



EFU General

'A pioneer in insuring CPEC projects'

Mr. Hasanali Abdullah, Managing Director with the executives at the EFU's booth in CPEC Summit & Expo 2018 Karachi



EFU General wins FPCI Brands of the year Award



EFU General wins Quality King Award

General Connection

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AAA+

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At the occasion of 'The CPEC Summit & Expo 2018 Karachi' EFU General Insurance Ltd. had shown a great participation by organizing its stall show-casing its all insurance services and their benefits. The stall was visited by government officials, representatives from corporate sector, print and electronic media persons, members of business community and many others.

EFU General 'A pioneer in insuring CPEC projects'

EFU General Insurance Limited is the insurer of mega projects being constructed under China Pakistan Economic Corridor (CPEC). The range of CPEC projects insured includes coal power plants, hydro power plants, wind power plants and solar energy plants as well as the longest highway projects spread over 500 kilometers.

Today, with over 85 years of winning over the customers' trust, EFU is Pakistan's oldest and the largest general insurance company. It underwrites risks related to property, marine, aviation and transport, motor, miscellaneous services as well as provides Takaful covers.

In 2017, the Gross Premium/Contribution of EFU (including Takaful Operations) surpassed Rs. 20 billion mark. As a result EFU became the first insurance company in the history of Pakistan to achieve this coveted milestone.



An important aspect of EFU's operations is its separate risk management team and an engineering group which work closely with clients to identify risk exposure and then provide specific insurance. This helps in loss prevention and reducing the cost of premium. EFU's policy is not only to provide protection and risk reduction, but also to help its clients develop preventive capabilities to avert major perils and calamities.



EFU is protected by the strongest top rated global reinsurers, giving it a competitive edge over other insurers. EFU has been in the forefront in providing risk covers to the mainstream industries like fertilizer manufacturers, refineries and petrochemical complexes, textiles, sugar mills and cement plants. EFU is Pakistan's only insurance company that has been issuing insurance covers to all the Independent Power Producers (IPPs) that commenced operations in Pakistan in early nineties. To date, EFU has also been providing risk cover for all the major projects funded by the World Bank, International Finance Corporation (IFC) and Asian Development Bank (ADB).



EFU has become the preferred choice of Chinese customers operating in Pakistan due to the highest quality standard of services, expertise and technical support that the Company has been rendering over the past decades.

EFU has been rated by both the credit rating agencies, JCR-VIS and PACRA, who have assigned AA+ rating to the Company that denotes stable outlook. EFU is also an ISO 9001:2015 certified company.

Courtesy: Dawn Supplement, May 22, 2018



EFU General, Pakistan's oldest and the largest general insurer has been conferred with 'Brands of the Year Award 2017' in the category of 'Best General Insurance Company' by the Federation of Pakistan Chambers of Commerce & Industry (FPCCI).

It is a matter of great pride that EFU General has been winning this award for the last eight consecutive years. Mr. Altaf Qamruddin Gokal, Chief Financial Officer received the award from Dr. Miftah Ismail, Federal Minister of Finance.

EFU General wins FPCCI Brands of the year Award



'Brands of the year Award' is a distinctive and premier acknowledgement for a brand to be recognized as a champion in its industry category based on current year market standing and consumer performance. It honors only one brand in each category every year which dominantly led through all the levels of selection criteria.

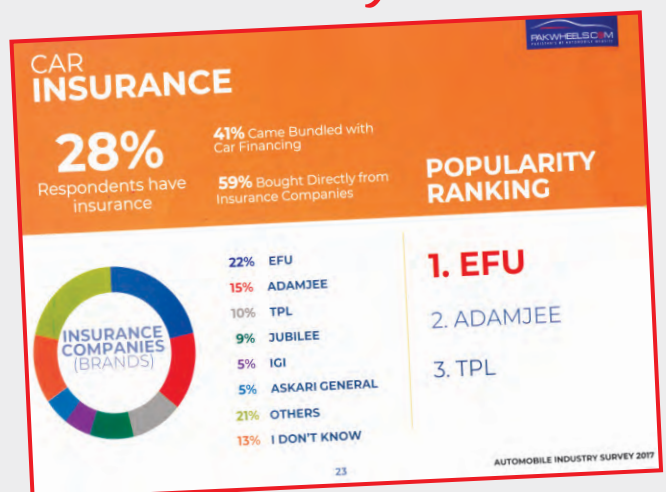
EFU General is the most powerful brand and pioneer in the insurance industry as well as in China-Pakistan Economic Corridor (CPEC). It has always played the role of an institution giving the emerging Pakistan insurance industry the leadership, manpower and ambition needed to grow and face all sorts of challenges.

PakWheels.com conducted a nationwide survey earlier this year to collect comprehensive data regarding Pakistan's automobile industry. The objective was to determine where the industry stands and how the general public views it. The survey forms were filled online by more than 18,000 respondents from all over Pakistan.

EFU General wins most Popular Car Insurance Brand of the year Award



Keeping market research aside, the survey also had questions where people were asked to rank their cars based on different criteria. Purely based on these rankings, Pakwheels.com give awards to locally manufactured cars and brands associated with the automobile industry. In this survey people were also asked about their choice of insurance company while buying motor insurance policy. The majority of the respondents participating in this survey voted for EFU General, which is a matter of great pride for the Company.



EFU General wins Quality King Award



EFU General Insurance has been awarded Quality King Award in the category of 'Best General Insurance Company' at a Mega Award Distribution Ceremony 2018 of Quality Standard Awards. Mr. Muhammad Ilyas Khan, Executive Vice President received the award from Syed Nasir Hussain Shah, Provincial Minister of Sindh for Transport & Mass Transit.



Service as single champion in the respective category whose accomplishments have been significant and established through maintaining high quality standards.

