

GENERAL CONNECTION

Issue 138

Vol: XXIII # 1



LAUNCH OF NEW WEBSITE OF EFU GENERAL INSURANCE LTD

EFU GENERAL WINS 8TH FPCCI ACHIEVEMENT AWARD

Mr. M. Akbar Awan, Head of Islamabad Region
receiving 8th FPCCI Achievement Award from
Mr. Arif-ur-Rehman Alvi, President of Pakistan



Moving ahead...

Rs. 2,200 Crore
(Rs. 22 Billion)
of Premium and
Takaful Contribution
Written in Pakistan
in 2019.

**Highest attained by
non-life insurer.**

We thank all our customers for
their trust and our officers, marketing
executives and staff for their
remarkable efforts.



**EFU GENERAL
INSURANCE LTD**

ISO 9001: 2015 Certified

Insurer Financial Strength

AA+
Outlook Stable
VIS

AA+
Outlook Stable
PACRA

B+
Outlook Positive
A.M.BEST
For the latest rating,
access www.ambest.com

 efuinsurance.com

 EFU General App

 [/efuinsurance](https://www.facebook.com/efuinsurance)

 [@efuinsurancepk](https://twitter.com/efuinsurancepk)

 [/efuinsurance](https://www.instagram.com/efuinsurance)

 [/efuinsurancepk](https://www.linkedin.com/company/efuinsurancepk)

□ THINKER

INSIDE

Launch of New Website of EFU General Insurance Ltd	04
EFU General Wins FPCCI Achievement Award	05
EFU General Received Brand of the Year Award 2019	06
EFU General Wins Environment Excellence Awards 2020	07
Trainings on: AML and Countering Financing of Terrorism	08
Awareness Session on Coronavirus (Covid-19)	09
Retain Your Customers	11
Career Fair at Institute of Business Administration	14
25 Years Service Awards	15
Umrah Mubarak	22
Score	26

Advisory Committee:

Mahmod Lotia A.C.II.

Darius H. Sidhwa. F.C.I.I.

Feature Writers & Analysts:

Dr. Aftab Ali

Aamer Ali Khan

Jehanzeb Raof

Nida Zehra Naqvi

Rehan H. Qazi

Consulting Editor:

Liaquat Ali Khan, F.C.II., A.M.P.I.M.

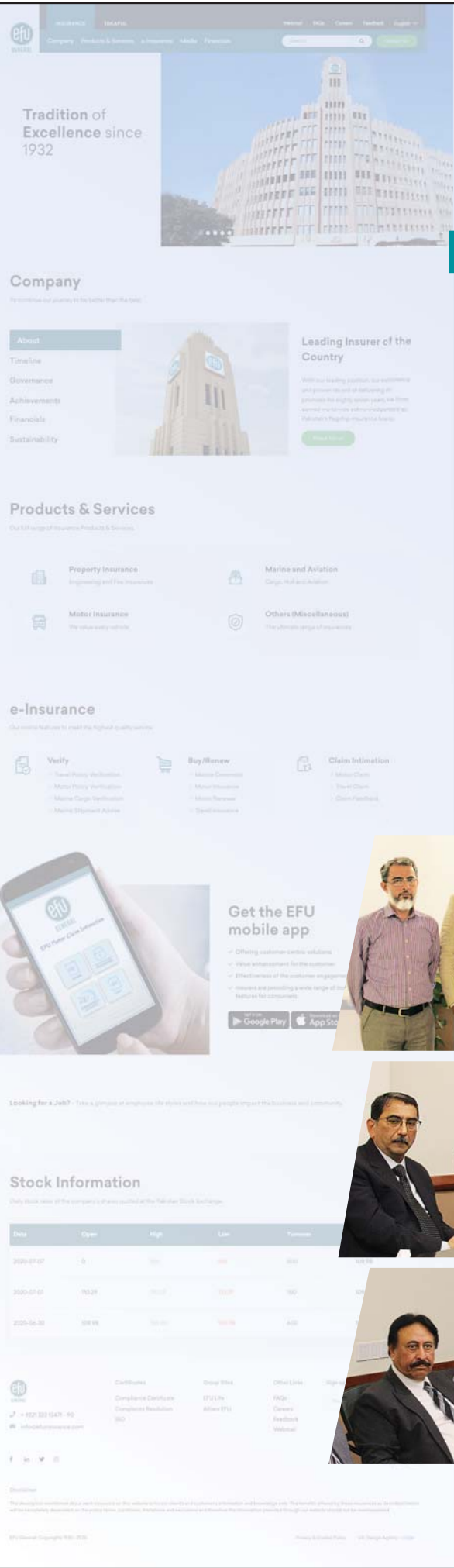
Editor:

Muhammad Tariq

Chief Editor:

Omair Atiq Mahmudi





LAUNCH OF NEW WEBSITE OF EFU GENERAL INSURANCE LTD

EFU General launched its new face in the shape of a newly developed website which was inaugurated by Mr. Saifuddin N. Zoomkawala, Chairman and Mr. Hasanali Abdullah, Managing Director of EFU General Insurance Ltd.

As a leader in the industry, it's important for EFU General to make information regarding our thought leadership, services and trends easily accessible for our current and prospective clients. We endeavor to provide our client partners with the most accurate, up-to-date information and share our knowledge and expertise in the field of insurance.

Our current and prospective clients will find useful information about our services on the homepage and inner pages of the website. Amongst the new features, the website contains Takaful (Islamic Insurance) section, integrated social media buttons to foster improved communication with the clients and many more upgraded features that would give the users an enhanced experience.

We will be constantly updating our content with helpful information, cutting edge thought leadership, company announcements, news and knowledge center.



EFU GENERAL WINS FPCCI ACHIEVEMENT AWARD

05

News

EFU General Insurance Limited has been conferred with "8th FPCCI Achievement Award" by the Federation of Pakistan Chambers of Commerce & Industry. The honorable President of Pakistan Mr. Arif-ur-Rehman Alvi graced the occasion with his esteemed presence as the chief guest, held at Aiwan-e-Sadar, Islamabad.

