border crossing at Checkpoint Charlie has become one of the most important sites commemorating the division of Berlin. This checkpoint that had existed between the USA and the USSR was focalpoint of the cold war era. After the Berlin Wall was built in August 13, 1961 the conflict between the two super-powers was almost escalated to the threat of war.

Our next stop was the Berlin Wall Memorial located at Bernauer Strasse that commemorates the division of Berlin from 1961-89. The street once formed the border between the western and eastern parts of Berlin and was the site of many tragic escape attempts. People who lived on the sealed off side in East Berlin jumped out of windows to reach freedom in the West Berlin. Today a detailed exhibition along the outdoor grounds where the inhuman barrier stood for 28 years provided information about those dramatic events.



Other landmarks visited included Potsdamer Platz, East Side Gallery, Sony Centre, Berlin Cathedral, Jewish Quarters, Turkish Quarters and Opera House followed by a mouth watering lunch at Zho's Five Serving Thai, Chinese, Japanese, Vietnamese and Mandarin Cuisines.

After lunch we proceeded for one hour cruise ride on the River Spree. As the weather was chilly, we enjoyed the picturesque view of this beautiful city sipping hot coffee and tea. The day ended with a sumptuous dinner arranged at Berlin's famous Indian Restaurant called Aapka.



On Sunday 09th April 2017, we proceeded to Potsdam, a city located at the border of Berlin at a distance of around 40 KM. Potsdam, once the residence of the Prussian Crown and today the capital of the state of Brandenburg world famous for its unique cultural landscape from the time of Fredrick the Great (1712- 86) We Visited the Sanssouci Palace and Park created by him that suited his personal tastes.

The estate's special highlight is the splendid Sanssouci Palace (meaning without worries) with its gently curving vineyards. The rather modest palace helped establish Fredrick's image as the enlightened philosopher King. His grave lies right next to his beloved palace. After Sanssouci Palace, we proceeded to Cecilienhof Palace that played a special role after the end of the second World War as the meeting place of the victorious powers.

On 02nd August 1945 at the Potsdam Conference fundamental agreements were signed by the US President Harry S Truman, the Soviet Union's Joseph Stalin and the UK Prime Minster Sir Winston Churchill. Other famous landmarks of Potsdam visited included Bridge of Spies, Dutch Quarters, Russian Village, Chinese Pavilion, Wannsec Lake and Havel River.

After enjoying our lunch at Potsdam's famous Bosnian Restaurant called Ziko's Grill we returned to Berlin and immediately proceed for shopping at the famous Spandau Arcaden Shopping Mall which is one of the best shopping mall of Berlin. After this great shopping experience we returned back to our hotel, after visiting some important landmarks of Berlin that included Charlottenburg Royal Palace, Kudamm Boulevard, Memorial Church, Victory Column, Bellevue Palace and Reichstag Chancellery.

On Monday 10th April 2017, we checked out from our hotel in Berlin at 09:00am and proceeded for a six hours drive covering 385 KM for our next destination Prague, the capital of Czech Republic.

On our way to Prague we stopped over to visit the city of Dresden which is considered to be one of the most historical city of Germany. Like the mythological phoenix rising from the ashes, Dresden has reestablished its excellent reputation as a cultural center following the devastating fire bombing of 13th February 1945 by the Allied Forces.

We visited some important landmarks of the city that includes the Royal Palace, Court Chapel, Theater Square, Simper Opera House, Church of our Lady, Pillnitz Castle, Old and New Market Place.

After having our lunch at Dresden's famous Italian Restaurant called Gastronomic, we proceeded for Prague and arrived there around 05:00pm in the evening and checked into the Intercontinental Hotel Prague and took some rest.

Prague is the capital and the largest city of Czech Republic. Situated in the north-west of the country on the Vltava river, the city is the home to about 1.26 million people. Prague is also known for a number of famous cultural attractions like major museums, theaters, galleries, cinemas and historical exhibits.

The day ended with a tasty dinner at the Midas Club offering a mix of Indian, Arabic and English food, along with some foot tapping, music and heart throbbing dance performances.

Tuesday, 11th April 2017 was the day dedicated for discovering the beautiful city of Prague. Our visit to the famous Charles Bridge,, which is one of Prague's symbol par excellence, was a memorable one.

