

*EFU General conferred
Corporate Social Responsibility Award 2019*



*Mr. Mahmood Lotia, Sr. Deputy Managing Director receiving
Corporate Social Responsibility Award from Mr. Junaid Esmail Makda,
President, Karachi Chamber of Commerce & Industry (KCCI)*

86
YEARS
1932-2018

EFU General achieved
the highest rating in
the insurance industry
of Pakistan

B+ with Positive Outlook
by A.M. Best

A.M. Best, the world's specialized insurance rating agency has assigned Financial Strength Rating of **B+** and Long-Term Issuer Credit Rating of **bbb-** with Positive Outlook for both.

Our distinctive ratings are proof of our strong fundamentals and solid performance standards.

Our greatest and most important asset is the trust of our customers for over eight decades.

AA+

Outlook Stable
JCR-VIS

AA+

Outlook Stable
PACRA

B+

Outlook Positive
A.M. BEST

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GENERAL

EFU GENERAL
INSURANCE LTD.

your insurance company
www.efuinsurance.com

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Jaffer Dossa
Darius H. Sidhwa, F.C.I.I.

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Corporate Social Responsibility Award 2019

EFU General Insurance Limited has been conferred the 8th International Corporate Social Responsibility (CSR) Award 2019 in the category of 'Public Health Safety Initiative'. Mr. Mahmood Lotia, Senior Deputy Managing Director received the award.



The Professional Network (TPN) organized this magnificent event at Marriot Hotel, Karachi. Chief Guest Mr. Junaid Esmail Makda, President, Karachi Chamber of Commerce & Industry (KCCI) distributed awards. The ceremony was graced by high profile personalities from the corporate, government, public and private sectors.



This award is the first and only registered CSR award of Pakistan registered with IPO, Government of Pakistan. The decision of the panel has subsequently been ratified by the executive board of the Professional Network (TPN) and Ethical Business Update (EBU, a digital magazine).

ISO 9001:2015 Review Meeting

EFU HR organized a meeting at the auditorium, EFU House, Karachi to review surveillance audit report ISO 9001: 2015 and to work out strategy for next re-certification audit. Mr. D. H. Sidhwa, Executive Director, HR, H.O. conducted the meeting. Members of MR committee and ISO team members were also present at the occasion.



25 Years Service Awards

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 25 years services to the company.

Head Office

1. Syed Shahid Hussain	Sr. Executive Vice President	Personal & Admin. Department
2. Riazuddin	Sr. Vice President	Property Department
3. Nayyar Sultana	Vice President	Marine Department
4. Saifuddin	Assistant Vice President	Miscellaneous Department
5. Abdul Qadir	Manager	Finance Department
6. Amjad Hussain Shehazad	Manager	Finance Department
7. Mhammad Altaf	Manager	Finance Department
8. Ali Hussain	Deputy Manager	Motor Department
9. Ajab Khan	Assistant Superintendent	Motors Department
10. S. Nafeesul Hassan	Assistant Superintendent	Reinsurance Department
11. Muhammad Arif	Assistant	Stationary Department
12. Muhammad Hanif	Junior Assistant Cadre	Property Department

Southern Zone

13. Muhammad Khalid Saleem	Executive Director (Dev.)	Corporate Division
14. Khuzema T. Haider Mota	Deputy Executive Director (Dev.)	Clifton Division
15. Abdul Bari Khan	Executive Vice President	Jinnah Division
16. Liaquat Imran khan	Executive Vice President	S.I.T.E Division (Auto Leasing Unit)
17. A. Ghaffar A. Karim	Executive Vice President (Dev.)	Central Division (Unit-B)
18. Muhammad Naseem	Sr. Vice President	S.I.T.E Division
19. Shahab Saleem	Sr. Vice President	Central Division
20. Faisal Mahmood Jaffery	Sr. Vice President (Dev.)	Central Division (Unit-A)
21. Sarfaraz Muhammad Khan	Vice President	Crescent Branch
22. Abdul Qaiyum Khalfe	Assistant Vice President	Corporate Division
23. Abdul Rasheed Yaqoob	Assistant Vice President	Central Division
24. Arif Hussain	Assistant Vice President	A.W.P Unit
25. Arshad Hussain	Assistant Vice President	Central Division
26. Imran Siddiq	Assistant Vice President	Corporate Division
27. Muhammad Rashid	Assistant Vice President	Jinnah Division
28. Abdullah Chandio	Deputy Manager	Mehran Branch
29. Durdana Irfan	Deputy Manager	Corporate Division
30. Muhammad Hanif	Deputy Manager	Clifton Division
31. Abdul Rahim Baloch	Assistant Manager	Central Division (Auto leasing Unit)
32. Mansoor Ahmed	Assistant Manager	Central Division
33. S. Muhammad Shafee	Assistant Manager	Central Division (Auto Leasing Unit)
34. Martin Yaqoob	Executive Officer	Jinnah Division
35. Masood Mian	Assistant Superintendent	S.I.T.E Division
36. Muhammad Hasan	Assistant	Central Division

Nothern Zone

37. Ejaz Ahmed	Executive Vice President	Islamabad
38. Agha Ali Khan	Senior Vice President	City Rawalpindi
39. Amer Arif Bhatti	Senior Vice President	Gujranwala
40. Mansoor Anwar	Assistant Vice President	Lahore Division
41. Ghulam Abbas	Assistant Vice President	Main Branch Faisalabad
42. Munir Ahmed Awan	Manager	Multan Division
43. Suhail Akhtar	Manager	Multan Division
44. Ahmed Saeed Khan	Deputy Manager	Al-Hamd
45. Ali Sher	Deputy Manager	Peshawar Branch
46. Faisal Ahkter Malik	Deputy Manager	Lahore Division
47. Ghulam Nabi	Deputy Manager	New Unit Lahore
48. Iqbal Khan	Deputy Manager	Leeds Centre
49. Muhammad Nawaz Khan	Deputy Manager	New Garden Town
50. Zahir Shah	Assistant Manager	Jamrud Road Peshawar
51. Irshad Ahmed	Assistant Superintendent	New Garden Town
52. Zahid Hussain	Assistant	Leeds Centre
53. Muhammad Ameen	Junior Assistant Cadre	Multan Division
54. Lal Badshah	Daftri/Qasid	Peshawar Branch
55. Muhammad Akram Zahidi	Daftri/Qasid	Sargodha
56. Muhammad Arshad	Daftri/Qasid	City Faisalabad
57. Muhammad Ashraf	Daftri/Qasid	Islamabad