This award was given to those organizations whose performance remained outstanding throughout the year 2017, as Pakistan's Top Quality Service, King in its respective category.

The award distribution ceremony was organized by the Consumer Eye Pakistan at Marriot Hotel, Karachi. The ceremony was attended by government officials, representatives of the corporate sector, print and electronic media, members of business community and many more.

Pride of EFU General



EFU General occupies Top Position in General Insurance Companies of Pakistan, Gross Premium written in 2017 exceeded Rs. 20 billion

Courtesy: Quarterly Insurance Journal, Jan-Mar 2018

Seminar on Reinsurance

Education Committee of Insurance Association of Pakistan, Regional Committee North, organized a workshop on Reinsurance at Lahore Insurance Institute.

Mr. D. H. Sidhwa, Executive Director, HR, EFU General was invited to highlight importance of the topic. A large number of participants attended the seminar and appreciated the efforts of the speaker.



Seminar on Marine Insurance

Education Committee of Insurance Association of Pakistan, Regional Committee North, organized another workshop on Marine Insurance Act 2016 at their office in Lahore. This Seminar was conducted successfully by Mr. Zulfiqar Ali Khan, Executive Vice President, EFU General.



Technical Training Program

A Technical Training Program was organized by HR, Head Office in collaboration with Northern Zone at Lahore. This 5 days in-house program was attended by third group of Administrative Officers of the Punjab Region. Mr. Darius H. Sidhwa, Executive Director, conducted the program and discussed the following subjects:

- Business Interruption/Loss of Profit Insurance.
- Risk Management.
- Product Liability Insurance.
- Market conduct and Insurance Rules 2017.
- Reading financial report of insurance companies.

All the participants took keen interest in learning and enjoyed this training program. They shared their experiences with each other through group discussions and appreciated the efforts of Mr. D. H. Sidhwa and HR, Head Office. The participants suggested that such training programs on other subjects may be arranged in the future as well.

At the conclusion of program, certificates were distributed among the participants. Certificate distribution ceremony was graced by Mr. Liaquat Ali Khan, Sr. Executive Vice President, Lahore Division.



Certificate Distribution Ceremony





*Eid-ul-Fitr
Milan
Mosaic*



A Fascinating Journey to Frankfurt and Paris

On Saturday, 28th April 2018 at exactly 3.00am Pakistan time our Emirates flight to Dubai took off from Jinnah International Airport Karachi. On board were 70 Marketing Executives of EFU General's Southern Zone including the Zonal, Divisional, Branch and Unit Heads. This year our destinations were Frankfurt and Paris.

After a stopover at Dubai International Airport, we reached Frankfurt at around 3.00pm local time and immediately proceeded to our designated Le Meridian Hotel for check-in and some rest.



Written by:
Mr. Javed Iqbal Barry
Deputy Executive Director
Central Division (Unit-B)



In the evening a luxury double decker bus took us for a panoramic view of the city of Frankfurt.

Frankfurt is a metropolis and the largest city of the German state Hesse and the fifth largest city of Germany. The city is center of the larger Frankfurt Rhine- Main Metropolitan Region which has a population of 5.5 million.

Frankfurt is culturally and ethnically diverse with around half of the population and a majority of young people having an immigrant background. A quarter of the population is of foreign origin or expatriates.

Frankfurt is global hub for commerce, culture, education, tourism and transportation. It is the site of many global and European corporate headquarters. The city's sky line is shaped by some of Europe's tallest sky scrapers. The city is also characterized by various green areas and parks.

The first day ended with a sumptuous dinner at EI Rayyan Lebanese Restaurant followed by a dazzling performance of Belly Dancing.

Sunday 29th April 2018 was a day full of excitement and thrill. After breakfast at the hotel we were taken to St. Goar for cruise tour of Rhine Valley Bopard.

The Rhine Valley Bopard is the section of the Rhine in the upper Rhine plain between Basle in Switzerland and Bingen in Germany. The river Rhine is a European river that has origin in the Swiss Alps and then flows through the German Rhineland and then to the Netherlands and runs up to 529 kilometers.



After the unforgettable cruise tour we went for lunch to Indian Palace Restaurant at Mainz and then we proceeded to explore the various monuments and historical landmarks of Frankfurt.

The Romer (Old Town Hall) is a medieval building located in Frankfurt which has been used as the city's Town Hall for more than 600 years.

The St. Pauls Church is a Protestant Church having important political symbolism in Germany. It is notable for being used as Frankfurt parliament in 1848, which was the first publically and freely elected German legislative body.

Frankfurt Cathedral is a Roman Catholic Gothic Church located in the center of Frankfurt. It is dedicated to Saint Bartholomew. It is the largest religious building in the city. It used to be one of the major buildings during the Holy Roman Empire. It was a symbol of national unity, especially in the 19th Century

Old Sachsenhausen is the largest district by population and area in Frankfurt. It is famous for many open air events in the street and vibrant night life sporting over two dozen bars, taverns and cider houses.

The day concluded with a dinner at Mongolischer Grill, the famous Mongolian Restaurant of Frankfurt.

Monday 30th April 2018 was dedicated to pay a visit to two very attractive and historically important towns near Frankfurt, Heidelberg and Heppenheim.

Heidelberg is a college town situated on the river Neckar in southwest Germany. Having a population of around 160,000 with roughly a quarter of its population being students located about 78km South of Frankfurt. Heidelberg University is one of Germany's oldest and Europe's most reputed University.

Heidelberg is also a popular tourist destination due to its romantic city landscape including Heidelberg Castle. The Castle ruins are among the most important Renaissance structure north of the Alps.

The earliest Castile structure was built before 1214 and later expanded into two castles in 1294. However, in 1537 a lightning bolt destroyed the upper castle. The present structure had been expanded by 1650 before the damages caused by wars and fires. In 1764 another lightning bolt caused a fire which destroyed a major partion of the castle.

