

GENERAL CONNECTION

Issue 139

Vol: XXIII # 2



PSX AWARD 2019

EFU General conferred PSX
Top 25 Companies Award
2019

FIRE SAFETY AWARD

EFU General Wins Fire Safety
Award 2020



Mr. MAHMOOD
LOTIA

Farewell to the Gem
of Insurance



EFU wins the Pakistan Stock Exchange Top 25 Companies Award.

*The only insurance
company selected for
this recognition.*

**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*

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PSX TOP 25 COMPANIES AWARD 2019

EFU General Insurance Ltd. has been conferred with the PSX Top 25 companies awards 2019. Historically, the best performing listed companies in Pakistan are awarded this distinction. This award takes into account the excellent performance metrics of EFU General Ltd. and recognizes the able guidance of the board and strong management.



By awarding and recognizing such role models, it embarks the fact that these 25 top ranked listed companies make their rightful claim on the award by virtue of their outstanding performance and contribution to Pakistan's economy where they outperformed others in the spheres of corporate governance, financial performance, and have added to shareholder value based on specific quantitative criteria, amongst other factors.

Mr. Hasanali Abdullah – Managing Director

'This could not have been possible without the continuous support and guidance of the Directors & Senior Management and hard work, dedication and enthusiasm of all the employees. I congratulate all EFU Family members for this achievement.'

'I am sure that we will continue our dedication, zeal and enthusiasm and hard work in coming years ahead. We will achieve higher milestones and continue to provide best service to all our clients.'

EFU GENERAL WINS FIRE SAFETY AWARD 2020

EFU General has been awarded 10th Fire Safety Award-2020 for adopting exceptional in-house fire safety measures.

The National Forum for Environment and Health (NFEH) and Fire Protection Association of Pakistan (FPAF) jointly organized the award distribution ceremony at Marriot Hotel, Karachi.





FAREWELL

TO THE GEM OF INSURANCE

MR. MAHMOOD LOTIA

EFU General expresses its gratitude to Mr. Mahmood Lotia for his selfless service and exemplary leadership through the decades in the field of Insurance, which is not only confined to the local industry but beyond boundaries. In his tenure, he assisted in the introduction of new regulations and in bringing insurance reforms in the country. His professionalism, vision and inclusive style of management contributed in cementing the brand,

EFU General Insurance Ltd. as the leader in Insurance industry across Pakistan.

Mr. Lotia is an Associate of the Chartered Insurance Institute of UK (ACII). He started his Insurance career in April 1974, and obtained training at the M&G Reinsurance Company, UK. From April 1977, he worked with Adamjee Insurance Company Ltd. and Commercial Union Assurance Pakistan Branch. In 1989 left for Abu Dhabi to work with Abu Dhabi National Insurance Company. On return to Pakistan in August 1991 joined EFU General Insurance Ltd. where he took charge of the Company's technical operations including underwriting, claims and reinsurance.

During the years in EFU General Insurance, he made tremendous contributions by streamlining the company's operations with his vision and propensity by adapting to change in the marketplace, thus, pushing towards greater customer-centricity in the face of demand, technology and data.

Mr. Lotia has remained associated with Insurance Association of Pakistan in various capacities since 1980 and served on nearly all technical committees, the Executive Committee and as the Chairman for the year 2014-2015.

One of the major highlights of Mr. Lotia's career in EFU was when he was given the task to set up Window Takaful Operations for the Company, which he spearheaded successfully and made it operational in 2015.

He had also been involved on various training programs organized by IAP, PII and also including PRCL. In his working life, Mr. Lotia laid strong emphasis on acquiring in-depth knowledge of all avenues that affect the working, including characteristics of the business of the clients, the legal aspects governing the business and a sound knowledge of accounting and finance.

The experiences, knowledge, and other positive attributes that Mr. Lotia has instilled in his team through examples have helped them to grow in the company. Over the years, one of his great strength had been delegation; giving his co-workers the chance to grow and learn with hands on experience while overtly and covertly supporting their efforts in every step. His strong belief in giving more independence and authority to his peers with less interference has given a sense of belonging and responsibility which has helped them improve shape of their careers. Mr. Lotia will be remembered not only for the things he had succeeded as the leader but also for his wise judgment, care, and transparency.

MESSAGE

TO COLLEAGUES

My message is that one should, apart from insurance knowledge, seek general knowledge about the world at large. We are now living in a highly competitive and "high-tech" world and there is depth of knowledge available on the internet. Seek information about the new discoveries, innovations and also broaden your knowledge on the financial and legal disciplines.