Mr. Muhammad Akbar Awan, Deputy Managing Director and Head of Islamabad Region received the award in the presence of high profile dignitaries from government, media, public and private sector.

This prestigious award recognizes those businesses that have positively contributed to the socio-economic development of the country, by honoring their exemplary performances across the industry. It is a matter of pride that EFU has been winning this award for the last eight consecutive years.

Today, with over 88 years of winning the customer's trust, EFU - 'Your Insurance company' still maintains the prestigious status of Pakistan's largest and the oldest general insurer, always ready to go an extra mile to serve better. EFU General has been crossing the Rs. 20 billion mark for consecutive three years, hence, gaining the status of the only general insurance company in the history of Pakistan to achieve this milestone.

EFU has been rated the strongest by local and international rating agencies, JCR-VIS, PACRA and A.M BEST, giving it a competitive edge over other insurers. Both the rating agencies from Pakistan, JCR-VIS and PACRA have assigned ratings of AA+ with stable outlook, whereas A.M BEST which is world's specialized rating agency has assigned rating of B+ with positive outlook. EFU also maintains ISO 9001:2015 certification, endorsing that the entity is strictly complying with the Quality Management System.

EFU is the most trusted brand and the pioneer of insurance industry in Pakistan. It has always played the role of a leader of the insurance industry of Pakistan by providing superb quality services to its customers in diversified product lines.



Mr. M. Akbar Awan, Head of Islamabad Region receiving 8th FPCCI Achievement Award from
Mr. Arif-ur-Rehman Alvi, President of Pakistan

EFU GENERAL RECEIVED BRAND OF THE YEAR AWARD 2019

EFU General has been awarded with Brand of the Year Award 2019 in the category of General Insurance. It is a matter of pride that EFU has been winning this award for many consecutive years. Mr. Altaf Qamruddin Gokal, Deputy Managing Director & Chief Financial Officer, EFU General received the award from Mr. Zafar Hussain, Managing Director of Brands Award Foundation. Mr. Omair Atiq Mahmudi - Public Relations & S&CC, H.O. is also seen.

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



EFU GENERAL WINS ENVIRONMENT EXCELLENCE AWARDS 2020



EFU General has been awarded
17th Environment Excellence Awards-2020.
The National Forum for Environment and Health (NFEH) organized
the award distribution ceremony at Marriot Hotel, Karachi.



TRAININGS ON: ANTI MONEY LAUNDERING AND COUNTERING FINANCING OF TERRORISM

Anti-Money Laundering department at EFU launched the series of trainings on Anti Money Laundering and Countering Financing of Terrorism (AML/CFT) in pursuance of regulatory guidelines issued by Securities and Exchange Commission of Pakistan (SECP). These trainings are designed to equip our concerned employees/agents with knowledge and understanding of AML/CFT regime and its relevance to Insurance Industry and in particular its implications for EFU. Key topics appraised to employees/agents in detail were as follows:

- (a) Introduction to AML Act 2010,
- (b) SRO 770 of 2018,
- (c) SECP Guidelines issued in 2018,
- (d) National Risk Assessment 2019, and
- (e) The process of Customer Due Diligence at EFU.

Training team mainly comprised of Mr. Altaf Gokal, Chief Financial Officer, Mr. Munawar Salemwala, Assistant Executive Director, Finance Department and Mr. Jehanzeb Raof, Executive Vice President, AML.

The training team initially conducted classroom based training during 1st quarter of 2020. Nonetheless, post spread of Covid-19 pandemic management revisited its strategy and took a decision to employ digital solution to continue enhancing/enriching knowledge and understanding of our employees/agents and to connect our employees/agents remotely in order to ensure their safety through social distancing. Not only has the journey been smooth so far and still going on, the use of digital platform provided unique learning technique for our employees/agents who took part in these trainings with enthusiasm and zeal. They echoed their questions and sought clarities.



AWARENESS SESSION ON CORONAVIRUS (COVID-19)



Dr. Aftab Ali, Medical Officer, EFU General shed light on coronavirus (Covid-19) symptoms and prevention at the auditorium of EFU House, Karachi in March 2020 before lockdown. A large number of executives and officers of EFU General attended this lecture.

Dr. Aftab Ali expressed that Covid-19 is a respiratory illness caused by a new virus. Symptoms include fever, coughing, sore throat, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death.

He further said that the virus can spread from person to person, but good hygiene can prevent infection. Standard recommendation to prevent infection spread include regular hand washing, covering mouth and nose when coughing and sneezing, thoroughly cooking meat and eggs. Avoid close contact with anyone showing symptoms or respiratory illness such as coughing and sneezing.

He told that there is no treatment for Covid-19, but medical care can treat most of the symptoms. Antibiotics do not work on viruses and so far the vaccine has not been developed for Covid-19.



COUNTERING COVID-19 FOR OUR EMPLOYEE'S WELL-BEING

EFU General emphasizes on the health and safety of its employees and has taken all necessary measures to ensure their well-being by providing safe and healthy working environment.

Three days screening/testing of individual for corona was arranged in the auditorium of EFU House, Karachi. The event was jointly organized by EFU Medical, Personnel & Admin., and Real Estate Departments of H.O.

Anti Body test of corona (Covid-19) was conducted by Pakistan's leading pharmacy during 13-16 June 2020.

All officers and staff members of EFU General including security personnel and all technical workers at EFU House were screened for corona (Covid-19). A total of 1200 plus individuals were tested.



RETAIN YOUR CUSTOMERS

By: Mr. Rehan H. Qazi,

Executive Vice President, Rawalpindi Division



Customer retention is a critical function for today's insurance industry, and for good reason, it costs less to retain an existing customer than it does to acquire a new one. Customer retention puts customer satisfaction at the forefront and promotes the development of long-term relationships. Customer retention can be achieved by providing better customer service. When we talk about extraordinary customer service, bringing back the lost sheep, and reducing attrition rates in businesses. Quite clearly, the best way to grow customers is not to lose customers. I would like to add an addendum if I may, and it comes in the form of external tools and resources that you can use to boost customer retention, increase loyalty, and personalize your marketing strategy.