Happenheim Town is set on the vineyards below the Starckenburg Castle. It is famous for its unusually mild and sunny climate in which trees blossom in great number.

The small town consists of a population of around 26,000 souls. The old town is characterized by timber-frame houses dating back mostly to the reconstruction after the Germany's famous Nine Years War in 1693, which was done over the remains of the old town.

After the lifetime experience of visiting the two great towns of Heidelberg and Heppenheim, we had a mouth watering lunch at the Da Mario German Restaurant. After lunch we were dropped at Frankfurt's famous Ziel Street for shopping in the evening.

On Tuesday 1st May 2018 we proceeded to Paris by road in a luxury double decker bus and reached there in the evening after traveling 570km in 8 hours and checked into Hyatt Regency.

Paris is the capital and most populous city of France with a population of 2.2 million. Since the 17th Century Paris has been one of Europe's major centers for finance, commerce, fashion, science and arts. It is especially known for its museums and architectural land marks. In evening we took a curies tour of the River Seine.



The Seine is a 777km long river and an important commercial waterway within the Paris Basin in the north of France. It flows through Paris and into the English Channel. The excursion boats offer great sightseeing tours of the River Driote and River Gauche within the city of Paris.

After the cruise tour we proceeded for a panoramic view of the city of Paris. The glamour, the romance, the sights and sounds of that evening in Paris were simply unforgettable. The day concluded with a delicious dinner at Welcome India Restaurant.

On Wednesday 2nd May 2018, we proceeded for a full day tour of Paris city. Our first destination was Eiffel Tower followed by Arc de Triomphe and other famous landmarks of the town.

The Eiffel Tower is a wrought iron lattice tower situated on the Champ de Mars in Paris. It is named after the engineer Gustave Eiffel whose company designed and built the tower. Constructed from 1887-89 as the entrance to the 1889 World Fair, it has now become a global cultural icon of France and one of the most recognizable structures in the world. It is the most visited monument in the world. Almost 7 million people visit it annually.

The Tower is 324 meters (1,063 feet) tall about the same height of a 81 story building and the tallest structure in Paris. The tower has three levels for visitors with restaurants on the first and second level.

We were lucky enough to have the experience of taking a breath taking view of Paris from the third level.

The Arc de Triomphe is one of the most famous monuments in Paris. It has been constructed to honor those who fought and died in Revolutionary and Napoleonic wars. The names of all French victories and generals are inscribed on its inner and outer surfaces. Beneath its vault lies the Tomb of the Unknown Soldier from the World War I.

The Arc is located on the right bank of the river Seine. It was commissioned in 1806 after the victory at Austerlitz by Emperor Napoleon at the peak of his fortunes.

Other famous landmarks of Paris visited by us includes Paris eye, Champ Elysees, Louvre- Pont des Arts, Louvre- Pyramide, Alexander Bridge, Concord Square, Notre Dam Cathedrals and Champ de Mars.

We had our lunch at the famous Italian Restaurant Pizza Pino and then spent the evening strolling around the lanes and by-lanes of the city of Paris.

Thursday 3rd May 2018 was the day to return back home. The Emirates flight via Dubai landed at the Jinnah International Airport in the morning of Friday 4th May 2018 at around 6.00am, concluding yet another memorable tour of the members of EFU General's Southern Zone.



EFU The Market Leader - Leading The Largest Marketing Team



By: Mr. Jaffer Dossa
Senior Advisor
Southern Zone

The marketing team is the backbone of any organization, particularly for service oriented entities. Its importance is further enhanced when the product offered is intangible. The role of marketing team is very vital for an insurance company. Mostly business is solicited by them. In fact marketing team work for a company associated with buying and selling a product or service. People who work in marketing department of companies strive to seek the attention of onlookers by adopting various techniques. The ultimate goal of marketing is to sell the company's product and provide services to the people who interact with them, thereby ensuring profitability for the Company.

Indeed, for a company controlling substantial market share it is essential to not only to retain its existing customers by building brand loyalty, but also attract new customers who may not be fully aware of the product or service. EFU with its competency has the capacity to retain its existing clients, but also add new customers.

EFU is distinct due to diligence strategy with regards to its marketing executives' endeavors to retain their clients. Client of one executive cannot be taken over by another officer, unless the client itself does not wish to work with him, EFU provide level playing field to each and every marketing executive without any discrimination whether, it may be a big or small producer. Regardless of, the recent aggressive involvement of insurance brokers and presence of online insurance facility, the major chunk of business is solicited by marketing team, particularly that of large clients.

Being service oriented company and in the absence of tangible products, relationships play an important role. Marketing people have to listen and understand needs of existing as well as prospective customers to develop confidence and faith. Eventually, strong personal relationships in services marketing deliver positive results. The marketing team of EFU enjoys the distinction of strong bonding and the ability to cope up with the requirements of their clients and customer and

offer them tailor made solutions before issuing a policy. Success of the marketing depends on defining specific, realistic and achievable goals and targets. EFU marketing team has the ability and capacity to have a clear vision backed by an appropriate strategy to accomplish targets year after year. The members put extra efforts to retain the customer by understanding the present needs and also those that may arise in foresee able near future by paying attention to smallest details. One of the challenges being faced by the service marketing team is to make the services outshining. EFU enjoys the edge over its competitors by having professional and qualified team that has the ability to offer quick solution and an affordable cost.

One of the most important features of the EFU General marketing team is well trained professional having proper knowledge of the products being offered by the company. To further augment their capabilities regular seminars and workshops are held to further improvise their skills. In order to keep them motivated lucrative incentives in recognition of their services. International trips are organized every year for the marketing officers achieving their targets. A dinner is normally arranged for all the marketing officers wherein, prizes and certificates are distributed among them in recognition of the premium generated.