In your relationships with co-workers you must give the fullest respect whether they are your peers, sub-ordinates or superiors, in deeds and words. For all my colleagues who are senior officers it is more important to be humble and respectful and ensure that their sub-ordinates never have any feelings of being ignored or cast aside.

Mr. Mahmood Lotia's personal philosophy and relentless pursuit of formal and informal learning has contributed in the creation of a healthy culture in EFU today. The board and the Management along with the entire EFU family congratulates him for his illustrious career with EFU and wish him all the best for his future life.

REVIEW OF QUALITY MANAGEMENT

Management Review meeting on Quality Management System (QMS) was held at EFU House, Karachi to ensure that all pertinent information concerning the procedures of QMS are carried out at different management hierarchy levels for efficient decisions making to ensure continuity, sustainability, adequacy and effectiveness of procedures.





Mr. Darius H. Sidhwa, Executive Director, HR, chaired the meeting. All the heads of the departments of Head Office and associates of Management Representative Committee shared their views.



ISO 9001:2015

Surveillance Audit

EFU General qualified for the ISO 9001:2015 external surveillance audit.

The surveillance audit was conducted to verify the continued compliance of ISO 9001:2015 standard. In the final meeting, ISO external auditors from United Registrar of Systems (URS). Mr. Irfan Ahmed Mangi and Mr. Mudassir Amir of URS appreciated combined efforts for ISO 9001:2015 implementation and successfully running of Quality Management System (QMS). URS systems compliance were found to be effective in place within each department that was audited by the external auditors . Few comments were made for further improvement.





URS recommended for continued certification to ISO 9001:2015. URS auditors appreciated the cooperation and support by EFU team to facilitate the audit process.

Mr. Darius H. Sidhwa, thanked auditors for carrying out ISO 9001:2015 surveillance audit.



TECHNICAL Courses

EFU General organized an In-house technical course for South officers, for thorough understanding of non-life insurance products and practical understanding of underwriting and claims management. The course was held in November 2020 for officers of Batch-1.



Mr. D. H. Sidhwa, delivered lectures and initiated group discussions on conventional insurance products for Marine, Property, Motor, Miscellaneous, Bonds, Liability classes of insurance, and promoted corporate knowledge of participants by sharing his experience on underwriting and claims.



Mr. M. Vaqaruddin, Head of Window Takaful Operations made presentation on Takaful insurance.

The program was well attended by the participants enhancing their knowledge and technical skills on Conventional Insurance and Takaful products.





REINSURANCE MANAGEMENT SYSTEM

I.T and Marine, Aviation & Transport (MAT) departments, H.O. arranged a demonstration on Reinsurance Management System at EFU House, Karachi. Executives and Officers of Finance/Actuarial Team, Miscellaneous, Motor, Property & MAT Departments attended the session.



As part of International Financial Reporting Standard – 17 implementation, efforts are being put in place to develop a Reinsurance management system, which should be capable of storing the Reinsurance Premium / Claims data and its related cash flows. This system has been developed by the MAT underwriting department. It is integrated with the gross underwriting data and



captures underwriting data and works out the facultative reinsurance amounts based on the facultative arrangements.

This informative demo was presented by Mr. Mehran Khan Ghaloo, Mr. Shahbaz Khan and Mr. Masroor Hussain from MAT and IT Departments, H.O.



RESTARTING THE CORONA-VIRUS ECONOMY

As pandemic required employees to stay home to limit exposure and to prevent or slow down the spread of the disease, also required the activation of remote working capabilities.

Unlike an occasional weather event, which may prompt some employees to work remotely, pandemic led a complete shutdown of the entire facility in cities, forcing a high number of employees to work remotely for an extended duration. This resulted in heavier-than-normal traffic on remote connectivity networks, causing capacity and load access issues.

Many companies invested in tools to enable personnel to work remotely and collaborate virtually, assess their current bandwidth to support remote work, perform periodic network stress testing and identify workarounds for critical tasks that weren't executable from home.



By Mr. Kamran Arshad Inam
Deputy Managing Director
EFU General Insurance Ltd.

It worked well for insurance sectors, banks & software houses where remote working is a feasible option for customer services, however it didn't work as well for manufacturing, thus resulting in critical impacts on their product supply chains.





During the pandemic, some of the standard strategies such as work transfer to alternate sites, relocation of workforce and staff augmentation is not considered as viable options as personnel and alternate locations/sites may be just as impacted by the event. So, companies carefully designed distinct strategies; for instance, inter-affiliate contracts to subcontract work to or alternate supply chain vendors to overcome these barriers, and especially planned around areas of high manual intervention and concentration risks, including single points of failure.