Converting a new customer is certainly very exciting. However, many businesses make the mistake of overlooking the valuable customers they already have and focus most of their marketing efforts on mobilization, instead of customer retention. Customer retention is not only cost effective, but also a great branding exercise to delight your customers so that they become your brand ambassadors – if they like you, they'll refer others to you (for free!). Here are ways to keep your customers engaged and satisfied:

Stay in touch and encourage their interaction. Alert your customers to product updates, valuation, and any other content you think they'll find interesting and relevant, share stories, future challenges or hold contests to encourage engagement by anticipating as well as suggesting new solutions. If you haven't heard from particular customers in a while, don't be afraid to reach out to them. Even if your efforts don't result in immediate sales, they'll go a long way toward keeping your brand first in your customers' minds.

Make the most of social media. Social networks are extremely useful in maintaining customer contact after the initial sale. Social media offers great opportunities to engage your customers and build trust by showing the personal side of your business. Monitor your customers' opinions, interests, and motivations. Pinpoint and reward your most loyal customers. Make efforts to change negative perceptions other followers may have by providing great customer service. Consumers have turned to social media platforms to ask questions, register complaints and resolve product issues. Take advantage of it to show how your brand is listening and cares about your customers.

Get personal. As much value on the quality of your service – friendliness, comfort, and familiarity – as they do on the quality of your product. Remember that 70% of buying experiences are based on how the customer feels they are being treated. Make your business a friendly and accommodating partner in your customers' eyes. For starters, try customizing your offers around actual customer behavior via analytics rather than trying to make predictions based on general demographics, or your personal perceptions. Recognize loyal customers by name. Show appreciation with coupons, special offers, sneak previews or thank you notes. Invite them to forums or ask for feedback to let them know that you value their opinions.

Problem solve. When customers have any problems, make sure they can speak with a real, sympathetic person, ideally in person or by phone. Even in our digital world, people like to communicate with other people. This desire is so strong that 75% of customers believe it takes too long to reach a live agent on the telephone or an online chat. Referring already frustrated customers most likely worsen the situation. Empower your employees to fix problems when they arise. Employees who are kept well-informed and believe that they can make a difference will be more motivated to care and take responsibility.

Take responsibility. Your brand is only as good as the reputation behind it. When problems arise, admit to your mistakes and apologize if necessary. Honesty demonstrates authenticity. It also lets customers see that you're willing to correct faulty processes and prevent future mistakes.

Keep good time. A survey of consumers revealed that 24 hours or less is widely considered an acceptable email response time. Make sure your customer support actions are consistent with the brand image you want to convey, as well as your customers' expectations. If you market a product or service to improve system performance, for instance, don't take too long to respond to customer dilemmas.

Bow out gracefully. 71% of consumers have ended their relationship with a business because of poor customer service. It's never easy to lose a customer – but if the result is unavoidable, always end the relationship on a good note. Remember, how you handle a customer's departure can determine whether they'll give you another chance down the road or disappear entirely and leave you with a bad review.

Last but not least, never underestimate the value of effective customer retention. Maintaining a positive brand experience is crucial to a productive customer relationship.

FAREWELL

Mr. S. Salman Rashid, Deputy Managing Director, Central Division presented farewell gift to Mr. Faiz Muhammad and Mr. Ifikhar Alam on their retirement. Mr. A. Sattar Baloch, Executive Director is also seen.



Mr. Faiz Muhammad



Mr. Ifikhar Alam

A farewell was organized to honor the services of Mr. Muhammad Mushtaq, Assistant Vice President, Statistics and Credit Control, H.O. Mr. Altaf Qamruddin Gokal, Chief Financial Officer presented farewell gift to Mr. M. Mushtaq. Executives, Officers and Staff of Head Office were also present at the ceremony.



FAREWELL

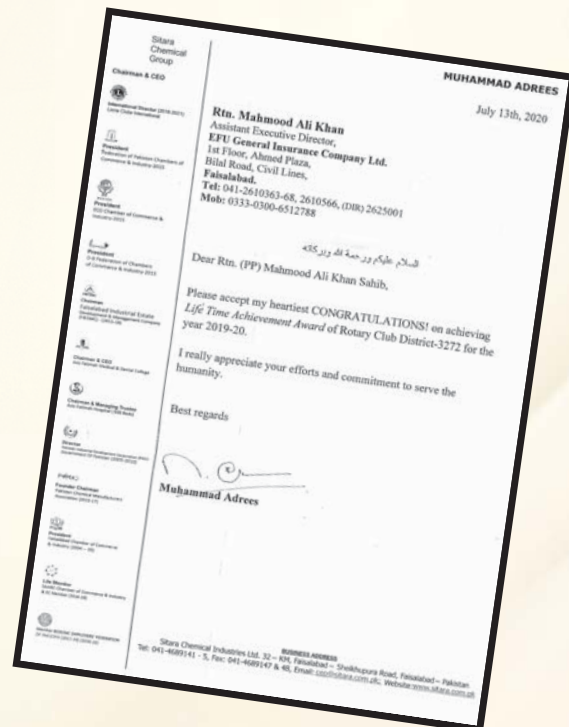


HR Department, Head Office organized a farewell in the honor of Mr. Jhangir Khan, Assistant Vice President. Mr. D. H. Sidhwa, Executive Director, colleagues of HR Department and Syed Shahid Hussain, Sr. Executive Vice President, Personnel, H.O. were also present.

CONGRATULATION



Mr. Mahmood Ali Khan, Advisor Marketing, EFU General Faisalabad Branch has been awarded Life Time Achievement Award from Rotary Club for the year 2019-20. All EFU members congratulate him on this achievement. At this occasion Chairman and CEO Sitara Chemical Group has sent a letter of congratulations to him. The image of that letter has been published.