Pictorial Moments of Gold Medal distribution ceremony

Mr. Qamber Hamid, Sr. Deputy Managing Director, presenting Gold Medals and Certificates to:



Mr. Irshad Ahmed & Mr. Nawaz Khan of New Garden Town Branch Mr. Ghulam Nabi New Unit Lahore Mr. Zahid Hussain Leeds Centre Br. Mr. Iqbal Khan Leeds Centre Br. Mr. Mansoor Lahore Division Mr. Sohail Akhtar Model Branch Mr. A. Saeed Khan Al-Hamd Br. Mr. Rao A. Hafeez Khan also seen



*Mr. Altaf Q. Gokal presenting Gold Medal and Certificate to Syed Shahid Hussain
Mr. Quaid Johar also seen.*



*Mr. Altaf Q. Gokal presenting Gold Medal and Certificate to Mr. Amjad H. Shehzad.
Mr. Murtaza Noorani also seen.*



Mr. Altaf Q. Gokal, Chief Financial Officer presenting Gold Medal and Certificate to Mr. Abdul Qadir



Mr. Pervez Ahmed, Sr. Executive Vice President awarding Gold Medal and Certificate to Mr. S. Nafeesul Hasan. Mr. Nosahad Alam also seen.



Mr. Khurram Ali Khan, Sr. Executive Director presenting Gold Medals and Certificates to Mr. Riazuddin and Mr. M. Hanif



Mr. Altaf Q. Gokal presenting Gold Medal and Certificate to Mr. Muhammad Altaf. Mr. Atif Anwar & Ms. Saima Morkas also seen.



Mr. Khurram Nasim, Executive Director awarding Gold Medal and Certificate to Mr. Saifuddin



Dr. Aftab Ali, Medical Officer presenting Gold Medal and Certificate to Mr. Waqar-ul-Hasan. Mr. S. Zaigham Abbas also seen.



Mr. Imran Ahmed, Executive Director presenting Gold Medals and Certificates to Mr. Ali Hussain and Mr. Ajab Khan. Syed Anwar Hasnain is also present.



Mr. Sohail Nazir, Deputy Executive Director presenting Gold Medal and Certificate to Ms. Nayyar Sultana. Mr. Badar Ameen, Assistant Executive Director and officials of Marine, H.O. also present.



Mr. M. Iqbal Lodhia, Sr. Executive Director alongwith Mr. Jaffer Dossa, Sr. Advisor presenting Gold Medals and Certificates to Mr. Abdul Bari Khan and Mr. M. Rashid.



Mr. Imran Ahmed Siddiqui, Vice President presenting Gold Medal and Certificate to Mr. M. Arif. Mr. S. Mansoor Ali also seen.



Mr. Mazhar H. Qureshi, Head of Mehran Branch presenting Gold Medal and Certificate to Mr. Abdullah Chandio.



Mr. M. Iqbal Lodhia alongwith Mr. Jaffer Dossa, presenting Gold Medals and Certificates to Mr. Martin Yaqoob and Mr. Arif Hussain



Mr. A. Rehman Khandia, Deputy Managing Director, Corporate Division awarding Gold Medals and Certificates to Mr. A. Qaiyum Khalfie, Mr. Imran Siddiq and Ms. Durdana Irfan



Mr. S. M. Haider, Sr. Executive Director, SITE Division presenting Gold Medals and Certificates to Mr. Liaquat Imran Khan, Mr. Muhammad Naseem and Mr. Maqsood Mian



Mr. Salman Rashid, DMD alongwith Mr. A. Sattar Baloch, ED, Central Division presenting Gold Medals and Certificates to Mr. A. Ghaffar A. Karim, Mr. Shahab Saleem, Mr. Faisal M. Jaffery, Mr. A. Rasheed Yaqoob, Mr. Arshad Hussain, Mr. A. Rahim Baloch, Mr. Mansoor, Mr. S. M. Shafee and Mr. M. Hasan



Mr. Usman Ali Khan, Sr. Executive Vice President, Faisalabad awarding Gold Medal and Certificate to Mr. Ghulam Abbas



Mr. Kauser Ali Zuberi, Assistant Executive Director, Crescent Branch presenting Gold Medal and Certificate to Mr. Sarfaraz M. Khan



Mr. Ali Raza, Executive Vice President, Clifton Division presenting Gold Medals and Certificates to Mr. Khuzema T. Haider Mota and Mr. Muhammad Hanif.



Institutional Learning Courses

During 2018

EFU General arranged new and improved learning sessions to keep its employees updated with the changing market trends and patterns. EFU HR Department arranged the following institutional learning courses at various levels during the year 2018.