Companies validated that contracts between country-to-country affiliates are in place to reduce uncertainty of terms, rates, payments and regulatory requirements; data-sharing agreements are addressed within the contracts (e.g., General Data Protection Regulation requirements); and, as required in regulated industries, appropriate licenses are in place to conduct the additional work. For highly regulated industries such as

financial services, health care, power and utilities, companies determined and complied with applicable federal, state and local reporting requirements (e.g., disclosure of material risks and impacts), and have a process in place to notify and engage with regulators proactively across various jurisdictions.

Furthermore, employees also received training on the characteristics of a pandemic and how pandemics differ from traditional disasters.

Many companies today have increased interconnectedness with third parties such as outsourced vendors, cloud service providers, data processors, aggregators, payment processors and suppliers for delivery of products and services. These third parties are also vulnerable to pandemic events.

25 YEARS OF GLORY!!

Service Awards



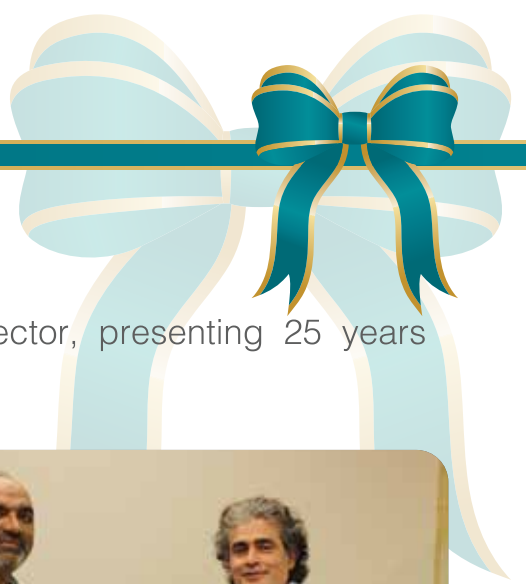
To commemorate 25 years service with EFU General Insurance Limited, the senior executives of EFU General distributed 25 years service award and certificates amongst the following:



Mr. Altaf Qamruddin Gokal, Chief Financial Officer & Deputy Managing Director, Finance, H.O. presenting 25 years service award and Certificate to Mr. Ghaffar, Assistant



Mr. Abdur Rahman Khandia, Deputy Managing Director, Corporate Division presenting 25 years service award and Certificate to Syed Nadeem Akhtar, Assistant Vice President



Mr. Kamran Arshad Inam, Deputy Managing Director, presenting 25 years service award and Certificates to:



Mr. Pervez Ahmed,
Sr. Executive Vice President,
Reinsurance, H.O.



Syed Ahmed Hasan,
Sr. Executive Vice President,
Property, H.O.

Mr. Akbar Awan (Late), Deputy Managing Director & Regional Head, Islamabad Region and Mr. Aftab Hussain Zaidi, Executive Director, Rawalpindi Division presenting 25 years service award and Certificates to:



Mr. Firdous Alam,
Sr. Executive Vice President
Islamabad Branch



Mr. Ejaz Ali, Manager
Abbotabad Branch





Mr. Muhammad Iqbal Dada, Executive Director, Metropolitan Division presenting 25 years service award and Certificate to Mufti Naveed Hussain, Manager



Mr. Ali Kausar, Deputy Executive Director, City Branch Karachi presenting 25 years service award and Certificate to Mr. Shabbir Hussain, Vice President



Mr. Kauser Ali Zuberi, Assistant Executive Director, Crescent Branch, presenting 25 years service award and Certificate to Mr. Munawar Hussain, Executive Officer.



Mr. Amjad Irshad, Senior Vice President, J.P Unit, presenting 25 years service award and Certificate to Mr. Muhammad Azam Khan,

Advanced Diploma In Insurance Certificate



Muhammad Imran Hanif,
Assistant Vice President, Internal
Audit Department, Head Office



Ms. Nimra Inam,
Vice President,
Northern Zonal Secretariat

EFU encourages talented individuals to acquire Insurance professional qualifications, ACII (UK), thus providing the best suited environment to grow and rise to their full potential to achieve excellence. EFU family congratulates the above personnel for their remarkable progress in the field of insurance.

Challenger Taekwondo



Master Muhammad Tauhid

Master Muhammad Tauhid, son of Mr. Muhammad Taufiq, Sr. Vice President, MD Secretariat, has achieved 2nd position in the 17th Challenger Taekwondo Championship.



