



GENERAL CONNECTION

ISSUE No. 140

VOL: XXIII # 1



**EFU General Wins
Corporate Social Responsibility
Award 2021**

Thank you
all for another
commendable
attainment

**Rs. 2,260
CRORE**

(Rs. 22.6 Billion)

of Premium and
Takaful Contribution
Written in 2020



**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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access www.ambest.com

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Corporate Social Responsibility

Award 2021

EFU General Insurance Limited has been conferred with 13th Corporate Social Responsibility (CSR) Award 2021. Mr. Malik Firdous Alam, Sr. Executive Vice President & Branch Head – Islamabad Branch received the award from Sardar Masood Khan, President Azad Jammu Kashmir. Chaudhry Muhammad Sarwar, Governor of the Punjab was also present at the event.

This prestigious award was given to EFU General at a grand ceremony held at Serena Hotel, Islamabad. The ceremony was graced by prominent personalities from corporate sector, government, business & trade bodies, international NGOs and media.

National Forum for Environment & Health (NFEH) affiliated with the United Nations Environment Program (UNEP) organized this magnificent event with the aim to facilitate, promote and help create environment, healthcare and educational awareness among masses, industries, corporate sectors and youth.

This award is a worthy addition to the achievements of EFU General Insurance Ltd. EFU General has been receiving this award for the last many years.



EFU General

Sponsored LRBT Golf Tournament 2021



LRBT the largest provider of free eye care in Pakistan having treated over 46 million patients through its network of 75 facilities, recently held its Annual Fundraiser Golf Tournament at Karachi Golf Club. EFU General Insurance Ltd. was one of the Sponsor of the Tournament.

The gifts were given out by Mr. Najmus Saqib Hameed – Chairman LRBT, Mr. Asif Ikram.

Speaking at the ceremony Mr. Hameed thanked EFU General Ltd. and other partners who supported LRBT in putting up such a wonderful event and shared that LRBT has transformed over 46 million lives by treating their eye ailments. The funds raised from this tournament will go towards cataract surgeries of underprivileged patients.



Sponsorship of 6th Special Olympics Unified Marathon 2021 By **EFU General**

EFU General Insurance was one of the main sponsors of the 6th Special Olympics Pakistan that hosted fundraiser events of the year at the Crescent Bay, Emaar Pakistan with over 1500+ participants from every walk of life including more than 300 persons with Intellectual disabilities. The event is held every year in advocacy of inclusivity and empowerment and promoting awareness

around the need to encourage and understand the importance of equal participation of people with disabilities. Promoting its mission of inclusivity, employees from EFU General Insurance Ltd took part in the walk / run to support the cause of transforming the lives of people with intellectual disabilities through the 'Power of Sports.



EXCEL Training Program



EFU General had recently organized Excel training classes. Although, officers had experienced to use this application but this course was conducted to refresh their skills and make them aware of the latest functions of the new version of Excel. This training was conducted Mr. Muhammad Afzal Khan and Ms. Fareeha Shakeel from IT Department.



Through this course participants learnt how to set up an Excel sheet, perform calculations, use simple and complex Excel formulas and create visual representations of data with charts and graphs. They also learnt the use of Informational and Logical formulas.

This course has provided many benefits such as laying out large data; reformatting and rearranging data according to the needs and Identifying and analyzing big data.

Training Course

A Training Course was held at Peshawar Branch. This training program was conducted by Mr. Darius H. Sidhwa, Head of HR. The following subjects were covered in this training program:

- Marine Underwriting Insurance
- Analysis of Marine Clauses
- Marine Claim

All the participants appreciated the efforts of Mr. D. H. Sidhwa in conducting this knowledgeable training program, which made the participants more competitive.



CERTIFICATE

Distribution Ceremony

IN recognition of punctuality and regularity of officers and staff during the year 2020, Corporate Division awarded certificates to their staff members. It was highly commendable to be punctual and regular during pandemic. Mr. Abdur Rahman Khandia, Deputy Managing Director, Corporate Division distributed the Certificates.



Mr. Abdul Qaiyum Khalfe, Assistant Vice President, Motor Dept. was given the certificate of the most punctual officer, and Muhammad Siddique, Junior Assistant, Property Dept was given the certificate of most punctual staff member of Corporate Division.