CAREER FAIR AT INSTITUTE OF BUSINESS ADMINISTRATION

The Institute of Business Administration held its annual career fair in February, 2020 at IBA, Main Campus. Leading companies from multiple sectors participated in this annual event. EFU General Insurance Ltd. has also participated by sponsoring the event and setting up the stall.

That atmosphere was vibrant at EFU General stall and was charged with recruitment activities, students forwarded their resumes and received career advice. HR personnel from EFU General Insurance Ltd guided students to be aware of prerequisites of joining the corporate sector they not only entertained graduate and undergraduate student needs, but also participated in career mentoring sessions

to choose their careers more wisely and effectively.

The IBA Career Fair served as the perfect avenue to scout for the best talent and bring on board the best employees for EFU General Insurance.

The event served as a great opportunity for all the visitors to interact with different potential employers, forward their resumes and receive career advice from professionals. Undoubtedly, the event was a success! This kind of events always create a great impact on the job market.

Mr. Shabib Rizvi, Ms. Shaheena Ashfaq and Mr. Saleem Amirali from Human Resource Department facilitated the visitors.



25 YEARS SERVICE AWARDS

15

News

Mr. S. Salman Rashid,
Deputy Managing Director,
Central Division presenting
gold medals and certificates
to the following officials.
Mr. A. Sattar Baloch,
Executive Director is
also seen.



Mr. Usman Ali Khan, Sr. Executive Vice
President & Head of Faisalabad Main
Branch presenting a Gold Medal and
Certificate to Mr. Riasat Ali.

CELEBRATION ON INDEPENDENCE DAY



Personnel & Admin Department, HO



Medical Department, HO



Metropolitan Division



SITE Division



Crescent Branch



Mehran Branch

EXCELLENT PERFORMANCE

Mr. S. M. Haider, Sr. Executive Director, SITE Division presented 'Employee of the Year Award' to the following officers and staff members in recognition of their dedication, passion and hard work during 2019.



In group photo of award recipients (L to R) Ms. Ammara, Mr. Talha, Mr. Taha, Mr. Javed Iqbal, Mr. Noman Shahid and Mr. Noor-uz-Zaman, Mr. M. Kashif and Mr. Salman are standing with Mr. S. M. Haider and Mr. Irfan Raja Jagirani.



Ali Shaikh
SITE Division



Nasir Khan
SITE Division

WORKSHOP ON REINSURANCE



Workshop on Reinsurance organized by Pakistan Insurance Institute (PII) at PII's premises conducted by Mr. D. H. Sidhwa, Executive Director, EFU General Insurance Limited.

ACHIEVEMENT



Muhammad Maaz Anwar, Junior Officer Metropolitan Division has completed his Master of Business Administration (MBA) degree in Management Science from Shaheed Zulfikar Ali Bhutto Institute of Science and Technology, Karachi Campus.

CONDOLENCES

Inna Lillahi Wa Inn Ilaihi Raji'un

Mr. Junaid Saleem, Senior Development Officer, City Branch Karachi, Mr. Muhammad Ismail, Assistant Supritendent, Corporate Division and Mr. Shabban Khan, Assistant, I. T. Department, H. O. passed away (Inna Lillahi Wa Inn Ilaihi Raji'un).

May the Almighty Allah give patience and courage to the bereaved families to bear the unbearable losses (Ameen)



MY PASSAGE ON THE DEMOLISHED MARKETS



Zarjan Madakhel

Zarjan Madakhel Assistant, SITE Division recently published his first Pashto poetry book with title "My Passage on the Demolished Markets".

He has tried to spread the message of love and emphasis on the fact that spreading love and happiness in the society is a duty of every individual.

His message is to spread love, peace and ideologically believe in quality of being moderate and avoiding extremes.

During the last 25 years, Zarjan Madakhel has written hundreds of Pashto Ghazals and

Nazams, which have not only been published in leading Pashto magazines and books but also been honored by international and local Pashto media groups and channels putting them on air.



QUOTES

“If you don’t give up, you still have a chance. Giving up is the greatest failure.”

Jack Ma

“Make your marketing so useful people would pay for it.”

Jay Bear

“A company’s employees are its greatest asset and your people are your product.”

Richard Branson

“Here’s what is exciting about sharing ideas with others: If you share a new idea with ten people, they get to hear it once and you get to hear it ten times.”

Jim Rohan

“The best way to have a good idea is to have a lot of ideas.”

Linus Pauling

“Let our advance worrying become advance thinking and planning.”

Winston Churchill

RESULT OF QUIZ-34

Property Insurance

Correct entries for the 34th Quiz Contest were six. The names of the successful participants whose solutions were 100% correct are:

1. Ms. Khalida Karim	Assistant Vice President	Legal, Head Office
2. Ms. Anum Meghani	Manager	SITE Division
3. Mr. Owais Nisar Khan	Manager	Karachi City Branch
4. Mr. Yasir Ehtesham	Manager	Motor, Head Office
5. Mr. Talha Khan	Assistant Manager	SITE Division
6. Ms. Amina Faisal	Executive Officer	SITE Division

Lucky Winners

According to draw, following three officers were declared as prize winners.



Ms. Khalida Karim



Mr. Owais Nisar Khan



Mr. Talha Khan

Question with Correct Answers of Property Insurance Quiz

- CAR Policy gives coverage of
 - Civil Engineering Projects
- Machinery Breakdown Insurance covers losses due to
 - Faulty design, Fault at workshop, Lack of skill, Short circuit
- Who can be insured in a CAR policy
 - Principal, Contractor, Subcontractor
- Generally how many sections are there in an EAR Policy
 - Two
- Engineering insurance covers
 - Both of the above
- Partial Loss is settled through
 - Repair
- Which one of the following is operational cover under engineering insurance?
 - BPV (Boiler Pressure Vessel)
- MLOP is an abbreviation for
 - Machinery Loss of Profit
- Electronic Equipment Insurance covers
 - Fire, Lighting, Explosion, Smoke, Soot
- MLOP cover runs in conjunction to _____ cover
 - Machinery breakdown insurance

QUIZ³⁵

MARINE INSURANCE

Chose the right answer and make the tick right for true and cross for false.