# Course	Institute
1. Power Risk Engineering workshop	CERM Pakistan
2. Essentials of Automatic Fire Alarm and Detection Systems	NED University of Engineering & Technology
3. Reinsurance	Pakistan Insurance Institute
4. Advance MS Excel	APTECH
5. Property Insurance-Risk Quality Assessment	Pakistan Insurance Institute
6. Developing Managerial Competencies	Pakistan Institute of Management
7. Project Insurance U/W & Claims	Pakistan Insurance Institute
8. Handling Disciplinary Proceedings, domestic enquiry & LA	Green Barry
9. Tax Rebate from Investment in Mutual Funds	JS Investment
10. Mind Openers for Managers	Pakistan Institute of Management
11. Law for Non Lawyers	IBA Karachi
12. Insure Tech by Tahir Ahmed	Management Association of Pakistan
13. Bancassurance	Pakistan Insurance Institute
14. 7th Batch General Takaful	Pakistan Insurance Institute
15. Effective Communication	Pakistan Insurance Institute
16. Industrial Risks: Risk Management, Key Underwriting Consideration & Loss Estimation Techniques	CERM Pakistan
17. Advance HR Management	University of Karachi
18. The practice of Public Relations	Lincoln Institute of Business and Technology
19. 3rd International Summit on 'Wind Energy in Pakistan'	Energy Update
20. Digital and Social Media Marketing	Homework Computer Training Institute
21. Specialty Lines	Karachi Insurance Institute
22. Technology Governance Launch	Pakistan Institute of Corporate Governance
23. The Future Summit, Innovating for Future	Nutshell
24. The Convergence of Financial / Cyber-crime	Dellsons Associates
25. Build a world class internal audit function	Quickbiz

Umrah Mubarak

CONGRATULATIONS

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



Mr. Nudrat Ali
DMD
Clifton Division



Mr. Ali Safdar
ED (Dev.)
SITE Division



Mr. Zakaullah Khan
SVP (Dev.)
Islamabad Branch



Syed Zulfiqar Mehdi
AVP (Dev.)
City Branch Karachi



Mr. Saifuddin
AVP
Miscellaneous, H.O.



Mr. Amjad H. Shehzad
Manager
Finance, H.O.

Results CII - UK

April & October 2018

The following candidates of EFU General have been declared passed by the Chartered Insurance Institute, London in the examination (held in April & October 2018) in subject(s) stated against their respective names.



Mr. Arsalan Pervaiz
Rawalpindi Division
590



Mr. Atique Ahmed
Motor, H.O.
820 and achieved Diploma



Mr. A. Wahab Hussain
Marine U/W
IFI



Mr. Jawad Javed Khan
Lahore Division
M05



Ms. Kausar Raza
Central Division
IF8



Mr. Mehran Khan
Marine U/W
IFI



Mr. Muhammad Haroon
Gulberg Arcade Unit
960-992



Mr. Muhammad Saleem
Lahore Division
M05



Ms. Nimra Inam
Lahore secretariat
945



Ms. Sana Ejaz
Marine U/W
IFI



Ms. Saniya Salahuddin
Clifton Division
IFI



Mr. Shah Hussain
Property Department
IFI



Syed Tariq Shah
Mardan (Sub-office)
IF3



Mr. Talha Khan
SITE Division
IF4



Mr. Umar Rashid
Al-Muqet Branch
590

Key to subjects codes in which the candidates were successful

IF1 Insurance Legal and Regulatory	IF8 Packaged Commercial Insurance	820 Advanced Claims
IF3 Insurance Underwriting Process	M05 Insurance Law	945 Marketing Insurance Products & Services
IF4 Insurance Claim Handling Process	590 Principles of Takaful	960 Advanced Underwriting
		992 Risk Management in Insurance

Quran Khawani at Metropolitan Division



Farewell

Finance Department, H.O. organized farewell in the honor of Mr. Rizwan Hussain, Manager. Mr. Altaf Qamruddin Gokal, Chief Financial Officer presented gift to Mr Rizwan. Syed Shahid Hussain, Sr. Executive Vice President, Personnel & Admin., H.O. officers and staff of Finance, H.O. were also present at the ceremony.



EFU Sports and Recreation Club organized farewell in the honor of Mr. Farrukh Ahmad Qureshi, Vice President, IT, Head Office. Mr. Khurram Nasim, Executive Director, Miscellaneous, H.O. Mr. Kausar Ali Zuberi, Assistant Executive Director, Crescent Branch, Syed Asim Iqbal, Assistant Executive Director (Dev.), SITE Division, Mr. Nasim Qureshi, Sports Secretary and colleagues of sports club were present at the ceremony.



Metropolitan Division organized farewell in the honor of Mr. Asghar Ali, Executive Vice President, A. K. Unit. Mr. Jaffer Dossa, Sr. Advisor presented gift to Mr. Asghar Ali. Mr. Muhammad Iqbal Dada, Executive Director and other Executives, Officers and Staff of Metropolitan Division were also present at the ceremony.



Result of Quiz - 30 'Property Insurance'

Correct entries for the 30th Quiz Contest were six. The award distribution ceremony was held at EFU House, Karachi where Mr. Aftab Fakhruddin, Executive Director, Property Department, Head Office distributed the prizes among three lucky winners. The names of the successful participants whose solutions were 100% correct are:

1. Mr. Abdul Wahab Hussain	Manager	Marine, Head Office
2. Syed Mudasir Mehdi	Manager	Clifton Division
3. Ms. Sana Ejaz	Manager	Marine, Head Office
4. Ms. Sana Parveen	Manager	Corporate Division
5. Ms. Saniya Salahuddin	Manager	Clifton Division
6. Ms. Summiya Ilyas	Manager	Marine, Head Office

Lucky Winners



Mr. A Wahab Hussain, Syed Mudasir Mehdi and Ms. Sana Ejaz receiving prizes from Mr. Aftab Fakhruddin.