Top Marketers of Southern Zone in 2017



Mr. Jehangir Anwer Mr. Ali Sajdar Mr. Sheraz Ansari Mr. M. Aamir

Mr. A. Wahab Polani Mr. Adeel Ahmed Mr. S. Imran Zaidi Mr. Aamir Ali Khan Ali Rafique Chinoy

This article is being written to bring forth the real concept of Takaful.

The Real Concept of Takaful Arrangement

By: Mr. M. Vaqaruddin, MBA, ACII
Head of Window Takaful Operations
EFU General Insurance Ltd.



Normally, Takaful is seen as an alternative to conventional insurance. Commonly, it is also called Islamic Insurance. In my personal understanding Takaful is altogether different from Insurance. It is a *Shariah* based solution to bring in the same result as that of insurance.

Niyat or intention is the fundamental difference between Insurance and Takaful.

In insurance the insurance company gives promise and it assumes the risk onto itself while giving a guarantee to the client that if anything happens to them which causes financial loss as per terms & conditions of the policy they will compensate the client for the loss amount based on indemnity principle i.e. putting the client back in the same position in which he was prior to the mishap. For this promise the insurance company receives certain amount of premium.

Under Takaful arrangement there is no transfer of risk i.e. the risk remains with the owner (participant). The intention behind takaful arrangement is that all monies in form of contributions are collected from participants and is pooled in one place and the claim, if any, will be paid out of this pool as per terms and conditions of the membership document. In other words, the participants give surety to co-participants of the pool of money. Under Takaful the client is accepted as a member of the pool. The company, itself, do not give any guarantee to pay claims. Claims are paid from this pool. The name of this pool is Participants' Takaful Fund (PTF). The PTF is not owned by the company, rather, it is an independent fund which compensates the loss from the takaful pool. The pool (PTF) is a *Waqf* Fund. A *waqf* fund is created in the name of *Allah* SWT and nobody can ever claim its ownership. By paying in the *waqf* fund the participants lose their right of ownership on their money. The pool is, however, managed by the company that has provided

this platform to participants and has a right to charge an amount for the services rendered to the pool in form of *Wakala* Fee.

Since the money in this *waqf* pool do not belong to the company or the operator of this fund the operator of this fund cannot use this fund with his discretion. All payments from this pool will be made as per the *Waqf* Deed. The cheques received towards contribution are deposited directly into this *waqf* fund. In order to abide by the above concept the wording of the Participants' Membership Document (PMD) is totally different from the policy wording prevailing in conventional insurance. Under conventional the company guarantees compensation in line with the terms and conditions of the policy document. Under the Takaful PMD the participant is accepted as a member of the fund and he or other members of the fund may get compensated from this fund as per terms of the PMD which have been agreed before start of any cover.

It may, therefore, be understood that under takaful arrangement, you have to follow PMD wordings in letter & spirit. Special terms may be agreed before the issuance of PMD, but once issued, they may not be changed & claim will be honoured strictly as per terms and conditions of the PMD.

It is, therefore, an advice to the potential Takaful Participants to enter into a takaful arrangement after really accepting Takaful at heart. Reasons like "we are taking the policy under takaful because we are getting financed through an Islamic Bank and they are asking for Takaful cover" should not be the prime motivator. You have gone to Islamic Bank not because it is one of the source from where you can get finances, but because the finance is available in *Shariah* Compliant manner without involvement of any *Riba* (Interest). In order to complete the Islamic Mode of financing cycle you opt for Takaful Coverage. It is the *Niyat* (Intention) which matters.

Condolence Meetings



Syed Saad Noor



Mr. M. Shajaruddin

Mr. Muhammad Shajaruddin, Manager, Southern Zone and Syed Saad Noor, Deputy Manager, Clifton Division recently passed away. *Inna Lillahay Wa Innah Elahay Rajion.*

Condolence meetings were held at Head Office which were attended by Managing Director, Senior Executives, Officers and staff members. *Fatiha* were offered for departed souls. May Almighty Allah give patience and courage to the bereaved families to bear these losses (*Ameen*).



Result of Quiz - 27 Marine Insurance

Correct entries for the 27th Quiz Contest were six. The draw was held at Head Office to award prizes. The award distribution ceremony was held at EFU House, Karachi where Mr. Mohammad Sohail Nazir, Deputy Executive Director, Marine & Aviation, H.O. distributed the prizes among the three lucky winners. The names of the successful participants whose solutions were 100% correct are:

- | | | |
|---------------------------|-------------------|------------------|
| 1. Mr. Hussain Asghar Ali | Manager | SITE Division |
| 2. Mr. M. Mazhar | Dy. Manager | Clifton Division |
| 3. Mr. Sabeeh Khawar | Dy. Manager | Clifton Division |
| 4. Syeda Tooba Fatima | Dy. Manager | Mehran Branch |
| 5. Ms. Amina Faisal | Executive Officer | SITE Division |
| 6. Ms. Nadia Siddiqui | Executive Officer | Clifton Division |

Lucky Winners



Mr. Mohammad Sohail Nazir giving prizes

Solution of Marine Insurance Quiz

1.	Can we use Institute Air Clauses cargo for shipments moving within Pakistan by Air?	True
2.	Road Rail Cargo Clauses B covers the risk of Hijacking.	False
3.	DWT stands for DUE WEIGHT TONNAGE.	False
4.	Port side of the vessel is the side of the vessel towards port.	False
5.	A forty feet container is also termed as 2 TEUs.	True
6.	ICC Air does not cover shipment by road conveyance.	False
7.	ALOP and DSU are one and the same thing.	True
8.	Draft of a port means the distance between seabed and sealevel.	True
9.	Name of the vessel cannot be changed.	False
10.	Two different vessels can have the same name.	True

Umrah Mubarak

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



Ms. Ammara Khalid
Manager
SITE Division



Ms. Kanwal Naz
Manager
Property, HO



Mr. Ajab Khan
Asst. Superintendent
Motor, HO



Mr. Kauser Ali Zuberi Head of Crescent Branch congratulates Ms. Shagufta Khan on performing Umrah. Colleagues of Crescent Branch also seen.