Whereas, Property Department came up as the most punctual department for the year 2020. Departmental Head Mr. Abdul Majeed, Assistant Executive Director received certificate on behalf of his department.



Mr. Qaiyum Khalfee



Mr. Abdul Majeed



Mr. Muhammad Siddique

OUR

Quiz No. 37

Miscellaneous Insurance/Credit & Suretyship



Refresh Your Underwriting Skills

True	False	No.	Statements
True	False	1	Bankers Blanket Bond Policy provides coverage for infidelity of employees who are not under the employment and supervision of the Insured.
True	False	2	Cash in Transit Insurance policy provides cover for loss of cash due to snatching, armed hold-up & forced deprivation provided the lost cash belongs to the business activity of the Insured.
True	False	3	Plastic Card Insurance covers the loss arising from sharing of information by the cardholder with the third party under threat/pressure.
True	False	4	Bid Bond is not subject to application of cash margin as per SECP's Credit and Suretyship (Conduct of Business) Rules, 2018.
True	False	5	Covid-19 is an optional cover under EFU's Travel Insurance Policy.
True	False	6	Mobile phone insurance policy also provides coverage against loss of data contained in the mobile phone if mobile phone is lost and/ or gets damaged.
True	False	7	Cash in Safe Insurance provides cover for loss of cash due to erroneous transfer of funds into Insured's customer's account.
True	False	8	Travel Insurance Policy offered by EFU General Insurance Ltd. is extended to cover medical expenses incurred as part of routine health check-ups regardless of happening of any emergency or accident.
True	False	9	Public Liability Insurance offered by EFU General Insurance Ltd. also covers Motor Third Party Liability as per Road Traffic Act.
True	False	10	Personal Accident Insurance Policy also covers bodily injury happening from mental disorder, mental distress and emotional distress.

Terms & Conditions

- All Officials (Except Miscellaneous 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 June, 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: _____

OUR Solutions

Result of Quiz-36 Motor Insurance



Correct entries for the 36th Quiz Contest were nine. The name of successful participants whose solutions were 100% correct are:

- 1.Mr. Kamran Vohra
- 2.Mr. Muhammad Saeed
- 3.Ms. Anum
- 4.Mr. Faraz Abidi
- 5.Mr. Asim Shehzad
- 6.Syed Tariq Shah
- 7.Mr. Waqar-ul-Hasan
- 8.Syed Mehmood Ali
- 9.Mr. Yasir Naseer

- Assistant Vice President
- Assistant Vice President
- Manager
- Manager
- Deputy Manager
- Deputy Manager
- Deputy Manager
- Assistant Manager
- Assistant Manager

- Corporate Division
- Jinnah Division
- SITE Division
- Corporate Division
- City Branch Rawalpindi
- Mardan (Sub-Officer)
- WTO, Head Office
- Corporate Division
- Al-Hamd Branch

Lucky Winners:

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



Mr. Muhammad Saeed



Ms. Anum



Mr. Yasir Naseer

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

BIRTHDAY

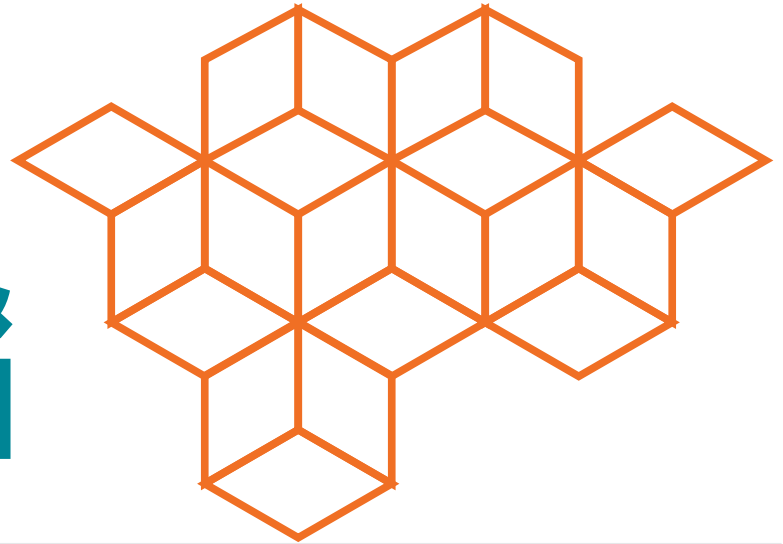
Greetings

Wishing the EFU family success,
joy & happiness.