FAREWELL

A farewell was organized to honor the services of

Mr. Abdul Mateen Farooqi,
Executive Vice President City
Branch Karachi.

Mr. Ali Kausar, Deputy Executive Director
presented farewell gift to

Mr. A. Mateen

Executives, Officers and Staff were
also present at the ceremony.



MISCELLANEOUS

EVENTS



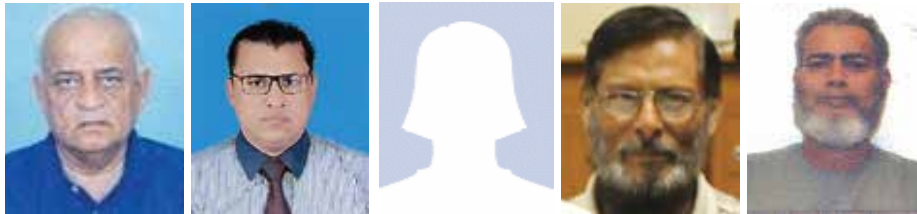
7th March 2020: Group photo of recreational trip to PIR SOHAWA lunch hosted for officers, staff and development staff of Rawalpindi Division, Islamabad Branch and City Branch Rawalpindi at LA MONTANA Restaurant, Monal.



9th March 2020: Group photo of training held at Rawalpindi Division conducted by Mr. Darius H. Sidhwa regarding Project Insurance Underwriting, Professional Indemnity Insurance, Liability Insurance & ISO 9001:2015 standards and requirements for Directors and Officers of Islamabad Region.

CONDOLENCE

Inna Lillahi Wa Inna Ilaihi Raji'un



From Left To Right:

Mr. Shaukat Saeed Ahmed	Senior Advisor	Punjab Region,
Mr. Muhammad Akbar Awan	Deputy Managing Director	Islamabad Region
Syed Basit Ali	Assistant Executive Director	A. K. Unit, Karachi
Mr. Muhammad Ali	Vice President	I. T., Head Office
Mr. Omar Maqsood	Deputy Chief Manager (Dev)	Crescent Branch
Mr. Mumtaz Ali Gaho	Assistant Manager	Clifton Division
Ms. Ayesha Siddiqua	Senior Development Officer	Gulberg Branch
Mr. Khalid Ahmed	Surveyor	Motor, Head Office
Mr. Muhammad Arif	Assistant	Stationery, Head Office

**Our heartfelt condolences go out to the departed souls.
May the Almighty Allah give patience & courage to the bereaved families
to bear the unbearable losses (Ameen).**



OUR QUIZ

Quiz-36 'Motor Insurance' Refresh Your Underwriting Skills

Select the Correct Answer

True	False	No.	Statements
True	False	1	Third Party insurance covers third party bodily injury / death only.
True	False	2	Criminal misappropriation by Insured's paid driver is not covered in Comprehensive motor insurance.
True	False	3	Private Comprehensive insurance does not cover damage to headlights and bumpers
True	False	4	Motor Insurance policy is freely assignable.
True	False	5	Racing, Pace making and speed testing are not covered under a comprehensive motor insurance policy.
True	False	6	Rain and Flood damage is not covered under a comprehensive motor insurance policy.
True	False	7	Motor insurance policy is a policy of indemnity.
True	False	8	Make and model of vehicle can be specified as physical hazards.
True	False	9	Contractual liability is covered under a comprehensive motor insurance policy.
True	False	10	Wear and Tear of vehicle is not covered in a comprehensive motor insurance policy.

Terms & 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 10 March 2021.
- ▲ 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: _____

RESULT

Quiz-35 'Marine Insurance' Solutions

Correct entries for the 35th Quiz Contest were seven. The name of successful participants whose solutions were 100% correct are:



Ms. Ammara Khalid
Manager (SITE Division)



Mr. Hussain Asghar
Manager (SITE Division)



Syed Mudasir Mehdi
Manager (Clifton Division)



Ms. Uroosa Dossani
Manager (Misc. Dept., H.O)



Mr. Talha Khan
Deputy Manager
(SITE Division)



Ms. Nadia Siddiqui
Executive Officer
(Finance AML, H.O.)