Solution of 'Property Insurance' Quiz

- Q. 1. Under what circumstances a contractor under a CAR policy (Endorsement 004 –extended maintenance) can be held liable if the loss / damage to the subject manner of contract occurs during the “Maintenance Period”?
- Ans. c) If the damage was caused as a result of poor or defective work during the original contract period
- Q. 2. A proposer, who has previously made fraudulent claims, wants to obtain theft insurance for his shop which is fitted with a burglar alarm and metal shutters. How would an insurer classify the hazards of the proposer and the risk?
- Ans. c) poor moral hazard and a good physical hazard
- Q. 3. While accessing loss under Machinery Breakdown Insurance Policy, underinsurance is applicable when the sum insured of the damaged items:-
- Ans. c) Is according to the present market value
- Q. 4. A trader wish to get insurance for his stocks place in a godown owned by him but he is not interested to cover his godown building. This type of insurance is called partial insurance. Do we provide such insurance?
- Ans. b) No
- Q. 5. Declaration of 75% on stocks premium is applied on an annual policy. What percentage is charged in case of actual sum insured is more than provisional sum insured?
- Ans. b) 66.67%
- Q. 6. Which warranty in textile mill is applicable on stocks in godown?
- Ans. b) QQ
- Q. 7. Which warranty in textile mill is applicable on stocks in open?
- Ans. a) PP
- Q. 8. Which of the following is a built-in cover of standard fire policy
- Ans. c) Electrical Clause A
- Q. 9. What does testing means in an EAR Policy?
- Ans. c) All of above
- Q. 10. In your opinion which endorsement(s) amongst below are applicable under CAR policy
- Ans. a) 003 Maintenance Visits Cover & 008 Earth quake

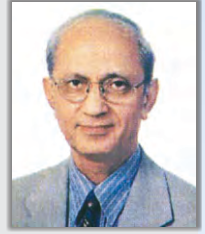
OBITUARY

The Board of Directors, Management & Employees of EFU General deeply mourn the sad demise of Syed Mohammad Baqar Naqvi.

EFU Family feels very deep sorrow on his death and condole his family members. May Allah grant the departed soul heavenly peace and give his family the courage to bear this irreparable loss.

Syed M. Baqar Naqvi was a founder member of EFU Life and former CEO of Allianz EFU Health. Besides a shining career in the corporate world he was an accomplished Urdu poet and prose writer known for his numerous literary works. He was recognized for noble *adabiyaat* and was honoured with the prestigious *Adbi* Excellency Award for best Urdu prose book.

He has also translated a book of Insurance History of Pakistan named 'EFU Saga' into urdu. This is also his one of the great literary achievements.



Syed M. Baqar Naqvi

Condolence Meeting

Mr. Aijaz Ali, Assistant, Corporate Division, recently passed away. *Inna Lillahay Wa Innah Elahay Rajion.*

Condolence meeting was held at Head Office which was attended by Managing Director, Senior Executives, Officers and staff members. *Fatiha* was offered for the departed soul. May Almighty Allah give patience and courage to the bereaved family to bear this irreparable loss. (*Ameen*).



Mr. Aijaz Ali



Quiz-31 Marine Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	Risk of Hijacking is not covered under Road/Rail cargo clauses "B"	True	False
2.	Risk of Theft is covered under Institute Cargo Clauses "C"	True	False
3.	Jet Ski cannot be covered under Marine Hull Insurance	True	False
4.	The Graveyard voyage is the last voyage of the vessel	True	False
5.	War Risk is Covered Under ICC 'A'	True	False
6.	Institute Strikes Clause 'Cargo' cover Terrorism	True	False
7.	Imports into Pakistan are allowed if made on CIF basis	True	False
8.	Export policies can be issued in Foreign Currency	True	False
9.	Hull means the structure of the ship	True	False
10.	Draught is the portion of the ship in water	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 30 April, 2019.
- ◆ 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.	Ross Masood	Assistant Executive Director	Al-Hamd Branch	15-Apr
2.	Waqar Ahmed	Senior Vice President	Mehran Branch	15-Apr
3.	Ijaz Anwar Chughtai	Assistant Vice President	Lahore Secretariat	15-Apr
4.	Muhammad Imran	Assistant Vice President (Dev.)	Al-Hamd Branch	15-Apr
5.	Uzair Ahmed Khan	Assistant Vice President (Dev.)	Jinnah Division	15-Apr
6.	Qazi Altaf Hussain	Chief Manager (Dev.)	Islamabad Branch	15-Apr
7.	Muhammad Rizwan	Manager	Corporate Division	15-Apr
8.	Atiqur Rehman	Assistant Manager	Islamabad Branch	15-Apr
9.	Muhammad Zahid Shafi	Assistant Manager	Al-Hamd Branch	15-Apr
10.	Muhammad Adeel Munir	Executive Officer	Bank Square Branch	15-Apr
11.	Mazhar Iqbal Rathore	Development Officer	Gulberg Branch	15-Apr
12.	Muhammad Rizwan	Assistant Superintendent	I.T., Head Office	15-Apr
13.	Khalid Mahmood Mirza	Asst. Executive Director (Dev.)	Central Division (Unit-B)	16-Apr
14.	Kumail	Executive Officer	Metropolitan Division	16-Apr
15.	Mohsin Majeed Bawany	Deputy Manager	Corporate Division	17-Apr
16.	Arif Farooq	Deputy Chief Manager (Dev.)	Jinnah Division	18-Apr
17.	Muhammad Shafiq Ahmed	Manager	Al-Muqet Branch	18-Apr
18.	Ali Rafiq Chinoy	Asst. Executive Director (Dev.)	Corporate Division	20-Apr
19.	Sumera Umbreen	Manager	I.T., Head Office	20-Apr
20.	Nadeemuddin Farooqi	Sr. Executive Vice President	Miscellaneous, Head Office	21-Apr
21.	Sarfraz Muhammad Khan	Sr. Vice President	Crescent Branch	21-Apr
22.	Muhammad Awais Memon	Vice President (Dev.)	Hyderabad Branch	21-Apr
23.	Asif Elahi	Sr. Executive Vice President (Dev.)	Corporate Division (J. P. Unit)	22-Apr
24.	S. Shakeel Hassan Bakhtiar	Assistant Vice President (Dev.)	Central Division (Unit- A)	24-Apr
25.	Wahaj Ur Rehman	Senior Vice President	Property, Head Office	24-Apr
26.	Mohammad Amin Malik	Development Officer	Clifton Division	24-Apr
27.	S. M. Aamir Kazmi	Executive Vice President	Peshawar Branch	25-Apr
28.	Waleed Polani	Senior Vice President (Dev.)	Jinnah Division (A.W.P. Unit)	25-Apr
29.	Najma Riaz	Vice President	Peshawar Branch	25-Apr
30.	Qazi Maqsood Ahmed	Assistant Vice President	Southern Zonal Office	25-Apr
31.	Majid Badar Khan	Assistant Manager	Internal Audit, Head Office	25-Apr
32.	Sana Atif	Assistant Vice President	Property, Head Office	26-Apr
33.	Fakhruddin Saifee	Senior Exec. Vice President	Metropolitan Division	28-Apr
34.	Shaikh M. Khurram	Vice President	Central Division (Unit-B)	28-Apr
35.	Seema N. Jagirani	Executive Vice President (Dev.)	S.I.T.E. Division	28-Apr
36.	Shaikh Muhammad Majid	Executive Officer	Clifton Division	29-Apr