The bridge joins the historical quarters of Stare Mesto and Mala Strana. It was constructed at the time of Charles IV in the 14th Century and was completed at the time of Wenceslas IV in the 15th Century. The pedestrian bridge over the river Vltava offers a fantastic view of the city. It is 516 meters long, 10 meters wide and is supported by 16 Pillers. It is watched over by mighty towers at both ends and the whole bridge was once the part of defensive works of Prague. Its monumental Gothic feel is softened and enlivened by an open air sculpture gallery consisting of 30 statues and sculptures contributing to the magical atmosphere of Prague and the splendid views.

Other important landmarks visited in Prague included the old Town Square, Church our Lady before Tyn, Church of St Nicholas, St. Vitus's Cathedral St George's Basilica. Our discovery of Prague concluded with an Italian Lunch at Pizzeria Cantonate.

Wednesday, 12th April 2017 was the day to return home. We checked out the hotel at 11:00am and our Turkish Airlines flight landed at Istanbul at 06:30pm. From, there a connecting flight was taken that landed at Karachi at 04:00am on Thursday 13th April 2017, concluding a memorable visit to the cities of Berlin, Potsdam, Dresden and Prague.



Admin Training at Islamabad



HR, Head Office in coordination with Islamabad Region conducted Admin Training for officers working in branches operating under Islamabad Region at Rawalpindi Division. Mr. Darius H. Sidhwa, Executive Director, conducted this training program and covered following subjects:

- Analysis of Marine Cargo Clauses
- Marine Insurance Claim
- Fire & Engineering Claim
- Motor Insurance Claim
- Reinsurance

Mr. M. Akbar Awan, Deputy Managing Director, Islamabad Region distributed the certificates among the participants. Syed Aftab Hussain Zaidi, Deputy Executive Director, Rawalpindi Division presented vote of thanks.



Mazhar Qureshi received Souvenir



Mr. Jaffer Dossa Chairman and Mr. Naseem Ahmad Qureshi Secretary EFU Sports and Recreation Club, Presented a souvenir of RICHIE BENAUD the voice of Cricket 1930 - 2015 (2017 50c Uncirculated Coin) to Mr. Mazhar H. Qureshi the Winning Captain of EFU Lions, 2nd EFU Premier League (EPL) Cricket Tournament 2017 played at Rashid Latif Academy.

The Chairman Sports Club congratulated executive and co-ordination committees members on organizing such successful event. Mr. Jaffer Dossa also expressed his best wishes for the future of EPL and appreciated the participation of a large number of EFU Family members to witness the occasion and making EPL a family festival.

Technical Training



CIVIL DEFENCE

The government always desires that all the citizens of Pakistan should be trained in various Civil Defence Technical Training Basic / Sectional Fire Fighting / Rescue / Casualty (First Aid) etc. under the supervision of Civil Defence. Keeping in view the importance of this topic, EFU General organized a technical training on Civil Defence for the officers and staff of EFU General Insurance Limited at Auditorium, EFU House Karachi.

Dr. Muhammad Tariq Saifullah, Authorized Trainer/Instructor (Fire Safety/Casualty/Rescue) Civil Defence, Government of Pakistan as the guest explained the importance of this training.



A large number of officers and staff members of EFU General attended this informative lecture, expressed their views and asked pertinent questions about the topic.

The session ended on a highly positive note. Syed Shahid Hussain, Sr. Executive Vice President, Personnel & Admin thanked the speaker and presented gifts to him.



FIRE RESCUE and FIRST RESPONSE



Seminar on



HYGIENE

Dr. Aftab Ali, Medical Officer, EFU General shed light on the topic of “Hygiene” at the auditorium of EFU House, Karachi.

The speaker explained that personal hygienic involves properly caring for our bodies by keeping it clean and healthy, while allowing us to look and feel at our best. Good hygienic habits remove harmful substances which discourage bacterial growth and help in fighting skin infection, illness, prevent injuries and keep the mouth healthy.

A large number of officers and staff members of EFU General attended this lecture and expressed their views that the lecture was really informative.



Congratulations!

Umrah Mubarak

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



Ms. Izhar Fatima
Manager
Clifton Division



Mr. Waqas Siddiqui
Assistant Manager
Corporate Division



Mr. Umer Muhammad
Assistant
I.T., Head Office

Achievement



Mr. Shadab Khan s/o Arshad Mian, General Secretary, EFU General Employees Union achieved the rank of Major in Pakistan Army.