	Name	Designation	Divison/Branch/HO	DOB
1	Shahid Naseem	Assistant Vice President	Bank Square Branch	04-Jun
2	Muhammad Hanif	Deputy Manager	New Unit Lahore	04-Jun
3	Ayaz Ahmed Bhutto	Deputy Chief Manager (Dev.)	Central Division	04-Jun
4	Syed Mobin A. Niazi	Development Officer	Central Division	04-Jun
5	Muhammad Raziq Khan	Assistant Superintendent	Gulberg Branch	04-Jun
6	Shamim Pervaiz	Assistant Executive Director	Central Division	05-Jun
7	S. Mubashirul Haq	Manager Finance	Head Office	05-Jun
8	Syed Hasnain Javed	Deputy Manager Motor	Head Office	05-Jun
9	Hussain Vijlani	Senior Development Officer	S.I.T.E. Division	05-Jun
10	Syed Tahawer Abbas Zaidi	Deputy Chief Surveyor	Multan Division	05-Jun
11	Muhammad Shakeel	Sr. Exe. Vice President (Dev.)	New Unit Lahore	06-Jun
12	Dr. Ghulam Jaffar	Senior Vice President (Dev.)	City Branch Faisalabad	06-Jun
13	Inayatullah Khalil	Senior Vice President (Dev.)	Peshawar Branch	06-Jun
14	Niaz Ahmed	Assistant Vice President	Head Office	06-Jun
15	Jalal-uddin Ahmed	Ahmed Vice President (Dev.)	Jinnah Division	06-Jun
16	Syed Abid Raza	Vice President (Dev.)	S.I.T.E. Division	06-Jun
17	Nadeem Baig	Deputy Manager	Central Division	06-Jun
18	Muhammad Shahzad Iqbal	Assistant Manager	Central Division	06-Jun
19	Syed Zeewaqaar Ali	Vice President	Property Department	07-Jun
20	Irfan Qamar	Manager	Metropolitan Division	07-Jun
21	Shazia Hussain	Vice President	Gulberg Arcade Unit	08-Jun
22	Abdul Qadir	Manager Finance	Finance Department	08-Jun
23	Muhammad Kashif	Manager	Jinnah Division	08-Jun
24	Muhammad Din	Junior Officer	Bank Square Lahore	08-Jun
25	Rehanul Haq Qazi	Executive Vice President	Rawalpindi Division	10-Jun
26	Asad Ali	Management Trainee	I.T., Head Office	10-Jun

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

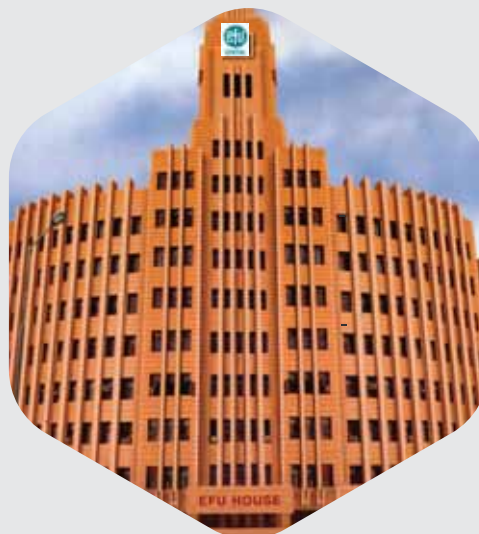
In EFU we work like a family. Everyone is treated with respect and without any discrimination.

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 Practices to be followed by Directors and Employees.



PERFORMANCE SCORECARD



Highlights 2020

Top 10 Divisions/Branches of North in 2020

Premium Performance

Name of Division/Branch	Rank
Rawalpindi Division	1
Lahore Division	2
Islamabad Branch	3
City Branch Rawalpindi	4
Bank Square Branch	5
Gulberg Branch	6
Faisalabad Main Branch	7
Al-Hamd Branch	8
Gulberg Arcade Unit	9
Ichhra Branch	10