HIGHLIGHTS 2018

Top 10 Divisions/Branches of Northern Zone in 2018 Premium Performance

Name of Division/Branch	Rank
Rawalpindi Division	1
Lahore Division	2
Islamabad Branch	3
Gulberg Arcade Unit	4
Gulberg Branch	5
Faisalabad Branch	6
City Branch Rawalpindi	7
Bank Square Branch	8
Al-Hamd Branch	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	Rawalpindi Division	Bank Square Branch	Lahore Division
Islamabad Branch	Lahore Division	Lahore Division	Gulberg Arcade Unit
Lahore Division	Gulberg Branch	Rawalpindi Division	Faisalabad Branch
City Rawalpindi Branch	Faisalabad Branch	Islamabad Branch	Rawalpindi Division
Gulberg Branch	City Lahore Branch	Gulberg Branch	Islamabad Branch
Faisalabad Branch	Leeds Centre Branch	Al-Hamd Branch	Al-Hamd Branch
Bank Square Branch	Al-Hamd Branch	Faisalabad Branch	Ichhra Branch
New Unit Lahore	Al-Muqeet Branch	City Branch Rawalpindi	New Unit Lahore
Al-Hamd Branch	Islamabad Branch	Gulberg Arcade Unit	Gulberg Branch
Leeds Centre Branch	Ichhra Branch	Ichhra Branch	Peshawar Branch

HIGHLIGHTS 2018

Top 25 Marketing Executives of Northern Zone in 2018

Gross Premium Basis



1
Somia Ali
Islamabad Branch



2
Faraz Javed
City Branch Rawalpindi



3
Mehmood Ali Khan
Faisalabad Branch



4
Muhammad Farooq
Gulberg Branch



5
Imdadullah Awan
Islamabad Branch



6
Haji M. Shakeel
New Unit Branch



7
Imran Ghaffar Paracha
Gulberg Arcade Unit



8
Mubasher Saleem
Al-Hamd Branch



9
Rana Khalid Manzoor
Gulberg Arcade Unit



10
Qasim Ayub
Al-Muqet Branch



11
Ashiq Hussain Bhatti
Ichhra Branch



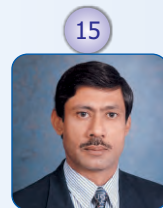
12
Syed Farhan Ali
Ichhra Branch



13
Azharul Hassan Chishty
Leeds Centre Branch



14
M. Haroon Akbar
Rawalpindi Division



15
M. Rizwan-ul-Haq
Gulberg Branch



16
M. Imran
Al-Hamd Branch



17
Ghulam Jaffar
City Branch, Faisalabad



18
Khalid Mahmood
Al-Hamd Branch



19
Saleem Babar
Leeds Centre Branch



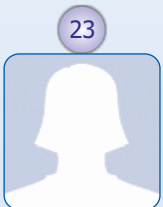
20
Amjad Khan
Bank Square Branch



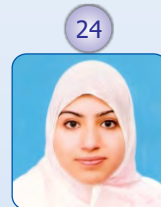
21
Muhammad Arif Bhatti
Gujranwala



22
Ahmed Saeed Khan
Al-Hamd Branch



23
Asma Nasir
Lahore Division



24
Marium Sikandar
Lahore Division



25
Ejaz Ahmed
Islamabad Branch

HIGHLIGHTS 2018

Top 10 Divisions/Branches of Southern Zone in 2018 Premium Performance

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

Top Three Leading Divisions/Branches



Mr. Nudrat Ali
Clifton Division



Mr. A. R. Khandia
Corporate Division



Mr. Salman Rashid
Central Division

Classwise Premium

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

HIGHLIGHTS 2018

Top 25 Marketing Executives of Southern Zone in 2018 Gross Premium Basis

1



Jahangir A. Shaikh
Corporate Division
(JP Unit)

2



Ali Rafique Chinoy
Corporate Division

3



Ali Safdar
SITE Division

4



Shazia Rahil
Metropolitan Division

5



Shiraz Ansari
Corporate Division

6



A. Wahab Polani
Jinnah Division
(AWP Unit)

7



S. Imran Zaidi
Central Division

8



Agha S. U. Khan
Clifton Division

9



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

10



Kothawala (Group)
Metropolitan Division

11



Adeel Ahmed
Central Division
(Unit A)