Mr. Hussain Vejlani
Sr. Development Officer
(SITE Division)

Lucky Winners

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



Ms. Uroosa Dossani



Mr. Hussain Vejlani



Ms. Nadia Siddiqui

SOLUTIONS

Quiz-35 'Marine Insurance' A Solution To Your Underwriting Skills



T/F	No.	Statements
True	1	General Average Sacrifice cannot be made on air shipments.
False	2	Risk of washing overboard is covered under Institute Cargo Clauses C.
True	3	Risk of spontaneous combustion is mainly associated with shipment of coal.
False	4	Institute Classification Clause is applicable on shipments by air only.
False	5	Consignee is the exporter or the seller of the goods/cargo.
True	6	Risks of hijacking & armed robbery are not covered under R/R "B".
True	7	Demurrage is a penalty or storage charge for cargo or containers held beyond the allowed number of days "free time" at a port warehouse.
True	8	Aircraft Hull Insurance is rated on the basis of agreed value.
False	9	The deductible on aircraft hull all risk policy is only applicable on ground losses.
True	10	ICC "A" will also cover road transit leg of the voyage.



BIRTHDAY GREETINGS

Wishing the EFU family success, joy & happiness.

	Name	Designation	Divison/Branch/HO	DOB
1.	Liaquat Ali Khan	Senior Executive Vice President	Lahore Division	20-Feb
2.	Muhammad Ajmal	Assistant Vice President	Lahore Division	20-Feb
3.	Ali Shah Saleem Surani	Assistant Manager	Finance, Head Office	20-Feb
4.	Farid	Assistant Manager	Finance, Head Office	21-Feb
5.	Ghulam Hussain	Trainee Officer	Clifton Division	21-Feb
6.	Ahmed Irshad	Manager	Gulberg Branch	22-Feb
7.	Mustafa	Manager	Motor, Head Office	22-Feb
8.	Muhammad Nadeem	Deputy Manager	Ichhra Branch	22-Feb
9.	Syed Usman Ali	Deputy Manager	Central Division (A. L. Unit)	22-Feb
10.	Lal Bux Solangi	Daftri	Hyderabad Branch	22-Feb
11.	Nosheen Akhtar	Junior Officer	Rawalpindi Division	23-Feb
12.	Aliya	Vice President	Clifton Division	24-Feb
13.	Mariam Atiq	Manager	Marine, Head Office	24-Feb
14.	Rao Muhammad Yamin	Executive Officer	Clifton Division	25-Feb
15.	Khurram Nasim	Executive Director	Miscellaneous, Head Office	27-Feb
16.	Aamir Dost Muhammad	Deputy Manager	Jinnah Division	27-Feb
17.	Syed Mohammad Iftikhar	Sr. Executive Vice President (Dev)	Central Division (Unit-A)	28-Feb
18.	Saifullah Siddiqui	Assistant Manager	Jinnah Division	28-Feb
19.	Meher-un-Nisa	Executive Officer	Central Division	28-Feb
20.	S M. Farhan Asfi	Vice President	I. T., Head Office	29-Feb



QUOTES

"It is a fine thing to be honest,
but it is also very important to
be right."

Winston Churchill

"All our dreams can come true,
if we have the courage to
pursue them."

Walt Disney

"The only way to do great work
is to love what you do."

Steve Jobs

"Knowing is not enough;
we must apply. Wishing is
not enough; we must do."

J.W. Von Goethe

"Efforts and courage are
not enough without
purpose and direction."

JFK

"if you really want to do
something, you'll find a way.
If you don't, you'll find an
excuse."

Jim Rohn

VISION AND 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 Practices to be followed by Directors and Employees.

The background features a hand holding a pen, pointing towards a line graph. The graph is overlaid on a grid and shows several data series with varying trends. The overall color scheme is dark teal with white and light blue accents. Diagonal bands of lighter and darker shades cross the image.