EFU Family members congratulate him for this success.



MBA Degree



Ms. Nida Zehra Naqvi, Deputy Manager, Marine & Aviation, H.O. receiving her MBA Degree from Prof. Dr. Mukhtar Ahmed, Chairman Higher Education Commission. EFU Family members congratulate her for this success.



General Connection 16 YEARS AGO TODAY

Issue No. 35

September 2000

Problem Solving Process

Dear Colleagues,

Learning from mistakes is one of the effective tools for continuous improvement. However, if you are using a standardized approach to data gathering and problem solving then result will be better. Just to refresh the memories. I would like to state six steps to solve problems:

- 1st Step - Identify the problem
- 2nd Step - Analyze it
- 3rd Step - Think of possible solutions for it
- 4th Step - Select the best possible solution
- 5th Step - Implement it
- 6th Step - Evaluate the result.

With best wishes,

Saifuddin N. Zoomkawala

MEMORIES



Mr. Muhammad Ziaul Haq, Vice President (Dev.) SITE 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. Jaffer Dossa were also present.

Result of Quiz - 23

Marine Insurance

Correct entries in the 23rd Quiz Contest were six. The draw was held at Head Office to award prizes. The award distribution ceremony was held at EFU House, Karachi. Mr. Muhammad Sohail Nazir, Deputy Executive Director, Marine & Aviation 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. Mr. Sarfaraz M. Khan	Vice President	Crescent Branch
2. Mr. Imtiaz Ahmed	Assistant Vice President	Crescent Branch
3. Ms. Maria Rizvi	Deputy Manager	Property, Head Office
4. Mr. Mohammad Mazhar	Deputy Manager	Clifton Division
5. Syeda Tooba Fatima	Deputy Manager	Mehran Branch
6. Mr. Mudassir Hussain	Executive Officer	A. W. P. Unit

Lucky Winners



Mr. Mohammad Mazhar, Syeda Tooba Fatima and Mr. Mudassir Hussain receiving prizes from Mr. M. Sohail Nazir

Solution of Marine Insurance Quiz

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

Quiz 24 - Motor Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	If your car is destroyed by natural disaster, your comprehensive insurance pays for it.	True	False
2.	The Company will be liable to pay any accidental loss or damage caused by or contributed to by or arising from nuclear weapon material.	True	False
3.	Vehicles used for driving tuition are to be rated as private vehicles.	True	False
4.	The Insurer may its own option to repair or restate in case of heavy damage to the motor vehicle.	True	False
5.	Under Commercial Comprehensive Policy, The Company shall not be liable in respect of damage to property belonging to be held in trust by or in the custody or control of the insured or a member of the insured's household.	True	False
6.	If there is any other insurance covering the same risk, the Company shall be liable to pay or contribute 100% of loss or damages.	True	False
7.	It is not essential to Market Value Clause on all the Comprehensive Policies.	True	False
8.	The insured is responsible to ensure that in the event of any accident or breakdown the motor vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss.	True	False
9.	The Company shall be liable to make any payment in respect of damage to tyres unless such motor vehicle is not damaged at the same time.	True	False
10.	Comprehensive insurance coverage is not mandatory under Motor Vehicle Act 1939.	True	False

Terms and Conditions

- ◆ All Officials (Except Motor Department, H.O.) can participate in this contest.
- ◆ Prizes will be awarded to three correct replies. If correct entries are more than three, selection will be by ballot.
- ◆ Correct answers will also be published in General Connection so that participants may tally their entries.
- ◆ Entries will be accepted till 15 August, 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:

Condolence Meetings

Mr. Haroon Haji Sattar Dada, Deputy Executive Director (Dev.), Corporate Division, Mr. Muhammad Haji Hashim, Executive Vice President, Central Statistics & Credit Control, Head Office, and Mr. Jawid Aslam Awan, Sr. Vice President (Dev.), Jinnah Division recently passed away. *Inna Lillahay Wa Innah Elahay Rajion.*



Mr. Jawaid A. Awan



Mr. M. Haji Hashim



Mr. Haroon H. S. Dada

Condolence meetings were held at Head Office 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*).