Mr. Jaffer Dossa, Sr. Advisor, Southern Zone congratulates Mr. Allah Dino Khan on performing Umrah. Colleagues of Southern Zone also seen.



Colleagues of Ms. Shagufta congratulate her on performing Umrah.

Quiz 28 - Motor Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	If your car is damaged in an accident, your insurance company will compensate you for the cost of brand new car.	True	False
2.	Comprehensive policy covers accidental loss only.	True	False
3.	In case of any modification, it is insured's responsibility to inform Insurance company immediately.	True	False
4.	It is possible to purchase insurance coverage soon after your car met an accident.	True	False
5.	The insured is responsible to take all reasonable steps to safeguard the vehicle from loss or damage.	True	False
6.	If car is destroyed in Riot & Strike, only third party liability cover will pay for it.	True	False
7.	Act liability policy is mandatory by Motor Vehicle Act 1939.	True	False
8.	Flooding is covered in motor third party policy.	True	False
9.	Terrorism premium of private vehicle under comprehensive coverage is Rs. 1,200/-	True	False
10.	The company shall not be liable to make payment in respect of loss or damage to accessories by burglary house-breaking or theft unless motorcycle is stolen at the same time.	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 5 September, 2018.
- ◆ 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!

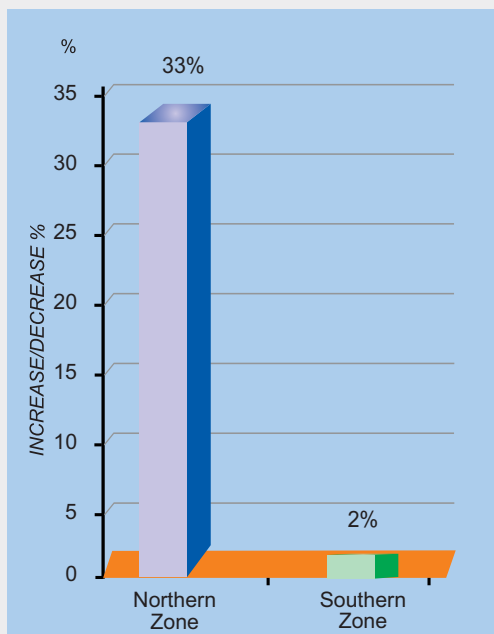


*Wishing you success, joy
and happiness always!*

1.	Mohammad Arshad Khan	Executive Vice President	Property, Head Office	15-Aug
2.	Amjad Irshad	Senior Vice President	Corporate Division (J.P. Unit)	15-Aug
3.	Muhammad Naeem Ahsan	Senior Vice President	Sialkot Branch	15-Aug
4.	Asif Ali Khan	Assistant Vice President	Central Division (A.L. Unit)	15-Aug
5.	Nasir Javed	Assistant Manager	Rawalpindi Division	15-Aug
6.	Liaquat Hussain Khan	Peon/Naib Qasid	Lahore Secretariat	15-Aug
7.	Nudrat Ali	Deputy Managing Director	Clifton Division	16-Aug
8.	Tauqir Hussain Abdulla	Asst. Executive Director (Dev)	Clifton Division	16-Aug
9.	Muhammad Attaullah Khan	Assistant Vice President	Corporate Division	16-Aug
10.	Taimoor Zaib	Assistant Vice President (Dev)	Jamrud Road Branch	16-Aug
11.	Ali Ashraf	Executive Officer	City Branch Karachi	16-Aug
12.	Javed Iqbal Qazi	Assistant Manager	S.I.T.E. Division	16-Aug
13.	Shagufta Khan	Assistant Superintendent	Crescent Branch	16-Aug
14.	Khawaja Samiullah	Vice President	Property, Head Office	17-Aug
15.	Muhammad Siddiq	Assistant Manager	A.K. Unit Karachi	17-Aug
16.	Muhammad Ahmed	Senior Development Officer	Jinnah Division	17-Aug
17.	Ali Ghulam Ali	Executive Vice President	Internal Audit, Head Office	18-Aug
18.	Ibrar Haider	Executive Officer	Islamabad Branch	18-Aug
19.	Zahid Hussain	Senior Vice President	Lahore Secretariat	20-Aug
20.	Ali Hasnain Shah	Vice President (Dev.)	Multan Division	20-Aug
21.	Musarrat Jehan	Manager	Mehran Branch	20-Aug
22.	Zafar Ali Khokhar	Advisor	Rawalpindi Division	21-Aug
23.	Abdul Sattar Baloch	Executive Director	Central Division	21-Aug
24.	Mumtaz Ahmed	Assistant Vice President	S.I.T.E. Division	21-Aug
25.	Fahad Zia	Assistant Manager	Finance, Head Office	22-Aug
26.	Muniza Rahim	Assistant Manager	Central Division (Unit-B)	21-Aug
27.	Kashan Athar	Junior Officer	Central Division (A.L. Unit)	23-Aug
28.	Muhammad Waqas Siddiqui	Assistant Manager	Corporate Division	24-Aug
29.	Fiaz Arshad	Junior Officer	Ichhra Branch	24-Aug
30.	Huma Nayyer	Manager	Miscellaneous, Head Office	25-Aug
31.	Atif Iqbal	Deputy Chief Surveyor	Central Division (A.L. Unit)	25-Aug
32.	Muhammad Vaqaruddin	Assistant Executive Director	M.D's Secretariat	26-Aug
33.	Syed Tayyeb Hassan Gardezi	Executive Vice President	Model Branch	26-Aug
34.	Iqbal Ahmed Siddiqui	Assistant Superintendent	Southern Zone	26-Aug
35.	Syed Asim Raza	Manager	S.I.T.E. Division	27-Aug
36.	Abdur Rehman Khandia	Deputy Managing Director	Corporate Division	28-Aug
37.	Muhammad Siddiq	Vice President (Dev.)	Central Division (Unit-A)	28-Aug
38.	Sharmila Aamir	Development Officer	Corporate Division	28-Aug
39.	Syed Mudassar Ali	Vice President	Tower Branch	29-Aug
40.	Murtaza Noorani	Senior Executive Vice President	Finance, Head Office	30-Aug
41.	Kh.Zulqarnain Rasheed	Senior Vice President (Dev)	Clifton Division	31-Aug