Top Three Leading Divisions/Branches



Syed Aftab H. Ziadi
Rawalpindi Division



Mr. Liaquat Ali Khan
Lahore Division



Malik Firdaus Alam
Islamabad Branch

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
City Rawalpindi Branch	Gulberg Branch	Rawalpindi Division	Rawalpindi Division
Lahore Division	Faisalabad Main Branch	Islamabad Branch	Faisalabad Main Branch
Gulberg Branch	Islamabad Branch	Gulberg Branch	Islamabad Branch
Faisalabad Main Branch	Ichhra Branch	Al-Hamd Branch	City Branch Rawalpindi
Bank Square Branch	City Lahore Branch	City Branch Faisalabad	Bank Square Branch
Al-Hamd Branch	Leeds Centre Branch	Faisalabad Main Branch	Ichhra Branch
Ichhra Branch	Sialkot Branch	Ichhra Branch	Gulberg Branch
Peshawar Branch	Al-Hamd Branch	City Branch Rawalpindi	Leeds Centre Branch

Highlights 2020

Top 25 Marketing Executives of North in 2020

Gross Premium Basis

1



Faraz Javed
City Branch Rawalpindi

2



Somia Ali
Islamabad Branch

3



Mehmood Ali Khan
Faisalabad Branch

4



Imdadullah Awan
Islamabad Branch

5



Muhammad Farooq
Gulberg Branch

6



Haji M. Shakeel
New Unit Branch

7



Asma Nasir
Lahore Division

8



M. Haroon Akbar
Rawalpindi Division

9



Mubasher Saleem
Al-Hamd Branch

10



Ejaz Ahmed
Islamabad Branch

11



M. Imran
Al-Hamd Branch

12



M. Rizwan-ul-Haq
Gulberg Branch

13



Marium Sikandar
Lahore Division

14



Qasim Ayub
Al-Muqheet Branch

15



Ghulam Jaffar
City Branch, Faisalabad

16



Muhammad Altaf
Ichhra Branch

17



Alina Zehra Raza
Bank Square Branch

18



Azharul Hassan Chishty
Leeds Centre Branch

19



Saleem Babar
Leeds Centre Branch

20



Muhammad Tayyab
Gulberg Arcade Unit

21



Rana Khalid Manzoor
Gulberg Arcade Unit

22



Fauzia Khawaja
Lahore Division

23



Ahmed Saeed Khan
Al-Hamd Branch

24



Muhammad Arif Bhatti
Gujranwala

25



Saqib Riaz
Lahore Division

Highlights 2020



Top 10 Divisions/Branches of South in 2020

Premium Performance

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

Top Three Leading Divisions/Branches



Mr. Nudrat Ali
Clifton Division



Mr. Salman Rashid
Central Division



Mr. A. R. Khandia
Corporate Division

Classwise Premium

Property Insurance	Marine Insurance	Motor Insurance	Miscellaneous Insurance
Clifton Division	Corporate Division	Central Division	Central Division
Corporate Division	Clifton Division	SITE Division	Clifton Division
Central Division	Jinnah Division	Corporate Division	Corporate Division
SITE Division	Central Division	Clifton Division	SITE Division
Jinnah Division	Metropolitan Division	Jinnah Division	Jinnah Division
Multan Division	SITE Division	Metropolitan Division	Metropolitan Division
Metropolitan Division	Tower Branch	Tower Branch	Tower Branch
Tower Branch	Multan Division	Multan Division	Multan Division
Port View Branch	Port View Branch	Port View Branch	Port View Branch
Denso Hall Branch	Denso Hall Branch	Denso Hall Branch	Denso Hall Branch