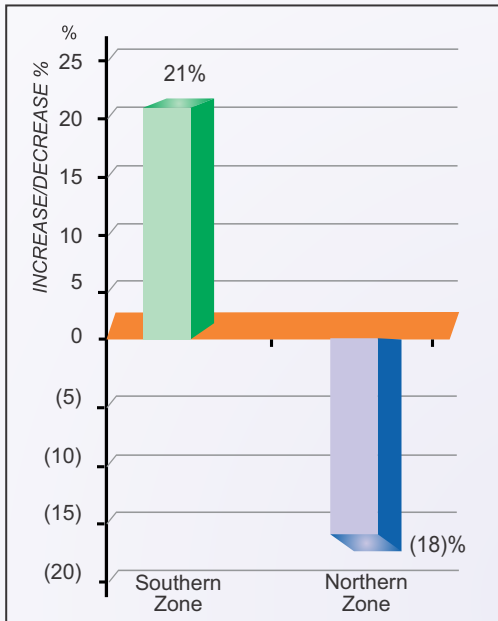
Wishing you success, joy and happiness always!

1.	Imran Ahmed	Executive Director	Motor, Head Office	1-Aug
2.	Muhammad Shakil Khan	Senior Executive Vice President	Property, Head Office	1-Aug
3.	Rana Zafar Iqbal	Vice President	Internal Audit, Head Office	1-Aug
4.	Hussain	Executive Officer	Metropolitan Division	1-Aug
5.	Muhammad Shahjahan	Senior Vice President	Marine, Head Office	2-Aug
6.	Muhammad Ahmer Siddiqi	Vice President	Clifton Division	2-Aug
7.	Rizwana Iftikhar	Vice President	City Branch Karachi	2-Aug
8.	Attique Ahmed	Assistant Manager	Motor, Head Office	2-Aug
9.	Muhammad Waseem	Junior Assistant Cadre	Finance, Head Office	2-Aug
10.	Iftikhar Hussain	Senior Surveyor	Motor Survey Unit-SZ	3-Aug
11.	Khalid Ashfaq Ahmed	Assistant Executive Director	S.I.T.E. Division	4-Aug
12.	Asif Iqbal	Assistant Vice President	Property, Head Office	5-Aug
13.	Hamid Pervez	Manager	Finance, Head Office	5-Aug
14.	Syed Nazish Ali	Executive Vice President	Corporate Division	6-Aug
15.	S. Atif Ali	Manager	City Branch Karachi	6-Aug
16.	Munera Fakhruddin	Development Officer	Central Division (Unit-B)	6-Aug
17.	Imran Ghaffar Piracha	Vice President (Dev.)	Gulberg Arcade Unit	7-Aug
18.	Amanullah Khan	Senior Vice President	Central Division	8-Aug
19.	Syed Kamal Ahmed	Assistant Vice President	Corporate Division	8-Aug
20.	Riaz Ahmed	Executive Vice President	Clifton Division	9-Aug
21.	Shahida Khan	Manager (Dev.)	Metropolitan Division	9-Aug
22.	Amjad Javed	Manager	Lahore Division	10-Aug
23.	Muhammad Imran Siddique	Manager	Crescent Branch	10-Aug
24.	M. Riaz Bhutta	Executive Officer	Multan Division	10-Aug
25.	Muhammad Owais	Executive Officer	I.T., Head Office	10-Aug
26.	Muhammad Ismail	Assistant Superintendent	Corporate Division	10-Aug
27.	Ashraf Akbar Ali	Assistant	Southern Zonal Office	10-Aug
28.	Muhammad Iqbal	Junior Assistant Cadre	City Branch Karachi	10-Aug
29.	Mohsin Ali Khan	Manager	Jamrud Road Branch	11-Aug
30.	Zia-ul-Hasan	Manager (Dev.)	Peshawar Branch	11-Aug
31.	Ambreen Sarwar	Assistant Manager	S.I.T.E. Division	11-Aug
32.	Jahangir Shaikh	Assistant Manager	Jinnah Division	11-Aug
33.	Aizaz Ur Rehman	Chief Manager (Dev.)	New Unit Lahore	12-Aug
34.	Imran Younus	Manager	Gulberg Branch	12-Aug
35.	Farzana Feroz	Deputy Manager	Southern Zonal Office	12-Aug
36.	Shahid Ahmed Qureshi	Assistant Manager	Ichhra Branch	12-Aug
37.	Yasir Amir Jilani	Junior Assistant	Rawalpindi Division	12-Aug
38.	Zia Mahmood	Senior Executive Vice President	Southern Zonal Office	13-Aug
39.	Ali Raza	Executive Vice President	Clifton Division	13-Aug
40.	Muhammad Mubeen	Vice President	Rawalpindi Division	13-Aug
41.	Sadia Khanum	Vice President (Dev.)	Central Division	13-Aug
42.	Allah Dino Khan	Assistant Vice President	Southern Zonal Office	13-Aug
43.	Kirshan Lal	Manager (Dev)	Mehran Branch	13-Aug
44.	Rizwan Siddiqi	Sr. Exec. Vice President (Dev)	Central Division	14-Aug
45.	Tahir Ali Zuberi	Executive Vice President (Dev)	Crescent Branch	14-Aug
46.	Abdul Aziz	Senior Vice President	A.W.P. Unit	14-Aug
47.	Muhammad Haroon Akbar	Senior Vice President (Dev)	Rawalpindi Division	14-Aug
48.	Shela Farooq Kothawala	Senior Vice President (Dev)	Metropolitan Division	14-Aug
49.	Navaid Ahmed	Assistant Vice President	A.W.P. Unit	14-Aug
50.	Saleem Hameed Qureshi	Assistant Vice President	Hyderabad Branch	14-Aug
51.	Amir Riaz	Deputy Manager	S.I.T.E. Division (A. L. Unit)	14-Aug
52.	Azra Razzak	Executive Officer	Clifton Division	14-Aug
53.	Syed Mahmood Ali	Executive Officer	S.I.T.E. Division	14-Aug
54.	Asma Nasir	Development Officer	Lahore Division	14-Aug