Score

Growth of Zones Based on Premium Performance upto March 2018 as compared to March 2017

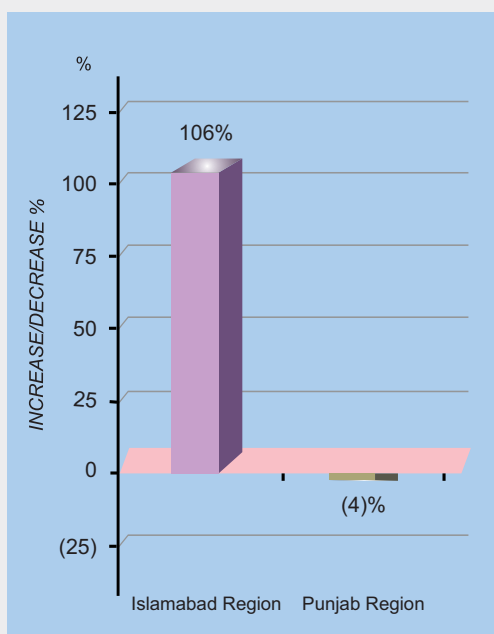


Mr. Qamber Hamid
Sr. Deputy Managing Director
Head of Northern Zone



Mr. Jaffer Dossa
Sr. Advisor
Head of Southern Zone

Growth of Regions Based on Premium Performance upto March 2018 as compared to March 2017



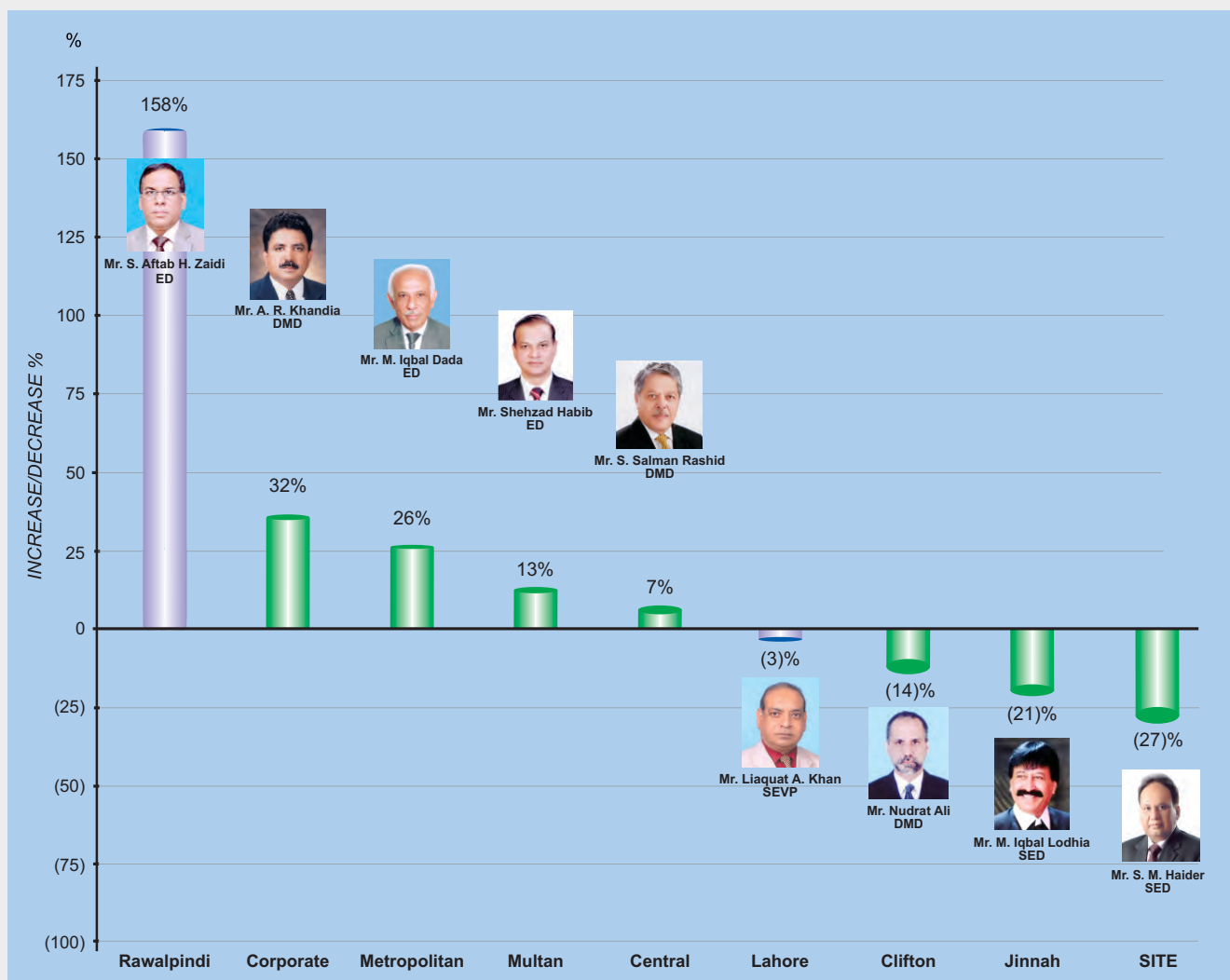
Mr. M. Akber Awan
Deputy Managing Director
Head of Islamabad Region