Highlights 2020

Top 25 Marketing Executives of South in 2020

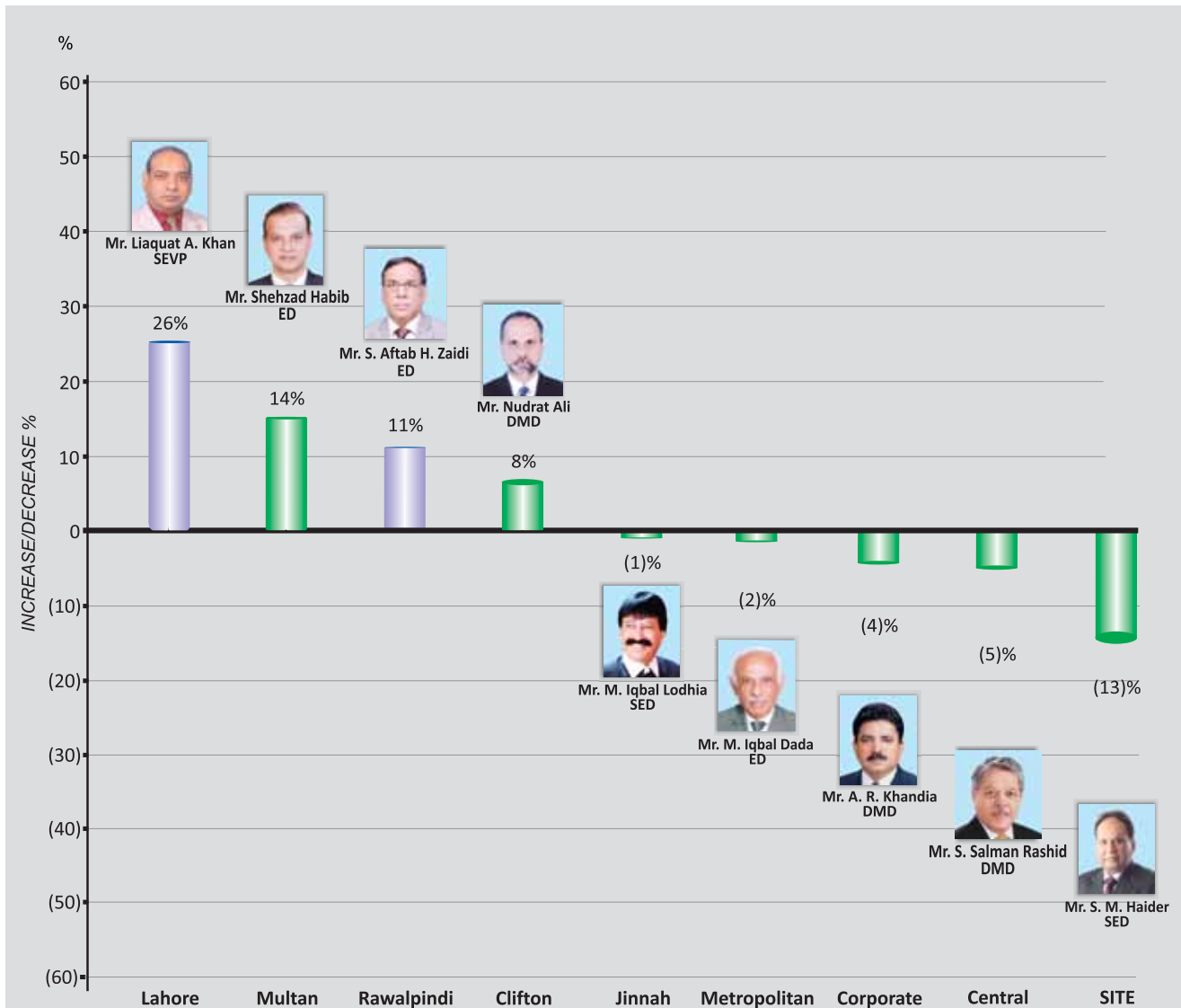
Gross Premium Basis

- | | | | | |
|---|---|--|---|--|
| <p>1</p>  <p>Jahangir A. Shaikh
Corporate Division
(JP Unit)</p> | <p>2</p>  <p>Ali Safdar
SITE Division</p> | <p>3</p>  <p>Ali Rafique Chinoy
Corporate Division</p> | <p>4</p>  <p>Agha S. U. Khan
Clifton Division</p> | <p>5</p>  <p>Shiraz Ansari
Corporate Division</p> |
| <p>6</p>  <p>A. Wahab Polani
Jinnah Division
(AWP Unit)</p> | <p>7</p>  <p>Kothawala (Group)
Metropolitan Division</p> | <p>8</p>  <p>Adeel Ahmed
Central Division
(Unit A)</p> | <p>9</p>  <p>M. Aamir Khadeli
Metropolitan Division
(A. K. Unit)</p> | <p>10</p>  <p>S. Imran Zaidi
Central Division</p> |
| <p>11</p>  <p>Saad Reyaz
Metropolitan Division</p> | <p>12</p>  <p>Khalid Saleem
Corporate Division</p> | <p>13</p>  <p>Rizwan Siddiqui
Central Division</p> | <p>14</p>  <p>Waleed Polani
Jinnah Division
AWP Unit</p> | <p>15</p>  <p>Muhammad Arif
Central Division</p> |
| <p>16</p>  <p>M. Anis-ur-Rehman
SITE Division</p> | <p>17</p>  <p>S. Shahid Mehmood
SITE Division
(Unit B)</p> | <p>18</p>  <p>Adnan Sharif
Central Division</p> | <p>19</p>  <p>S. Ashad H. Rizvi
Corporate Division</p> | <p>20</p>  <p>Shahab Khan
Clifton Division</p> |
| <p>21</p>  <p>Muhammad Arfeen
Jinnah Division</p> | <p>22</p>  <p>S. Shahid Raza
SITE Division</p> | <p>23</p>  <p>M. Imran Naeem
Denso Hall Branch</p> | <p>24</p>  <p>Tauqir H. Abdullah
Clifton Division</p> | <p>25</p>  <p>S. M. Shamim
Corporate Division</p> |