Score

Growth of Zones

Based on Premium Performance upto March 2017 as compared to March 2016



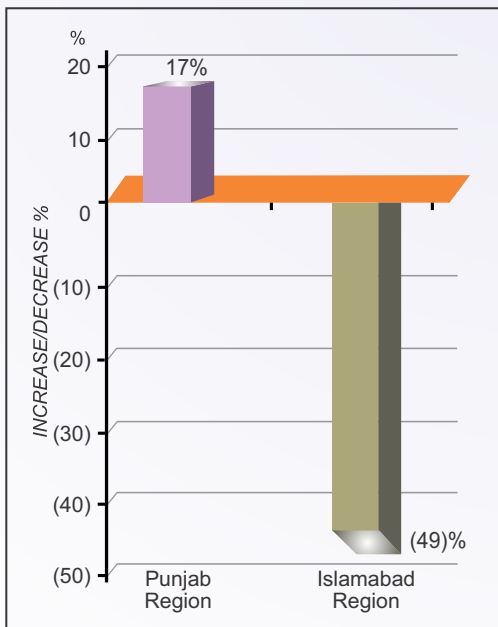
Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone



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

Growth of Regions

Based on Premium Performance upto March 2017 as compared to March 2016



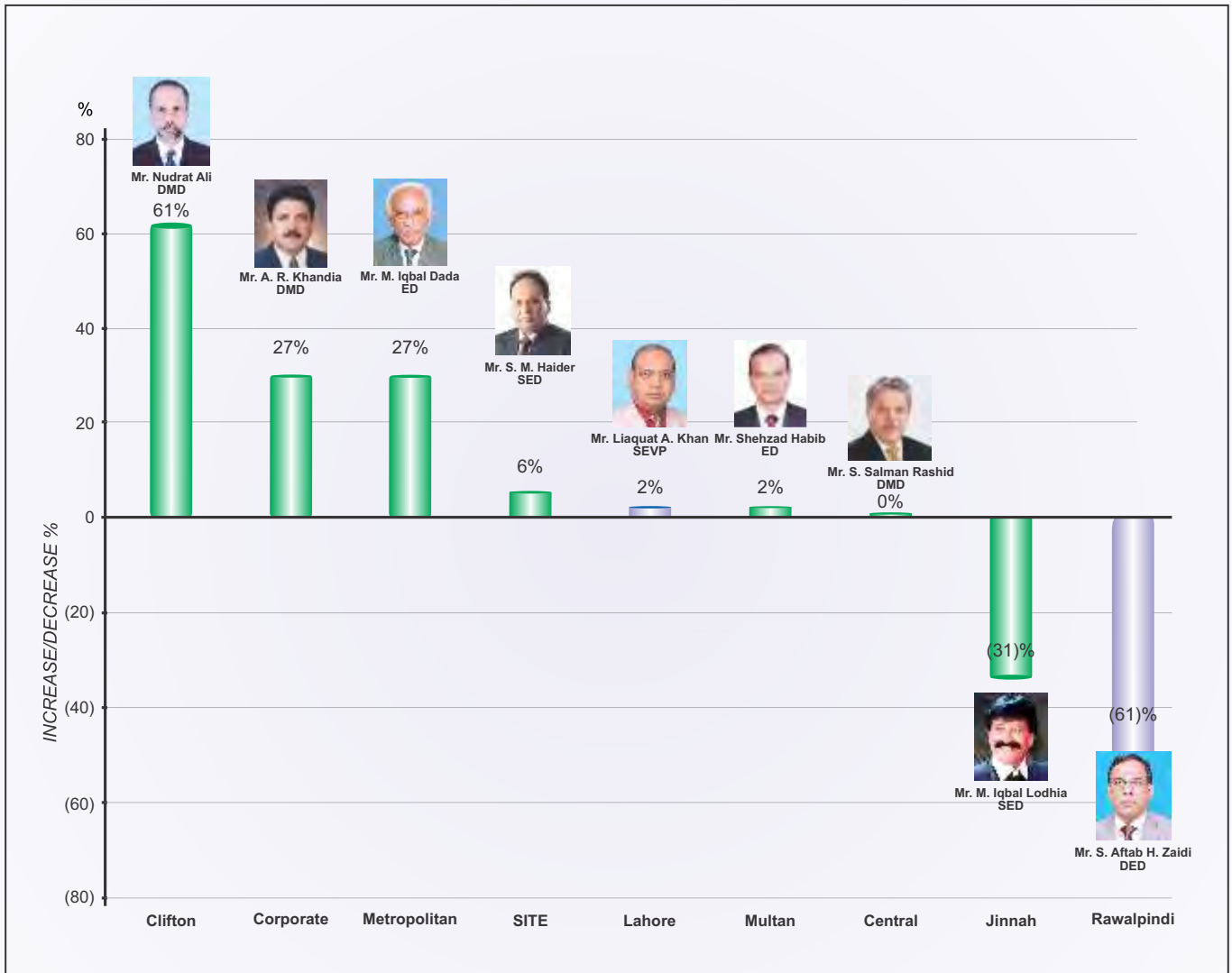
Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Head of Punjab Region



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

Growth of Divisions

Based on % Premium Performance upto March 2017 as compared to March 2016



Score

RANK WISE Premium Performance of Divisions

upto March 2017

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

RANK WISE Premium Performance of Branches/Units

upto March 2017 as compared to March 2016

Branch/Unit	Rank	
	2017	2016
Islamabad	1	1
Bank Square	2	2
Gulberg Arcade Unit	3	13
Gulberg	4	3
Faisalabad	5	4
City, Karachi	6	8
Leeds Center	7	7
New Unit	8	6
Tower	9	5
A.W.P. Unit	10	8
Model	11	8
Ichhra	12	13
Crescent	13	10