Mr. Shaukat Saeed Ahmed
Advisor
Head of Punjab Region

Growth of Divisions Based on Premium Performance

upto March 2018 as compared to March 2017



Score

RANK-WISE Premium Performance of Divisions

upto March 2017

	Northern Zone
	Southern Zone

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

Top 3 Divisions



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



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



Mr. Salman Rashid
Deputy Managing Director
Central Division

RANK WISE Premium Performance of Branches/Units

Upto March 2018 as compared to March 2017

Branch/Unit	Rank	
	2018	2017
City, Rawalpindi Branch	1	19
Bank Square Branch	2	2
Islamabad Branch	3	1
A.W.P. Unit	4	11
Gulberg Branch	5	4
Gulberg Arcade Unit	6	3
City Branch Karachi	7	6
Faisalabad Branch	8	5
Tower Branch	9	10
Al- Falah Branch	10	9
New Unit Lahore	11	8
Leeds Center Branch	12	7
Hyderabad Branch	13	16
Ichhra Branch	14	13
Crescent Branch	14	14
Model Branch	15	12
Peshawar Branch	16	15
Denso Hall Branch	17	17
City Branch Lahore	18	19
Gujranwala Branch	19	20
City Branch Faisalabad	20	25
Al-Muqet Branch	21	21
Sialkot Branch	21	22
Port View Branch	21	24
Mehran Branch	22	18
Jamrud Road Branch	23	23
New Garden Town Branch	23	25
Sahiwal Branch	24	25
Sargodha Branch	25	26

Top Three Leaders of the Year

Northern Zone



Agha Ali Khan
City Rawalpindi Br.



Babar A. Sheikh
Bank Square Branch



Malik Firdaus Alam
Islamabad Branch

Southern Zone



A. Wahab Polani
A. W. P Unit



Ali Kausar
City Karachi Branch



Shoaib Razzak Branchari
Tower Branch

■	Northern Zone
■	Southern Zone

Top - 10 Divisions/Branches Based on Operating Surplus

upto March 2018

Rank	Name of Division/Branch	%
1	Islamabad Branch	88
2	Jinnah Division	78
3	City Rawalpindi Branch	73
4	Lahore Division	69
5	Ichhra Branch	63
6	SITE Division	60
7	New Garden Town Branch	58
8	Corporate Division	56
9	City Branch Lahore	55
10	Crescent Branch	54

■	Northern Zone
■	Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Liaquat Ali Khan
Lahore Division



Agha Ali Khan
City Branch, Rawalpindi



Malik Firdaus Alam
Islamabad Branch



M. Iqbal Lodhia
Jinnah Division



S. M. Haider
SITE Division



A. R. Khandia
Corporate Division

Recovery Performance

Upto March 2018

Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi Branch	100
2	Islamabad Branch	99
3	SITE Division	98
4	Crescent Branch	97
	Hyderabad Branch	97
5	City Lahore Branch	95
6	Lahore Division	93
	Mehran Branch	93
7	Bank Square Branch	92
8	Sargodha Branch	91
9	Multan Division	90
10	Gujranwala Branch	88
11	Denso Hall Branch	87
	Al-Hamd Branch	87
	New Garden Town Branch	87
	Sahiwal Branch	87
12	Sialkot Branch	83
13	Central Division	79
	Leeds Centre Branch	79
	Corporate Division	79
14	Al-Muqet Branch	78
15	City Faisalabad Branch	74

Top - 3 Leading Players

Northern Zone



Agha Ali Khan
City Branch, Rawalpindi



Malik Firdaus Alam
Islamabad Branch



Zarrar I. Z. Bandey
City Branch Lahore

Southern Zone



S. M. Haider
SITE Division



Kauser Ali Zuberi
Crescent Branch



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



Remittance Performance

Upto March 2018

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
SITE Division	1	6
Central Division	2	3
Corporate Division	3	2
Metropolaitn Division	4	5
Jinnah Division	5	8
City Branch Rawalpindi	6	9
Lahore Division	7	7
Gulberg Arcade Unit	8	13
Clifton Division	9	1
Islamabad Branch	10	11
Rawalpindi Division	11	4
Gulberg Branch	12	12
Crescent Branch	13	21
New Unit Branch	14	19
Al-Hamd Branch	15	18

Top - 3 Leading Net Remitters

Northern Zone



Agha Ali Khan
City Branch Rawalpindi



Liaquat Ali Khan
Lahore Division



Sitwat Mehmood Butt
Gulberg Arcade Unit

Southern Zone



S. M. Haider
SITE Division



S. Salman Rashid
Central Division



A. R. Khandia
Corporate Division

■ Northern Zone
■ Southern Zone

Top 10 Marketing Executives Classwise Premium

Upto March 2018

Northern Zone

Property Insurance

1. Faraz Javed	City Rawalpindi Branch
2. Somia Ali	Islamabad Branch
3. Imdadullah Awan	Islamabad Branch
4. Muhammad Farooq	Gulberg Branch
5. Haji M. Shakeel	New Unit Branch
6. Bashir Ahmed	City Lahore Branch
7. M. Arif Bhatti	Gujranwala Branch
8. Aysha Siddiqa	Gulberg Branch
9. Mazhar Iqbal Rathod	Gulberg Branch
10. Ejaz Ahmed	Islamabad Branch