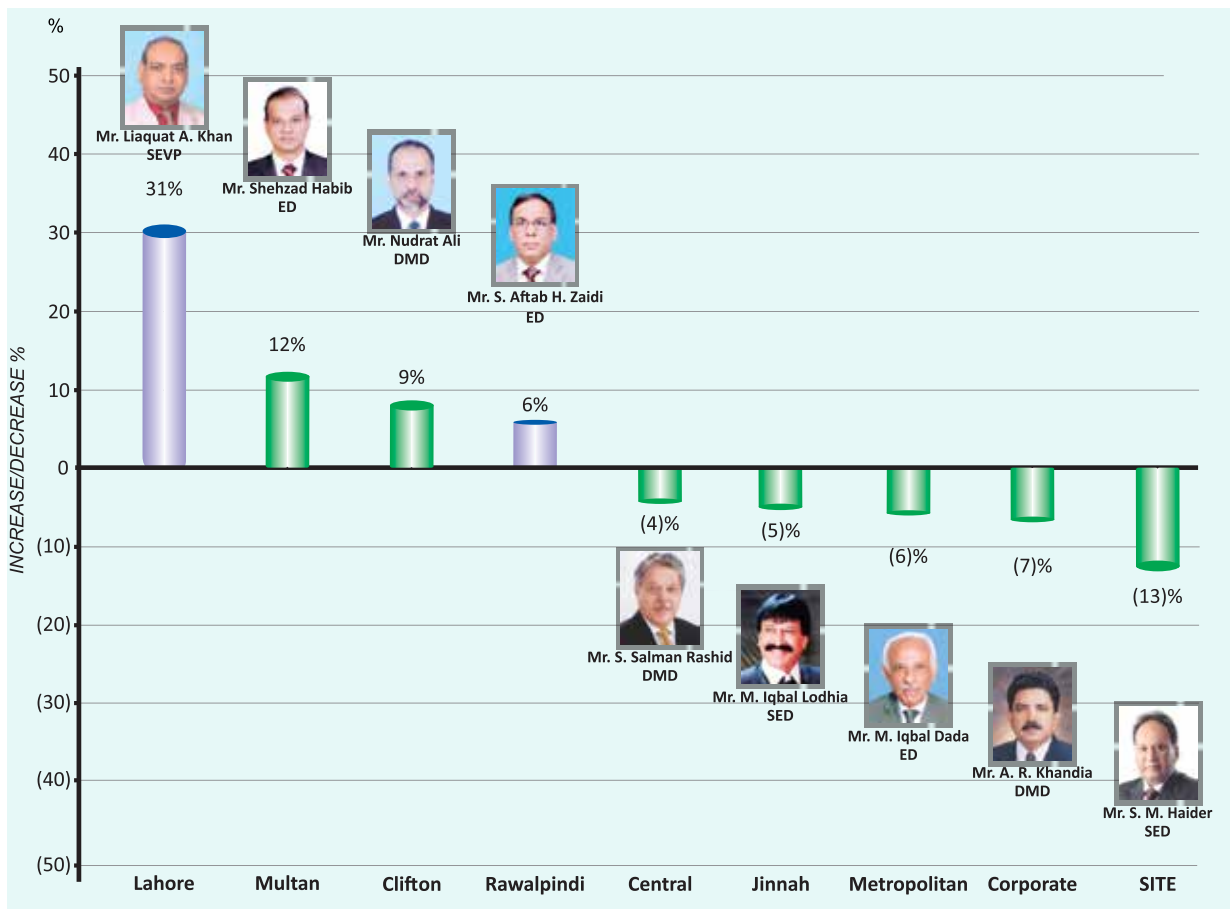
PERFORMANCE SCORE

Jun Jul Aug Sep Oct Nov Dec

GROWTH OF DIVISIONS

Based on Premium Performance

Upto September 2020 as compared to September 2019



RANKWISE

Premium Performance of Divisions

Upto September 2020



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. S. Salman Rashid
Deputy Managing Director
Central Division

RANKWISE

Premium Performance of Branches/Unit

Upto September 2020

Branch/Unit	Rank	
	2020	2019
City Branch Rawalpindi	1	11
Tower Branch	2	1
Gulberg Branch	3	2
Faisalabad Main Branch	4	4
Port View Branch	5	5
Bank Square Branch	6	6
Islamabad Branch	7	8
City Branch Karachi	8	7
Al-Hamd Branch	9	9
Gulberg Arcade Unit	10	3
Ichhra Branch	11	12
Crescent Branch	12	10
New Unit Lahore	12	11
Peshawar Branch	13	13
City Branch Faisalabad	14	15
Leeds Centre Branch	15	14
City Branch Lahore	16	16
Model Branch	17	17
Denso Hall Branch	18	18
Al-Muqet Branch	19	19
Sialkot Main Branch	20	20
New Garden Town	21	21
Jamrud Road Branch	22	24
Sahiwal Branch	23	23
Gujranwala Branch	24	22
Mehran Branch	24	23
Sargodha Branch	25	25

Top Three Leaders of the Year

Northern Zone



Agha Ali Khan
City Rawalpindi Branch,



Javid Akhtar Shaikh
Gulberg Branch



Usman Ali Khan
Faisalabad Main Branch

South



Salim Razak Bramchari
Tower Branch



Khalid Usman
Port View Branch



Ali Kausar
City Karachi Branch



TOP 10 DIVISIONS / BRANCHES

Based on Operating Surplus
Upto September 2020



Rank	Name of Division/Branch
1	Rawalpindi Division
2	Islamabad Branch
3	Clifton Division
4	City Karachi Branch
5	Multan Division
6	City Rawalpindi Branch
7	Ichra Branch
8	Sahiwal Branch
9	Port View Branch
10	Faisalabad Main branch