Select the Correct Answer



General Average Sacrifice cannot be made on air shipments.		
Risk of washing overboard is covered under Institute Cargo Clauses C.		
Risk of spontaneous combustion is mainly associated with shipment of coal.		
Institute Classification Clause is applicable on shipments by air only.		
Consignee is the exporter or the seller of the goods/cargo.		
Risks of hijacking & armed robbery are not covered under R/R "B".		
Demurrage is a penalty or storage charge for cargo or containers held beyond the allowed number of days "free time" at a port warehouse.		
Aircraft Hull Insurance is rated on the basis of agreed value.		
The deductible on aircraft hull all risk policy is only applicable on ground losses.		
ICC "A" will also cover road transit leg of the voyage.		

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 15 November, 2020.
- This form may be photostated.
- All entries should be sent to Editor of General Connection.
- Give your full name, designation and official address in the space provided:

Name: _____ Designation: _____

Office: _____ Signature: _____

UMRAH MUBARAK

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



Musakhar-uz-Zaman
Deputy Executive Director
Clifton Division



Javed Iqbal Khan
Executive Vice President
Ichra Branch



Farhat Kaleem
Deputy Manager
Clifton Division



Khalida Ghafoor
Assistant Superintendent
Corporate Division



Mr. Muhammad Saleem
Daftari / Qasid
Rawalpindi Division

Happy Birthday

**Wishing you success, joy
and happiness always!**

1. Abdul Mateen Farooqi	Executive Vice President	City Karachi Branch	17-Oct
2. Riasat Ali	Daftri/Qasid	Faisalabad Main Branch	17-Oct
3. Daniyal	Assistant Vice President	Finance, H.O.	18-Oct
4. Arslan Afzal	Executive Officer	Sialkot Branch	20-Oct
5. Ali Muhammad	Development Officer	Corporate Division	20-Oct
6. Muhammad Akram Zahidi	Daftri/Qasid	Sargodha Branch	20-Oct
7. Khalid Akhtar	Vice President	Finance, H.O.	21-Oct
8. Muhammad Saleem	Deputy Manager	Lahore Division	21-Oct
9. Muhammad Kashif Hussain	Assistant Manager	I.T., H.O.	21-Oct
10. Quaid Johar	Sr. Executive Vice President	Property, H.O.	22-Oct
11. Muhammad Anwar	Development Officer	Gulberg Branch	22-Oct
12. Nadia Khan	Deputy Manager	Clifton Division	22-Oct
13. Usman Khaliq	Assistant Manager	Islamabad Branch	23-Oct
14. Mohsin	Junior Assistant	Jinnah Division	23-Oct
15. Syed Hassan Ali	Development Officer	S.I.T.E. Division	23-Oct
16. Mansoor Ahmed	Deputy Manager	Central Division	24-Oct
17. Amir Alvi	Vice President	Islamabad Branch	25-Oct
18. Shehzad Ali Shivjani	Vice President (Dev.)	Central Division	25-Oct
19. Aamir Saleem Khan	Manager (Dev.)	New Unit Lahore	25-Oct
20. Abrar Khan	Daftri/Qasid	Leeds Centre Branch	25-Oct
21. Azmatullah	Daftri/Qasid	Goth Machi Branch	26-Oct
22. Mahmood Ali Khan	Deputy Executive Director (Dev.)	Faisalabad Main Branch	27-Oct
23. Kayomarz H. Sethna	Sr. Vice President (Dev.)	Central Division	27-Oct
24. Abul Nasar	Vice President (Dev.)	A.K. Unit Karachi	27-Oct
25. Waqar Ul Hasan	Deputy Manager	WTO, Head Office	27-Oct
26. Syed Zaigham Abbas	Manager	Central Unit, H.O.	28-Oct
27. Ali Kausar	Deputy Executive Director	City Karachi Branch	29-Oct
28. Ghulam Haider	Executive Vice President	I.T., H.O.	29-Oct
29. Kinza Babar	Vice President (Dev.)	J.P. Unit, Karachi	30-Oct
30. Nasir Mehmood	Executive Officer	Abbottabad Branch	30-Sep
31. Muhammad Maaz Anwar	Junior Officer	Metropolitan Division	30-Oct
32. Muhammad Ashraf	Daftri/Qasid	Islamabad Branch	30-Oct
33. Mirza Ather Ali Khan	Advisor	Rawalpindi Division	31-Oct
34. S. Aftab Hussain Zaidi	Executive Director	Rawalpindi Division	31-Oct
35. Muhammad Imran Naeem	Sr. Executive Vice President (Dev.)	Denso Hall	31-Oct

VISION & MISSION

Vision

To continue our journey to be better than the best.

Mission

To provide services beyond expectation with a will to go an extra mile. In the process, continue to upgrade technology, human resource and reinsurance protection.

Our Values

Our philosophy is to be the leading Company with service above par, with integrity, excellence and professionalism. Following are our core values:

Integrity & Ethics

Conduct business with ethics, dignity, fairness and transparency.

Excellence

We measure our performance by results but more by quality of service.

Professionalism

We believe professionalism is perfection, Business resources are utilized in a manner to achieve optimum returns on resources.

Our People


In EFU we work like a family. Everyone is treated with respect and without any discrimination.

Corporate Social Responsibility

We donate to various institutions in health and education sectors, for improving the lifestyle of common man.

Code of Conduct

The Board has adopted the Statement of Ethics and Business Practice to be followed by Directors and Employees.