12



M. Anis-ue-Rehman
SITE Division

13



Khalid Saleem
Corporate Division

14



Waleed Polani
Jinnah Division
AWP Unit

15



S. Shahid Raza
SITE Division

16



Tauqir H. Abdulla
Clifton Division

17



S. Shahid Mehmood
Central Division
(Unit B)

18



Saad Reyaz
Metropolitan Division

19



S. Ashad H. Rizvi
Corporate Division

20



Rashid Habib
Multan Division

21



S. Iftikhar Haider Ziadi
Central Division
(Unit C)

22



Rizwan Siddiqui
Central Division

23



Muneeb Farooq Kothawala
Metropolitan Division

24



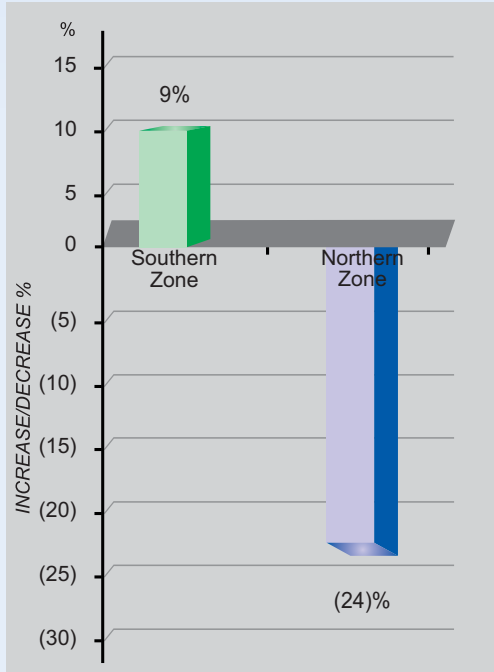
Muhammad Arfeen
Jinnah Division

25



Khozema Haider Mota
Clifton Division

Score

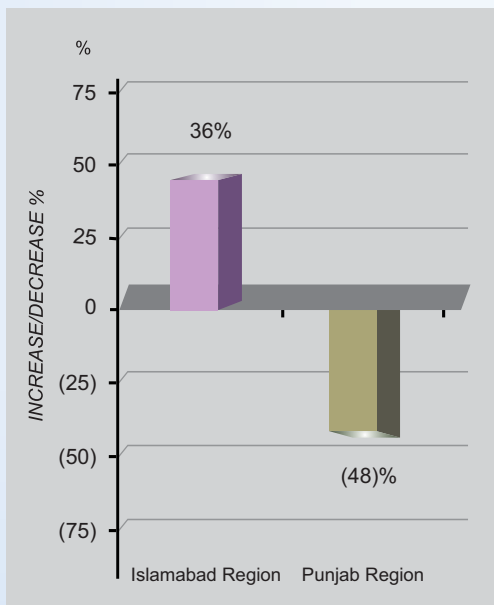


Mr. Jaffer Dossa
Sr. Advisor
Head of Southern Zone



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

Growth of Zones Based on Premium Performance Upto December 2018 as compared to December 2017



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

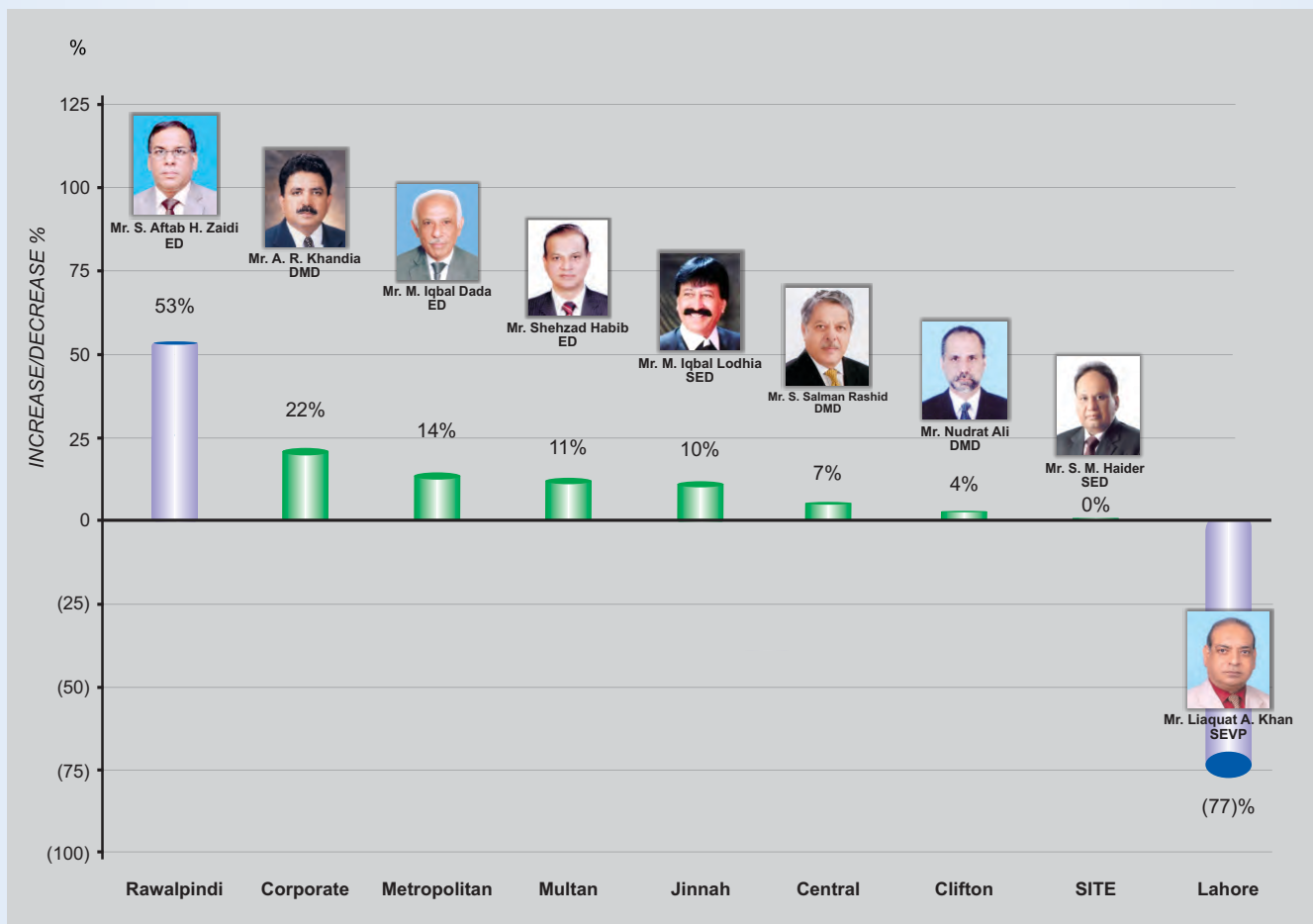


Mr. Shaukat Saeed Ahmed
Advisor
Head of Punjab Region

Growth of Regions Based on Premium Performance Upto December 2018 as compared to December 2017