Top - 3 Super Stars

Northern Zone

South



Agha Ali Khan
City Rawalpindi Branch,



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Nudrat Ali
Clifton Division



Ali Kauser
City Branch Karachi



Shehzad Habib
Multan Division

RECOVERY PERFORMANCE

Upto September 2020

Top - 15 Players

#	Division/Branch
1	City Rawalpindi Branch
2	City Lahore Branch
3	Islamabad Branch
	Hyderabad Branch
4	Bank Square Branch
5	Jamrud Road Branch
6	Mehran Branch
7	Sahiwal Branch
	Leeds Centre Branch
8	Gujranwala Branch
9	New Garden Town Branch
	City Karachi Branch
10	Clifton Division
11	Denso Hall Branch
	Lahore Division
12	Crescent Branch
13	Corporate Division
14	Central Division
	Rawalpindi Division
	Sialkot Branch
15	Ichhra Branch

Top - 3 Leading Players

Northern Zone



Agha Ali Khan
City Rawalpindi Branch,



Zarrar I. Z. Bandey
City Branch Lahore



Malik Firdaus Alam
Islamabad Branch

South



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



Ali Kauser
City Branch Karachi



REMITTANCE PERFORMANCE

Upto September 2020

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	3
Corporate Division	3	2
Rawalpindi Division	4	4
Jinnah Division	5	6
Islamabad Branch	6	16
City Rawalpindi Branch	7	9
Lahore Division	8	8
Metropolitan Division	9	7
Multan Division	10	11
SITE Division	11	5
Gulberg Branch	12	12
Tower Branch	13	10
Port View Branch	14	14
Faisalabad Main Branch	15	13

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Malik Firdaus Alam
Islamabad Branch



Agha Ali Khan
City Rawalpindi Branch,

South



Nudrat Ali
Clifton Division



S. Salman Rashid
Central Division



A. R. Khandia
Corporate Division



TOP 10 MARKETING EXECUTIVES

Classwise Premium

Upto September 2020

Northern Zone

Property Insurance

1. Faraz Javed	City Rawalpindi Branch
2. Mahmood Ali Khan	Faisalabad Main Branch
3. Imdadullah Awan	Islamabad Branch
4. Muhammad Farooq	Gulberg Branch
5. Haji M. Shakeel	New Unit Branch
6. Alina Zehra Raza	Bank Square Branch
7. Ejaz Ahmed	Islamabad Branch
8. Marium Sikandar	Lahore Division
9. Mubashar Saleem	Al-Hamd Branch
10. Ashiq Hussain Bhatti	Ichhra Branch

Marine Insurance

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

Top Three



Faraz Javed
City Rawalpindi



Mahmood Ali Khan
Faisalabad Branch



Imdadullah Awan
Islamabad Branch

Top Three



Imdadullah Awan
Islamabad Branch



Mahmood Ali Khan
Faisalabad Branch



Qasim Ayub
Al-Muqet Branch

TOP 10 MARKETING EXECUTIVES

Classwise Premium

Upto September 2020

Northern Zone

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Hmad Branch
3. Muhammad Farooq	Gulberg Branch
4. Asma Nasir	Lahore Division
5. Ahmed Saeed Khan	Al-Hamd Branch
6. Atif Muzzaffar	Islamabad Branch
7. Rana Khalid Manzoor	Gulberg Arcade Unit
8. M. Altaf Ahmed	Ichhra Branch
9. Ejaz Ahmed	Islamabad Branch
10. Mubashar Saleem	Al-Hamd Branch

Miscellaneous Insurance

1. Faraz Javed	City Rawalpindi Branch
2. Muhammad Tayyab	Gulberg Arcade Unit
3. Shagufta Tasneem	Gulberg Arcade Unit
4. M. Shahbaz Khan	Gulberg Arcade Unit
5. M. Umar Sharif	Gulberg Arcade Unit
6. Samina Imran	Faisalabad Branch
7. M. Hamza Shahbaz	Gulberg Arcade Unit
8. Mehmood Ali Khan	Faisalabad Branch
9. Ashiq Hussain Bhatti	Ichhra Branch
10. Asma Nasir	Lahore Division