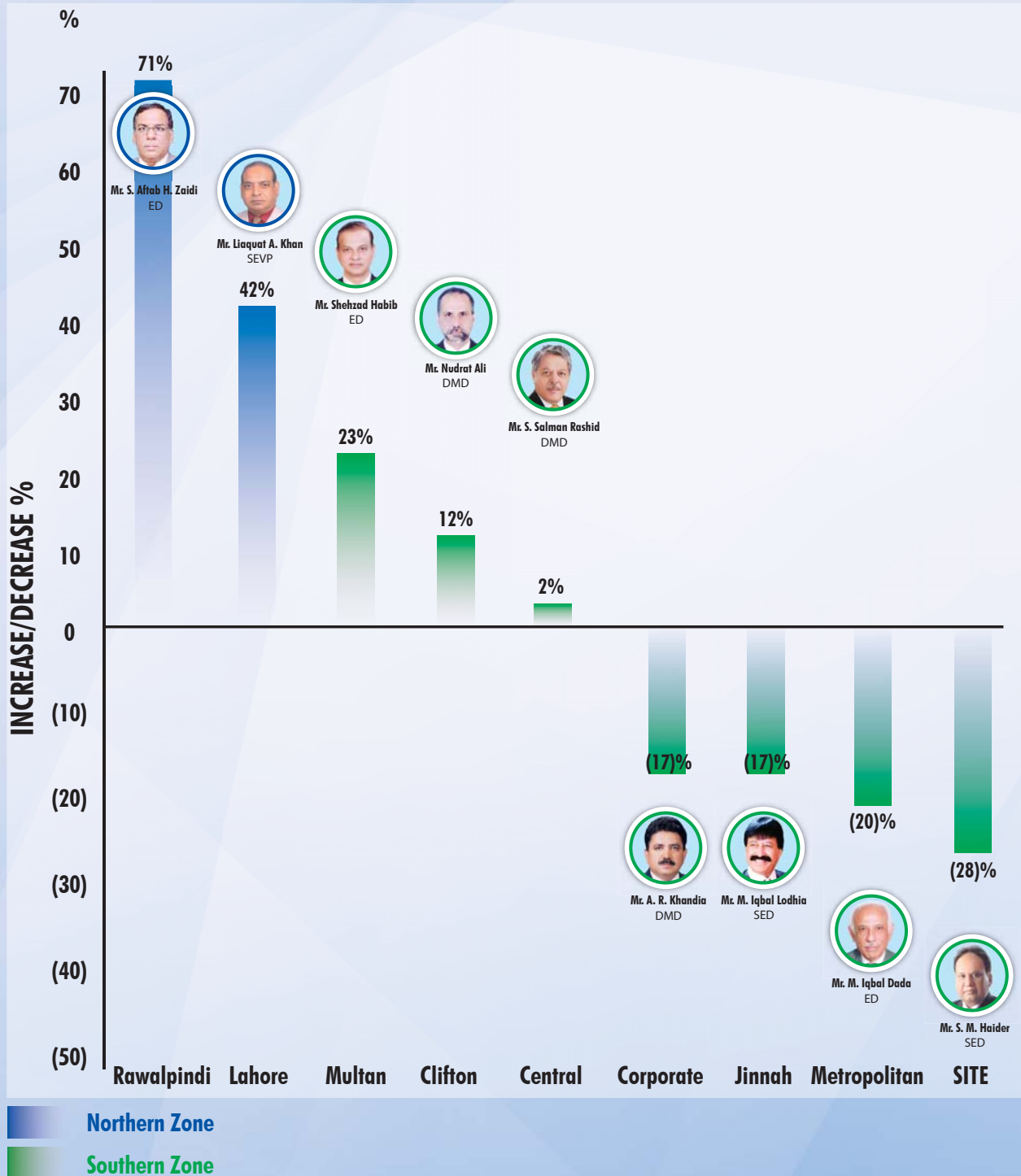


**Performance
Score Card**

GROWTH OF DIVISIONS

Based on Premium Performance

Upto June 2020 as compared to June 2019



RANK WISE

Premium Performance of Divisions

Upto June 2020

Northern Zone

Southern Zone

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

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 June 2020 as compared to June 2019

Branch/Unit	Rank	
	2020	2019
City, Rawalpindi Branch	1	17
Bank Square Branch	2	1
Islamabad Branch	3	3
Gulberg Branch	4	5
Tower Branch	5	4
City, Karachi Branch	5	6
Faisalabad Main Branch	6	7
Al-Hamd Branch	7	8
Gulberg Arcade Unit	8	2
New Unit Lahore	9	9
Leeds Center Branch	10	10
Ichhra Branch	10	11
City, Lahore Branch	11	13
Crescent Branch	12	12
Denso Hall Branch	13	15
Port View Branch	14	12
Peshawar Branch	14	14
Model Branch	15	16
New Garden Town	16	17
Al-Muqet Branch	17	16
Sahiwal Branch	17	19
City, Faisalabad Branch	18	18
Sialkot Branch	18	19
Gujranwala Branch	19	19
Mehran Branch	20	21
Jamrud Road Branch	21	20
Sargodha Branch	22	22

■ Northern Zone
■ Southern Zone

Top Three Leaders of the Years

Northern Zone



Agha Ali Khan
City Rawalpindi Branch



Babar A. Shaikh
Bank Square Branch



Malik Firdaus Alam
Islamabad Branch

Southern Zone



Salim Razak Bramchhari
Tower Branch



Ali Kausar
City Karachi Branch



Kausar Ali Zuberi
Crescent Branch



Naeem Hanif
Denso Hall Branch

TOP 10 DIVISIONS/BRANCHES

Based on Operating Surplus
Upto June 2020

Rank	Name of Division/Branch	%
1	Rawalpindi Division	87
2	Islamabad Branch	83
	Clifton Division	83
3	Faisalabad Main Branch	75
4	City Lahore Branch	69
5	Port View Branch	65
6	Metropolitan Division	62
	Ichra Branch	62
	SITE Division	62
	Lahore Division	62
	Multan Division	62
7	Hyderabad Branch	55
	Sahiwal Branch	55
8	Leeds Centre Branch	52
9	Crescent Branch	49
10	Al-Muqet Branch	48