GROWTH OF DIVISIONS

Based on Premium Performance

Upto Year 2020 as compared to Year 2019



RANK-WISE Premium Performance of Divisions

Upto Year 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

■ North
■ South

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

RANK-WISE

Premium Performance of Branches/Units

Upto Year 2020 as compared to Year 2019

Branch/Unit	Rank	
	2020	2019
Islamabad Branch	1	1
City Branch Rawalpindi	2	10
Tower Branch	3	2
Gulberg Branch	4	3
Main Branch Faisalabad	5	5
Port View Branch	6	6
Bank Square Branch	7	7
City Branch Karachi	8	8
Gulberg Arcade Unit	9	4
Ichhra Branch	10	12
Al-Hamd Branch	11	9
Crescent Branch	12	11
New Unit Lahore	13	13
Peshawar Branch	14	14
Leeds Centre Branch	15	15
City Branch Faisalabad	16	16
City Branch Lahore	17	17
Denso Hall Branch	17	18
Al-Muqet Branch	18	19
Model Branch	19	19
Sialkot Main Branch	20	20
New Garden Town Branch	21	21
Jamrud Road Branch	22	24
Mehran Branch	23	22
Sahiwal Branch	24	25
Gujranwala Branch	25	23
Sargodha Branch	26	26

Top Three Leaders of the Year

North



Malik Firdaus Alam
Islamabad Branch



Agha Ali Khan
City Branch Rawalpindi



Javid Akhtar Shaikh
Gulberg Branch

South



Salim Razak Bramchari
Tower Branch



Khalid Usman
Port View Branch



Ali Kausar
City Karachi Branch

 North
 South

TOP-10 DIVISIONS/BRANCHES

Based on Operating Surplus

Upto Year 2020

Rank	Name of Division/Branch	%
1	Rawalpindi Division	87
2	Clifton Division	83
3	Islamabad Branch	82
4	City Branch Rawalpindi	74
5	SITE Division	70
6	City Branch Karachi	67
7	Multan Division	65
8	Ichra Branch	62
9	Port View Branch	60
10	Gulberg Arcade Unit	57
10	New Garden Town Branch	57



Top - 3 Super Stars

North

South



Agha Ali Khan
City Branch Rawalpindi



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Nudrat Ali
Clifton Division



S. M. Haider
SITE Division



Ali Kauser
City Branch Karachi

RECOVERY PERFORMANCE

Upto Year 2020

Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi Branch	100
	Hyderabad Branch	100
	City Lahore Branch	100
2	Gujranwala Branch	99
	Bank Square Branch	99
3	Sahiwal Branch	98
4	Main Branch Faisalabad	97
5	Port View Branch	96
6	New Garden Town Branch	95
7	Corporate Division	94
	City Branch Karachi	94
8	Lahore Division	93
	Al-Hamd Branch	92
9	Central Division	92
	Jamrud Road Peshawar	92
10	Rawalpindi Division	91
	Sialkot Main Branch	90
11	Metropolitan Division	90
	Denso Hall Branch	90
12	Mehran Branch	89
13	Leeds Centre Branch	88
14	Sargodha Branch	87
15	Peshawar Branch	85
	Crescent Branch	85
	Gulberg Branch	85