Peshawar	14	11
Hyderabad	15	9
Al- Falah	16	12
Al-Hamd	17	19
Denso Hall	18	14
Mehran	19	16
City, Rawalpindi	20	15
City, Lahore	20	16
Gujranwala	21	17
Al-Muqet	22	18
Sialkot	23	18
Jamrud Road	24	14
Port View	25	19
New Garden Town	26	17
Sahiwal	26	18
City, Faisalabad	26	20
Sargodha	27	21

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad



Babar A. Sheikh
Bank Square



Sitwat Mehmood Butt
Gulberg Arcade Unit

Southern Zone



Ali Kausar
City Branch Karachi



Shoaib Razzak Branchari
Tower Branch



A. Wahab Polani
A. W. P Unit

■ Northern Zone
■ Southern Zone

Score

Top - 10 Divisions/Branches

Based on Operating Surplus
upto March 2017

Rank	Name of Division/Branch	%
1	Corporate Division	72
2	Islamabad Branch	69
3	Leeds Centre Branch	68
4	Lahore Division	65
	City Branch Karachi	65
5	City Branch, Rawalpindi	64
6	Port View Branch	62
7	Metropolitan Division	61
8	Rawalpindi Division	60
9	New Garden Town Branch	59
10	Jamrud Road Branch	56

■ Northern Zone
■ Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Liaquat Ali Khan
Lahore Division