 Northern Zone
 Southern Zone

Top 3 Super Stars

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Malik Firdaus Alam
Islamabad Branch



Usman Ali Khan
Faisalabad Main Branch

Southern Zone



Nudrat Ali
Clifton Division



Khalid Usman
Port View Branch



M. Iqbal Dada
Metropolitan Division



S. M. Haider
SITE Division



Shehzad Habib
Multan Division

RECOVERY PERFORMANCE

Upto June 2020

Top 15 Players

#	Division/Branch	%
1	City Branch Lahore	100
2	Bank Square Branch	96
3	Hyderabad Branch	95
	Multan Division	95
4	Sargodha Branch	94
5	Sialkot Branch	93
	Sahiwal Branch	93
6	Mehran Branch	92
7	Islamabad Branch	91
8	Gujranwala Branch	90
9	Lahore Division	88
10	City Karachi Branch	86
	Leeds Centre Branch	86
11	Peshawar Branch	84
12	Crescent Branch	83
	Jamrud Road Peshawar	83
13	Denso Hall Branch	82
14	SITE Division	80
	Ichhra Branch	80
15	Clifton Division	79

Top 3 Leading Players

Northern Zone



Zarrar I. Z. Bandey
City Branch Lahore



Babar A. Sheikh
Bank Square Branch



A. Shakoor Paracha
Sargodha Branch

Southern Zone



M. Amin Sattar
Hyderabad Branch



Shehzad Habib
Multan Division



Mazhar H. Qureshi
Mehran Branch



Kausar Ali Zuberi
Crescent Branch

■ Northern Zone
■ Southern Zone

REMITTANCE PERFORMANCE

Upto June 2020

31

Score

Top 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Clifton Division	1	1
Central Division	2	2
Islamabad Branch	3	12
Rawalpindi Division	4	4
Lahore Division	5	5
Metropolitan Division	6	8
Jinnah Division	7	9
City Rawalpindi Branch	8	7
Corporate Division	9	3
Multan Division	10	11
SITE Division	11	6
Bank Square Branch	12	10
Tower Branch	13	14
City Branch Karachi	14	15
Gulberg Arcade Unit	15	18

Top 3 Leading Net Remitters

Northern Zone



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Zaidi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division

Southern Zone



Nudrat Ali
Clifton Division



S. Salman Rashid
Central Division



M. Iqbal Dada
Metropolitan Division

 Northern Zone
 Southern Zone

TOP 10 MARKETING EXECUTIVE

Classwise Premium

Upto June 2020

Northern Zone

Property Insurance

1. Faraz Javed **City Rawalpindi Branch**
2. Imdadullah Awan **Islamabad Branch**
3. Muhammad Farooq **Gulberg Branch**
4. Alina Zehra Raza **Bank Square Branch**
5. Haji M. Shakeel **New Unit Branch**
6. Ejaz Ahmed **Islamabad Branch**
7. Mahmood Ali Khan **Faisalabad Main Branch**
8. Shahid Raza Kazmi **Al-Hamd Branch**
9. Saleem Babar **Leeds Centre Branch**
10. Muhammad Arif Bhatti **Gujranwala Branch**

Top Three



Faraz Javed
City Rawalpindi Branch



Imdadullah Awan
Islamabad Branch



Muhammad Farooq
Gulberg Branch

Marine Insurance

1. Imdadullah Awan **Islamabad Branch**
2. Mahmood Ali Khan **Faisalabad Main Branch**
3. Azharul Hasan Chishti **Leeds Centre Branch**
4. M. Shafiq Chaudhry **Gulberg Branch**
5. Asma Nasir **Lahore Division**
6. Muhammad Arif Bhatti **Gujranwala Branch**
7. Qasim Ayub **Al-Muqeet Branch**
8. Khalid Mehmood **Al-Hmad Branch**
9. Muhammad Farooq **Gulberg Branch**
10. Haji M. Shakeel **New Unit Branch**

Top Three



Imdadullah Awan
Islamabad Branch



Mahmood Ali Khan
Faisalabad Main Branch



Azharul Hassan Chishti
Leeds Centre Branch

TOP 10 MARKETING EXECUTIVE

33

Score

Classwise Premium

Upto June 2020

Northern Zone

Motor Insurance

1. Imdadullah Awan **Islamabad Branch**
2. Muhammad Imran **Al-Hmad Branch**
3. Ahmed Saeed Khan **Al-Hamd Branch**
4. Muhammad Farooq **Gulberg Branch**
5. M. Altaf Ahmed **Ichhra Branch**
6. Ejaz Ahmed **Islamabad Branch**
7. Atif Muzzaffar **Islamabad Branch**
8. Qasim Ayub **Al-Muqheet Branch**
9. Shagufta Tasneem **Gulberg Arcade Unit**
10. Arshad Iqbal **Peshawar Branch**

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Hamd Branch



Ahmed Saeed Khan
Al-Hamd Branch

Miscellaneous Insurance

1. Faraz Javed **City Rawalpindi Branch**
2. Muhammad Tayyab **Gulberg Arcade Unit**
3. M. Shahbaz Khan **Gulberg Arcade Unit**
4. Shagufta Tasneem **Gulberg Arcade Unit**
5. Allah Ditta **Gulberg Arcade Unit**
6. Sadia Iftikhar **City Lahore Branch**
7. M. Hamza Shahbaz **Gulberg Arcade Unit**
8. M. Umar Sharif **Gulberg Arcade Unit**
9. Asma Nasir **Lahore Division**
10. Muhammad Farooq **Gulberg Branch**