Growth of Divisions Based on Premium Performance Upto December 2018 as compared to December 2017

Score



Score

RANK-WISE Premium Performance of Divisions

Upto December 2018



Name of Division	Rank
Clifton Division	1
Corporate Division	2
Central Division	3
Rawalpindi Division	4
SITE Division	5
Jinnah Division	6
Metropolitan Division	7
Lahore 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 December 2018 as compared to December 2017

Score

Branch/Unit	Rank	
	2018	2017
Islamabad Branch	1	1
Tower Branch	2	3
Gulberg Arcade Unit	3	2
Gulberg Branch	4	4
Faisalabad Branch	5	5
City, Rawalpindi Branch	6	23
Bank Square Branch	7	6
Port View Branch	8	7
City, Karachi Branch	9	8
Al-Hamd Branch	10	13
Crescent Branch	11	10
Hyderabad Branch	12	12
New Unit Lahore	13	9
Ichhra Branch	14	14
Leeds Center Branch	15	11
Peshawar Branch	16	15
City, Faisalabad Branch	17	16
City, Lahore Branch	18	18
Al-Muqet Branch	19	18
Denso Hall Branch	20	17
Model Branch	21	18
Mehran Branch	22	18
Sialkot Branch	23	20
Jamrud Road Branch	24	19
Gujranwala Branch	25	21
New Garden Town	26	22
Sahiwal Branch	27	23
Sargodha Branch	28	24

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad Branch



Sitwat Mehmood Butt
Gulberg Arcade Unit



Javid Akhtar Shaikh
Gulberg

Southern Zone



Salim Razak Bramchhari
Tower Branch



Khalid Usman
Port View Branch



Ali Kausar
City Karachi Branch



Score

Top - 10 Divisions/Branches Based on Operating Surplus Upto December 2018

Rank	Name of Division/Branch	%
1	Rawalpindi Division	89
2	Islamabad Branch	84
	City Rawalpindi Branch	84
3	Clifton Division	81
4	Lahore Division	74
5	City Karachi Branch	71
6	Port View Branch	67
7	Jinnah Division	57
8	Metropolitan Branch	56
	SITE Division	56
9	Leeds Centre Branch	54
	Model Branch	54
	New Garden Town Branch	54
10	City Branch Lahore	50

■ Northern Zone
■ Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Liaquat A. Khan
Lahore Division



Agha Ali Khan
City Rawalpindi Br.



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Nudrat Ali
Clifton Division



Ali Kausar
City Karachi Br.



Khalid Usman
Port View Branch

Recovery Performance

Upto December 2018

Score

Top - 15 Players

#	Division/Branch	%
1	City Lahore Branch	100
	City Rawalpindi Branch	100
2	Hyderabad Branch	99
3	Mehran Branch	98
	Gujranwala Branch	98
4	Rawalpindi Division	97
	Bank Square Branch	97
5	Faisalabad Branch	96
6	Corporate Division	95
	Denso Hall Branch	95
7	Post View Branch	93
8	SITE Division	91
	Lahore Division	90
9	Sialkot Branch	90
	Al-Hamd Branch	90
10	Metropolitan Division	89
	Sahiwal Branch	89
	Leeds Centre Branch	89
11	Jinnah Division	88
	City Karachi Branch	88
12	New Garden Town Branch	86
	Gulberg Branch	86
13	Peshawar Branch	84
	Sargodha Branch	84
	Central Division	84
	Model Branch	84
14	Crescent Branch	82
	Ichhra Branch	82
15	Multan Division	80

■	Northern Zone
■	Southern Zone

Top - 3 Leading Players

Northern Zone



Zarar Ibn Z. Bandey
City Lahore Branch



Agha Ali Khan
City Rawalpindi Branch,



M. Amer Arif Bhatti
Gujranwala Branch



S. Aftab H. Ziadi
Rawalpindi Division



Babar A. Sheikh
Bank Square Branch

Southern Zone



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



A. R. Khandia
Corporate Division



Naem M. Hanif
Denso Hall Branch

Score

Remittance Performance

Upto December 2018

Top - 15 Net Remitters

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

 Northern Zone
 Southern Zone

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division



Sitwat Mehmood Butt
Gulberg Arcade Unit

Southern Zone



Nudrat Ali
Clifton Division



A. R. Khandia
Corporate Division



S. Salman Rashid
Central Division

Top 10 Marketing Executives Classwise Premium Upto December 2018

Score

Northern Zone

Property Insurance

1. Somia Ali	Islamabad Branch
2. Faraz Javed	City Rawalpindi Branch
3. Mehmood Ali Khan	Faisalabad Branch
4. Haji M. Shakeel	New Unit Branch
5. Muhammad Farooq	Gulberg Branch
6. Imran Ghaffar Paracha	Gulberg Arcade Unit
7. Imdadullah Awan	Islamabad Branch
8. Mubashar Saleem	Al-Hamd Branch
9. Rana Khalid Manzoor	Gulberg Arcade Unit
10. Ghulam Jaffar	City Faisalabad Branch