Iftikharuddin
Leeds Centre Branch



Malik Firdaus Alam
Islamabad Branch



A. Rehman Khandia
Corporate Division



Ali Kausar
City Branch Karachi



Khalid Usman
Port View Branch

Recovery Performance

upto March 2017

Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi	100
2	Sargodha Branch	98
3	Bank Square Branch	91
4	City Branch, Lahore	90
5	Clifton Division	89
6	SITE Division	87
	Sahiwal Branch	87
7	Mehran Branch	86
	Jamrud Road	86
8	New Garden Town	85
9	Gujranwala Branch	79
	Islamabad Branch	79
10	Corporate Division	73
11	Hyderabad Branch	71
12	Al-Falah Branch	70
13	Ichhra Branch	69
14	Lahore Division	66
	Peshawar Branch	66
15	Multan Division	65

Top - 3 Leading Players

Northern Zone



Agha Ali Khan
City, Rawalpindi



A. Shakoor Paracha
Sargodha Branch



Babar A. Sheikh
Bank Square Branch

Southern Zone



Mr. Nudrat Ali
Clifton Division



S. M. Haider
SITE Division



Mazhar H. Qureshi
Mehran Branch



Score

Remittance Performance

upto March 2017

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	6
SITE Division	3	4
Central Division	4	2
Lahore Division	5	5
Islamabad Branch	6	9
Corporate Division	7	3
A. K. Unit	8	12
City Branch Karachi	9	16
A. W. P. Unit	10	20
Tower Branch	11	19
Leeds Centre Branch	12	17
Jinnah Division	13	8
Multan Division	14	14
Crescent Branch	15	23

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division



Malik Firdaus Alam
Islamabad Branch

Southern Zone



Nudrat Ali
Clifton Division



S. M. Haider
SITE Division



S. Salman Rashid
Central Division



Top 10 Marketing Executives

Classwise Premium Upto March 2017

Northern Zone

Property Insurance

1. Imdadullah Awan	Islamabad Branch
2. Haji M. Shakeel	New Unit Branch
3. Somia Ali	Islamabad Branch
4. Muhammad Farooq	Gulberg Branch
5. Azhar H. Chishti	Leeds Centre Branch
6. Mehmood Ali Khan	Faisalabad Branch
7. Bashir Ahmad	City Branch Lahore
8. Saleem Babar	Leeds Centre Branch
9. Muhammad Arif Bhatti	Gujranwala Branch
10. Humaira Rasheed	Al-Hamd Branch

Top Three



Imdadullah Awan
Islamabad Branch



Haji M. Shakeel
New Unit, Lahore



Somia Ali
Islamabad Branch

Marine Insurance

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

Top Three



Muhammad Farooq
Gulberg Branch



Qasim Ayub
Al-Muqet Branch



Mehmood Ali Khan
Faisalabad Branch

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Falah Branch
3. Ather Qureshi	Gulberg Arcade Unit
4. Saleem Babar	Leeds Centre Branch
5. Muhammad Farooq	Gulberg Branch
6. Ejaz Ahmed	Islamabad Branch
7. M. Haroon Akbar	Rawalpindi Division
8. Arshad Iqbal	Peshawar Branch
9. Haji Muhammad Shakil	New Unit Lahore
10. Samie Ullah	Ichhra Branch

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Falah Branch



Ather Qureshi
Gulberg Arcade Unit

Miscellaneous Insurance

1. Ashiq Hussain Bhatti	Ichhra Branch
2. M. Tayyab Nazir	Lahore Division
3. Muhammad Farooq	Gulberg Branch
4. Ejaz Ahmed	Islamabad Branch
5. Syed Farhan Ali	Ichhra Branch
6. Husseina Anwer	Lahore Division
7. Ather Qureshi	Gulberg Arcade Unit
8. Ajaz Ali	Peshawar Branch
9. Saira Ahmed	Al-Hamd Branch
10. M. Haroon Akbar	Rawalpindi Division

Top Three



Ashiq Hussain Bhatti
Ichhra Branch



M. Tayyab Nazir
Lahore Division



Muhammad Farooq
Gulberg Branch

Score

Top - 10 Marketing Executives

Classwise Premium Upto March 2017

Southern Zone

Property Insurance

1. Shazia Rahil	Metropolitan Division
2. Aamir Ali Khan	Jinnah Division
3. Muhammad Aamir	Metropolitan Div. (A.K Unit)
4. Muneeb Farooq Kothawala	Metropolitan Division
5. Adeel Ahmed	Central Division (Unit-A)
6. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
7. Ali Safdar	SITE Division
8. Kothawala (Group)	Metropolitan Division
9. S. Imran Ziadi	Central Division
10. Sheraz Ansari	Corporate Division