Top Three



Faraz Javed
City Rawalpindi Branch



Muhammad Tayyab
Gulberg Arcade Unit



M. Shahbaz Khan
Gulberg Arcade Unit

TOP 10 MARKETING EXECUTIVE

Classwise Premium

Upto June 2020

Southern Zone

Property Insurance

1. A. Wahab Polani **Jinnah Division (A.W.P. Unit)**
2. Jahangir A. Shaikh **Corporate Division (J.P.Unit)**
3. Adeel Ahmed **Central Division (Unit-A)**
4. Muhammad Arif **Central Division**
5. Waleed Polani **Jinnah Division (A.W.P. Unit)**
6. Saad Reyaz **Metropolitan Division**
7. Kothawala (Group) **Metropolitan Division**
8. Muhammad Arfeen **Jinnah Division**
9. Rizwan Siddiqui **Central Division**
10. M. Anis-ur-Rehman **SITE Division**

Top Three



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



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



Adeel Ahmed
Central Division
(Unit-A)

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. Saad Reyaz **Metropolitan Division**
6. S. Zulfiqar Mehdi **City Branch Karachi**
7. M. Khalid Saleem **Corporate Division**
8. M. Hunzala **Metropolitan Division**
9. Azmat Maqbool **Central Division**
10. Ali Safdar **SITE Division**

Top Three



Sheraz Ansari
Corporate Division



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



A. Wahab Polani
Jinnah Division
(AWP Unit)

TOP 10 MARKETING EXECUTIVE

Classwise Premium

Upto June 2020

35

Score

Southern Zone

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. Adnan Sharif Central Division
6. Tauqir H. Abdullah Clifton Division
7. Adeel Ahmed Central Division (Unit-A)
8. Hasan Abbas SITE Division (A.L.Unit)
9. S. Mojiz Hasan SITE Division
10. A. Wahab Polani Jinnah Division (A.W.P. Unit)

Top Three



Ali Rafique Chinoy
Corporate Division



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



S. Imran Zaidi
Central Division

Miscellaneous Insurance

1. Jahangir A. Shaikh Corporate Division (J. P. Unit)
2. Ali Rafique Chinoy Corporate Division
3. S. Zulfiqar Mehdi City Branch Karachi
4. A. Wahab Polani Jinnah Division (A.W.P. Unit)
5. S. Imran Zaidi Central Division
6. Adeel Ahmed Central Division (Unit-A)
7. Rashid Habib Multan Division
8. Sheraz Ansari Corporate Division
9. Khozema Haider Mota Clifton Division
10. M. Anis-ur-Rehman SITE Division

Top Three



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



Ali Rafique Chinoy
Corporate Division



S. Zulfiqar Mehdi
City Branch

GALAXY OF STAR PERFORMERS

Top Marketers of Divisions/Branches

Gross Premium Basis in June 2020

Northern Zone



Faraz Javed
City Branch, Rawalpindi



Ejaz Ahmed
Islamabad Branch



Muhammad Farooq
Gulberg Branch



Ahmed Saeed Khan
Al-Hamd Branch



Saleem Babar
Leeds Centre Branch



Asma Nasir
Lahore Division



Haji M. Shakeel
New Unit Branch



Muhammad Altaf
Ichhra Branch



Mahmood Ali Khan
Faisalabad Branch



Muhammad Tayyab
Gulberg Arcade Unit



Rashid Ali
City Branch Lahore



Ghulam Jaffar
City Br., Faisalabad



Arshad Iqbal
Peshawar Branch



Akhtar Ali
Rawalpindi Division



Qasim Ayub
Al-Muqheet Branch



M. Arif Bhatti
Gujranwala Branch



M. Ashfaq
Sahiwal Branch



Salman Saeed
Sialkot Branch



M. Sohail
New Garden Town Br.



Babar A. Sheikh
Bank Square Branch



Taimur Zaib
Jamrud Road Branch



Zarqa Kamran
Abbottabad Branch



S. Tayyab H. Gardezi
Model Branch



A. Shakoor Paracha
Sargodha Branch

GALAXY OF STAR PERFORMERS

Top Marketers of Divisions/Branches

Gross Premium Basis in June 2020

Southern Zone



Waleed Polani
A.W.P. Unit



Ali Rafique Chinoy
Corporate Division



Jahangir Anwer
Corporate Division (J.P. Unit)



Muhammad Arfeen
Jinnah Division



M. Anis-ur-Rehman
SITE Division



Adnan Sharif
Central Division



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



M. Imran Naeem
Denso Hall Branch



Adeel Ahmed
Central Division (Unit-A)



Tahir Ali Zuberi
Crescent Branch



Kothawala (Group)
Metropolitan Division



S. Sadiq Ali Jafri
Clifton Division



M. Mushtaq Najam
Multan Division



S. Zulfiqar Mehdi
City Branch, Karachi



S. Suhail Haider
SITE Division (A. L. Unit)



A. Ghaffar A. Karim
Central Division (Unit-B)



M. Awais Memon
Hyderabad



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch



Kirshan Lal
Mehran Branch

*Moving ahead
with changing times*



Pakistan's most experienced
and highest rated insurer

EFU GENERAL INSURANCE LTD

ISO 9001: 2015 Certified | Insurer Financial Strength

AA+
Outlook Stable
VIS

AA+
Outlook Stable
PACRA

B+
Outlook Positive
A.M.BEST
For the latest rating,
access www.ambest.com

□ THNER

efuinsurance.com

EFU General App

[/efuinsurance](https://www.facebook.com/efuinsurance)

[@efuinsurancepk](https://twitter.com/efuinsurancepk)

[/efuinsurance](https://www.instagram.com/efuinsurance)

[/efuinsurancepk](https://www.linkedin.com/company/efuinsurancepk)

GENERAL
CONNECTION
In-house newsletter of EFU General



EFU GENERAL INSURANCE LTD

EFU House, 5th Floor, Room No. 506
M.A. Jinnah Road, P.O. Box 5005, Karachi-74000
Phone: 32313471-90 Ext. 210, Fax: 32310450
E-mail: omair.atiq@efuinsurance.com; mohammad.tariq@efuinsurance.com
Web: www.efuinsurance.com