Top Three



Faraz Javed
City Rawalpindi



Somia Ali
Islamabad Branch



Imdadullah Awan
Islamabad Branch

Marine Insurance

1. Syed Farhan Ali	Ichhra Branch
2. Muhammad Farooq	Gulberg Branch
3. Mehmood Ali Khan	Faisalabad Branch
4. Imran Ghaffar Paracha	Gulberg Arcade Unit
5. Imdadullah Awan	Islamabad
6. M. Arif Bhatti	Gujranwala Branch
7. Khalid Mehmood	Al-Hamd Branch
8. M. Rizwan Ul Haq	Gulberg Branch
9. Azharul Hasan Chishty	Leeds Centre Branch
10. Haji M. Shakeel	New Unit, Lahore

Top Three



Syed Farhan Ali
Ichhra Branch



Muhammad Farooq
Gulberg Branch



Mehmood Ali Khan
Faisalabad Branch

Motor Insurance

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

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Falah Branch



Athar Qureshi
Gulberg Arcade Unit

Miscellaneous Insurance

1. Ejaz Ahmed	Islamabad Branch
2. Syed Farhan Ali	Ichhra Branch
3. Ahmed Saeed Khan	Al-Hamd Branch
4. Muhammad Farooq	Gulberg Branch
5. Arshad Iqbal	Peshawar Branch
6. Amjad Khan	Bank Square Lahore
7. M. Arif Bhatti	Gujranwala Branch
8. Shahida Parveen	Faisalabad Branch
9. Shahid Raza Kazmi	Al-Hamd Branch
10. Haji M. Shakeel	New Unit Branch

Top Three



Ejaz Ahmed
Islamabad Branch



Syed Farhan Ali
Ichhra Branch



Ahmed Saeed Khan
Al-Hamd Branch

Top 10 Marketing Executives Classwise Premium

Upto March 2018

Southern Zone

Property Insurance

1. Shazia Rahil	Metropolitan Division
2. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
3. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
4. Aamir Ali Khan	Jinnah Division
5. Muhammad Aamir	Metropolitan Div. (A.K Unit)
6. Kothawala (Group)	Metropolitan Division
7. Adeel Ahmed	Central Division (Unit-A)
8. S. Imran Zaidi	Central Division
9. Agha S. U. Khan	Clifton Division
10. M. Khalid Saleem	Corporate Division

Top Three



Shazia Rahil
Metropolitan Division



A. Wahab Polani
Jinnah Division
(AWP Unit)



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

Marine Insurance

1. Shazia Rahil	Metropolitan Division
2. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
3. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
4. Muhammad Aamir	Metropolitan Div. (A.K Unit)
5. A. Ghaffar A. Karim	Central Division (Unit B)
6. Mobin Ahmed Niazi	Central Division (Unit A)
7. M. Mushtaq Najam	Multan Division
8. Ali Safdar	SITE Division
9. Kothawala (Group)	Metropolitan Division
10. M. Imran Naeem	Denso Hall Branch

Top Three



Shazia Rahil
Metropolitan Division



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



A. Wahab Polani
Jinnah Division
(AWP Unit)

Motor Insurance

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



Ali Rafique Chinoy
Corporate Division



Tauqir H. Abdullah
Clifton Division

Miscellaneous Insurance

1. Ali Rafique Chinoy	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
3. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
4. S. Imran Zaidi	Central Division
5. M. Anis-ur-Rehman	SITE Division
6. Aamir Ali Khan	Jinnah Division
7. Syed Zulfiqar Mehdi	City Branch Karachi
8. Syed Nisar Ahmed	Jinnah Division
9. S. Shafquat Azim Rizvi	Central Division
10. Kothawala (Group)	Metropolitan Division

Top Three



Ali Rafique Chinoy
Corporate Division



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



A. Wahab Polani
Jinnah Division
(AWP Unit)

Galaxy of Star Performers

Top Marketers of Divisions/Branches

Gross Premium Basis in March 2018

Northern Zone



Muhammad Farooq
Gulberg Branch



Muhammad Arif Bhatti
Gujranwala



Haji M. Shakeel
New Unit Branch



Imran Ghaffar Paracha
Gulberg Arcade Unit



Arshad Iqbal
Peshawar Branch



Syed Farhan Ali
Ichhra Branch



Saleem Babar
Leeds Centre Branch



M. Haroon Akbar
Rawalpindi Division



Khalid Mahmood
Al-Hamd Branch



Chaudhry A. Razzaq
Faisalabad



Imdadullah Awan
Islamabad Branch



Qasim Ayub
Al-Muqet Branch



Fauzia Khawaja
Lahore Division



Salman Saeed
Sialkot Branch



Amjad Khan
Bank Square Branch



Rashid Ali
City Branch, Lahore



S. Zeeshan Abbas Abidi
City Branch, Rawalpindi



Farman Ali Afridi
Jamrud Road Branch



S. Tayyab H. Gardezi
Model Branch



M. Ashfaq
Sahiwal Branch



Ghulam Jaffar
City Branch, Faisalabad New Garden Town Branch



M. Sohail



A. Shakoora Paracha
Sargodha Branch

Galaxy of Star Performers

Top Marketers of Divisions/Branches

Gross Premium Basis in in March 2018

Southern Zone



Ali Rafique Chinoy
Corporate Division



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



A. Wahab Polani
A. W. P Unit



S. Imran Zaidi
Central Division



M. Anis-ur-Rehman
SITE Division



Agha S. U. Khan
Clifton Division



M. Imran Nacem
Denso Hall Branch



M. Mushtaq Najam
Multan Division



Hamid-us-Salam
Crescent Branch



M. Awais Memon
Hyderabad



Babar Zeeshan
Mehran Branch



S. Zulfiqar Mehdi
City Branch, Karachi



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

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