Top Three



Somia Ali
Islamabad Branch



Faraz Javed
City Rawalpindi



Mehmood Ali Khan
Faisalabad Branch

Marine Insurance

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

Top Three



Mehmood Ali Khan
Faisalabad Branch



Muhammad Farooq
Gulberg Branch



Qasim Ayub
Al-Muqet Branch

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Farooq	Gulberg Branch
3. Muhammad Imran	Al-Hamd Branch
4. M. Haroon Akbar	Rawalpindi Division
5. Samie Ullah	Ichhra Branch
6. M. Shehbaz Khan	Gulberg Arcade Unit
7. Ejaz Ahmed	Islamabad Branch
8. Ahmed Saeed Khan	Al-Hamd Branch
9. Rana Khalid Manzoor	Gulberg Arcade Unit
10. Zakaullah Khan	Islamabad Branch

Top Three



Imdadullah Awan
Islamabad Branch



Muhammad Farooq
Gulberg Branch



M. Imran
Al-Falah Branch

Miscellaneous Insurance

1. Somia Ali	Islamabad Branch
2. Asma Nasir	Lahore Division
3. Junaid Khan	Lahore Division
4. Ahmed Saeed Khan	Al-Hamd Branch
5. M. Naveed Asghar	Gulberg Arcade Unit
6. Syed Farhan Ali	Ichhra Branch
7. M. Mujahid Ali	New Unit Lahore
8. Khalid Mehmood	Al-Hamd Branch
9. Mehmood Ali Khan	Faisalabad Branch
10. Mubashar Saleem	Al-Hamd Branch

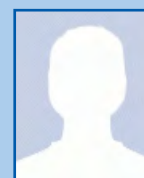
Top Three



Somia Ali
Islamabad Branch



Asma Nasir
Lahore Division



Junaid Arshad
Lahore Division

Score

Top 10 Marketing Executives Classwise Premium Upto December 2018

Southern Zone

Property Insurance

1. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
2. Ali Safdar	SITE Division
3. Agha S. U. Khan	Clifton Division
4. Aamir Ali Khan	Jinnah Division
5. Kothawala (Group)	Metropolitan Division
6. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
7. Muhammad Aamir	Metropolitan Div. (A.K Unit)
8. Adeel Ahmed	Central Division (Unit-A)
9. M. Anis-ur-Rehman	SITE Division
10. Waleed Polani	Jinnah Division (AWP Unit)

Top Three



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



Ali Safdar
SITE Division



Asha S. U. Khan
Clifton Division

Marine Insurance

1. Sheraz Ansari	Corporate 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. Kothawala (Group)	Metropolitan Division
6. Tauqir H. Abdullah	Clifton Division
7. S. Imran Zaidi	Central Division
8. Khalid Saleem	Corporate 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)



A. Wahab Polani
Jinnah Division
(AWP Unit)

Motor Insurance

1. Ali Rafique Chinoy	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
3. S. Imran Zaidi	Central Division
4. Ali Safdar	SITE Division
5. Adeel Ahmed	Central Division (Unit-A)
6. Tauqir H. Abdullah	Clifton Division
7. Adnan Sharif	Central Division
8. S. Shahid Mehmood	Central Division (Unit-B)
9. Syed Mojiz Hussain	SITE Division (A. L. Unit)
10. Muhammad Aamir	Metropolitan Div. (A. K. Unit)

Top Three



Ali Rafique Chinoy
Corporate Division



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



S. Imran Zaidi
Central Division

Miscellaneous Insurance

1. Ali Rafique Chinoy	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
3. Ali Safdar	SITE Division
4. M. Anis-ur-Rehman	SITE Division
5. Babar Zeeshan	Mehran Branch
6. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
7. S.Imran Ziadi	Central Division
8. Waleed Polani	Jinnah Division (A.W.P. Unit)
9. Syed Nisar Ahmed	Jinnah Division
10. S. Shahid Mehmood	Central Division (Unit-B)

Top Three



Ali Rafique Chinoy
Corporate Division



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



Ali Safdar
SITE Division

Galaxy of Star Performers

Top Marketers of Divisions/Branches

Gross Premium Basis in December 2018

Score

Northern Zone



Amjad Khan
Bank Square Branch



Qasim Ayub
Al-Muqet Branch



Rana Khalid Manzoor
Gulberg Arcade Unit



Ghulam Jaffar
City Branch, Faisalabad



M. Tayyab Nazir
Lahore Division



Haji M. Shakeel
New Unit Branch



M. Haroon Akbar
Rawalpindi Division



Khalid Mahmood
Al-Hamd Branch



Muhammad Farooq
Gulberg Branch



Saleem Babar
Leeds Centre Branch



Imdadullah Awan
Islamabad Branch



Ashiq Hussain Bhatti
Ichhra Branch



Mahmood Ali Khan
Faisalabad Branch



M. Ashfaq
Sahiwal Branch



Arshad Iqbal
Peshawar Branch



Muhammad Arif Bhatti
Gujranwala



Abdul Basit Javed
New Garden Town Br.



S. Zeeshan Abbas Abidi
City Branch, Rawalpindi



Mudassar Atif Baig
Stalkot Main Branch



Taimoor Zaib
Jamrud Road Branch



Zarrar I. Z. Bandey
City Branch Lahore



S. Tayyab H. Gardezi
Model Branch



A. Shakoor Paracha
Sargodha Branch

Score

**Galaxy of
Star Performers**
Top Marketers of Divisions/Branches
Gross Premium Basis in December 2018

Southern Zone



Tauqir H. Abdullah
Clifton Division



S. Imran Zaidi
Central Division



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



Ali Safdar
SITE Division



Muhammad Ahmed
Jinnah Division



Kothawala (Group)
Metropolitan Division



Mian A. Razzaq Raza
Multan Branch



M. Awais Memon
Hyderabad



Noman Khan
Crescent Branch



M. Imran Naeem
Denso Hall Branch



Syed Zulfiqar Mehdi
City Branch, Karachi



Babar Zeeshan
Mehran Branch



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

87
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