Top Three



Shazia Rahil
Metropolitan Division



Aamir Ali Khan
Jinnah Division



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

Marine Insurance

1. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
2. Shazia Rahil	Metropolitan Division
3. Nargis Mehmood	Central Division (Unit B)
4. Muhammad Aamir	Metropolitan Div. (A.K Unit)
5. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
6. Mobin Ahmed Niazi	Central Division (Unit A)
7. Kothawala (Group)	Metropolitan Division
8. A. Ghaffar A. Karim	Central Division (Unit B)
9. M. Khalid Saleem	Corporate Division
10. Sheraz Ansari	Corporate Division

Top Three



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



Shazia Rahil
Metropolitan Division



Nargis Mehmood
Central Division
(Unit-B)

Motor Insurance

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

Top Three



Ali Rafique Chinoy
Corporate Division



Tauqir H. Abdullah
Clifton Division



Ali Safdar
SITE Division

Miscellaneous Insurance

1. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
2. Syed Mojiz Hasan	SITE Division (A. L. Unit)
3. Ali Haider Rizvi	Central Division (Unit-B)
4. Syed Imran Zaidi	Central Division
5. Ali Safdar	SITE Division
6. Aamir Ali Khan	Jinnah Division
7. S. Zulfiqar Mehdi	City Branch
8. Arif Farooq	Jinnah Division
9. R. U. Burney	Corporate Division
10. M. Khalid Saleem	Corporate Division

Top Three



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



S. Mojiz Hasan
SITE Division
(A. L. Unit).



Ali Haider Rizvi
Central Division
(Unit-B)

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in March 2017

Northern Zone



Somia Ali
Islamabad Branch



Muhammad Arif Bhatti
Gujranwala



Muhammad Farooq
Gulberg Branch



Haji M. Shakeel
New Unit, Lahore



Azharul Hasan Chishty
Leeds Centre Branch



Ather Qureshi
Gulberg Arcade Unit



Mehmood Ali Khan
Faisalabad Branch



Qasim Ayub
Al-Muqet Branch



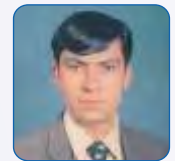
M. Haroon Akbar
Rawalpindi Division



Rashid Ali
City Branch, Lahore



Ashiq Hussain Bhatti
Ichhra Branch



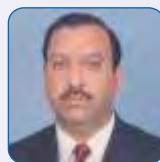
Arshad Iqbal
Peshawar Branch



Muhammad Imran
Al-Falah Branch



Mubasher Saleem
Al-Hamd Branch



Salman Saeed
Sialkot Branch



Amjad Khan
Bank Square Branch



Syed Nadeem Ahmed
City Branch, Rawalpindi



Saqib Riaz
Lahore Division



Akif Mukhtar Khan
Model Branch



M. Ashfaq
Sahiwal Branch



Taimoor Zaib
Jamrud Road Branch



Ghulam Jaffar
City Branch, Faisalabad



M. Rizwan-ul-Haq
Egerton Road Branch



M. Sohail
New Garden Town Branch



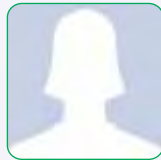
A. Shakoor Paracha
Sargodha Branch

Score

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in March 2017

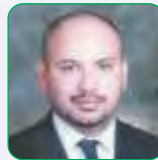
Southern Zone



Shazia Rahil
Metropolitan Division



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



Syed Imran Zaidi
Central Division



Ali Rafique Chinoy
Corporate Division



A. Wahab Polani
Jinnah Division
(A.W.P. Unit)



Ali Safdar
SITE Division



Mohammad Arfeen
Jinnah Division



M. Imran Naem
Denso Hall, Karachi



M. Mushtaq Najam
Multan Division



Khozema Haider Mota
Clifton Division



Tahir Ali Zuberi
Crescent Branch



M. Awais Memon
Hyderabad



Babar Zeeshan
Mehran Branch



M. Abrar Khan
City Branch, Karachi



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

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