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
AlHamd Branch



M. Farooq
Gulberg Branch

Top Three



Faraz Javed
City Rawalpindi



Muhammad Tayyab
Gulberg Arcade Unit



Shagufta Tasneem
Gulberg Arcade Unit

TOP 10 MARKETING EXECUTIVES

Classwise Premium

Upto September 2020

South

Property Insurance

1. Jahangir A. Shaikh Corporate Division (J. P. Unit)
2. Ali Safdar SITE Division
3. Kothawala (Group) Metropolitan Division
4. A. Wahab Polani Jinnah Division (A.W.P. Unit)
5. Adeel Ahmed Central Division (Unit-A)
6. Muhammad Arif Central Division
7. Saad Reyaz Metropolitan Division
8. Rizwan Siddiqui Central Division
9. Waleed Polani Jinnah Division (A.W.P. Unit)
10. Muhammad Aamir Metropolitan Div. (A.K. Unit)

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. Shahab Khan Clifton Division
6. Saad Reyaz Metropolitan Division
7. S. Zulfiqar Mehdi City Branch Karachi
8. M. Khalid Saleem Corporate Division
9. Kothawala (Group) Metropolitan Division
10. Ashar Shamim Central Division

Top Three



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



Ali Safdar
SITE Division



Kothawala (Group)
Metropolitan 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 EXECUTIVES

Classwise Premium

Upto September 2020

South

Motor Insurance

1. Ali Rafique Chinoy	Corporate Division
2. Jahangir A. Shaikh	Corporate Div. (J. P. Unit)
3. S. Imran Zaidi	Central Division
4. Adnan Sharif	Central Division
5. Ali Safdar	SITE Division
6. Adeel Ahmed	Central Division (UnitA)
7. S. Shahid Mehmood	Central Division (UnitB)
8. Tauqir H. Abdullah	Clifton Division
9. Hasan Abbad	SITE Division (A. L. unit)
10. S. Suhail Haider	SITE Division (A. L. unit)

Miscellaneous Insurance

1. Jahangir A. Shaikh	Corporate Div. (J. P. Unit)
2. Kothawala (Group)	Metropolitan Division
3. M. Anis-ur-Rehman	SITE Division
4. Waleed Polani	Jinnah Div. (A.W.P. Unit)
5. Ali Rafique Chinoy	Corporate Division
6. Ali Safdar	SITE Division
7. S. Shahid Mehmood	Central Division (UnitB)
8. M. Azim Hanif	Jinnah Division
9. A. Wahab Polani	Jinnah Div. (A.W.P. 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

Top Three



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



Kothawala (Group)
Metropolitan Division



M. Anis-ur-Rehman
SITE Division

GALAXY OF STAR PERFORMERS

TOP Marketers of Divisions/Branches

Gross Premium Basis in September 2020

Northern Zone



M. Altaf Ahmed
Ichhra Branch



Imdadullah Awan
Islamabad Branch



Qasim Ayub
Al-Muqheet Branch



Samina Imran
Faisalabad Branch



Muhammad Farooq
Gulberg Branch



M. Hamza Shehbaz
Gulberg Arcade Unit



Azharul Hasan Chishty
Leeds Centre Branch



Amir Saleem
New Unit Branch



M. Haroon Akbar
Rawalpindi Division



Asma Nasir
Lahore Division



Faraz Javed
City Branch, Rawalpindi



Ghulam Jaffar
City Br., Faisalabad



Arshad Iqbal
Peshawar Branch



Mudassar Atif Baig
Sialkot Branch



Shahid Raza Kazmi
Al-Hamd Branch



Zarqa Kamran
Abbottabad Branch



Nasir Ali
Bank Square Branch



Sadia Iftikhar
City Branch Lahore



M. Arif Bhatti
Gujranwala Branch



M. Sohail
New Garden Town Br.



Safarish Ali
Sahiwal Branch



Taimor Zaib
Jamrud Road 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 September 2020

South



Kothawala (Group)
Metropolitan Division



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



Ali Rafique Chinoy
Corporate Division



Adeel Ahmed
Central Division
(Unit-A)



S. Imran Zaidi
Central Division



M. Anis-ur-Rehman
SITE Division



A. Wahab Polani
A. W. P Unit



M. Mushtaq Najam
Multan Division



M. Imran Naeem
Denso Hall Branch



Khozema Haider Mota
Clifton Division



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



Azmat Maqbool
Central Division
(Unit-B)



Shahida Asim
SITE Division
(A. L. Unit)



M. Azim Hanif
Jinnah Division



Tahir Ali Zuberi
Crescent Branch



Muhammad Talha
Hyderabad Branch



Kirshan Lal
Mehran Branch



Mir Amjad Ali Moosvi
City Branch, Karachi



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

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with changing times*



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