Top - 3 Leading Players

North



Agha Ali Khan
City Br., Rawalpindi



Zarrar I. Z. Bandey
City Br., Lahore



M. Amer Arif Bhatti
Gujranwala Branch



Babar A. Shaikh
Bank Square Branch



M. Ashfaq
Sahiwal Branch

South



M. Amin Sattar
Hyderabad Branch



Khalid Usman
Port View Branch



A. R. Khandia
Corporate Division



Ali Kauser
City Branch Karachi

 North
 South

REMITTANCE PERFORMANCE

Upto Year 2020

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

Top - 3 Leading Net Remitters

North



S. Aftab H. Ziadi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division



Malik Firdaus Alam
Islamabad Branch

South



Nudrat Ali
Clifton Division



A. R. Khandia
Corporate Division



S. Salman Rashid
Central Division

■ North
■ South

Top 10 Marketing Executives




Classwise Premium

Upto Year 2020

North

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

Marine Insurance	
1. Imdadullah Awan	Islamabad Branch
2. Mahmood Ali Khan	Faisalabad Main Branch
3. Qasim Ayub	Al-Muqet Branch
4. M. Shafiq Chaudhry	Gulberg Branch
5. Asma Nasir	Lahore Division
6. Azharul Hasan Chishti	Leeds Centre Branch
7. Marium Sikandar	Lahore Division
8. Muhammad Arif Bhatti	Gujranwala Branch
9. Saleem Babar	Leeds Centre Branch
10. Haji M. Shakeel	New Unit Lahore

Top Three		
		
Faraz Javed City Rawalpindi	Somia Ali Islamabad Branch	Mahmood Ali Khan Faisalabad Branch

Top Three		
		
Imdadullah Awan Islamabad Branch	Mahmood Ali Khan Faisalabad Branch	Qasim Ayub Al-Muqet Branch

Top 10 Marketing Executives Classwise Premium

Upto Year 2020

North

Motor Insurance	
1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Hmad Branch
3. M. Haroon Akbar	Rawalpindi Division
4. Muhammad Farooq	Gulberg Branch
5. Atif Muzzaffar	Islamabad Branch
6. M. Altaf Ahmed	Ichhra Branch
7. Ahmed Saeed Khan	Al-Hamd Branch
8. Rana Khalid Manzoor	Gulberg Arcade Unit
9. Asma Nasir	Lahore Division
10. M. Rizwan-ul-Haq	Gulberg Branch

Miscellaneous Insurance	
1. Faraz Javed	City Branch Rawalpindi
2. Somia Ali	Islamabad Branch
3. Muhammad Tayyab	Gulberg Arcade Unit
4. Asma Nasir	Lahore Division
5. Fauzia Khawaja	Lahore Division
6. Shagufta Tasneem	Gulberg Arcade Unit
7. M. Shahbaz Khan	Gulberg Arcade Unit
8. Samina Imran	Faisalabad Main Branch
9. M. Umar Sharif	Gulberg Arcade Unit
7. Shan Masih	Gulberg Arcade Unit

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Hamd Branch



M. Haroon Akbar
Rawalpindi Division

Top Three



Faraz Javed
City Br. Rawalpindi



Somia Ali
Islamabad Branch



Muhammad Tayyab
Gulberg Arcade Unit

Top 10 Marketing Executives

Classwise Premium

Upto Year 2020

South

Property Insurance	
1. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
2. Agha S. U. Khan	Clifton Division
3. Ali Safdar	SITE Division
4. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
5. Kothawala (Group)	Metropolitan Division
6. Shazia Rahil	Metropolitan Division
7. Adeel Ahmed	Central Division (Unit-A)
8. Muhammad Arif	Central Division
9. Saad Reyaz	Metropolitan Division
10. M. Khalid Saleem	Corporate Division

Marine Insurance	
1. Sheraz Ansari	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
3. Shazia Rahil	Metropolitan Division
4. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
5. Muhammad Aamir	Metropolitan Div. (A.K. Unit)
6. Saad Reyaz	Metropolitan Division
7. Shahab Khan	Clifton Division
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)



Agha S. U. Khan
Clifton Division



Ali Safdar
SITE Division

Top Three



Sheraz Ansari
Corporate Division



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



Shazia Raheel
Metropolitan Division

Top 10 Marketing Executives

Classwise Premium

Upto Year 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 (Unit-A)
7. S. Suhail Haider	SITE Division (A. L. unit)
8. S. Shahid Mehmood	Central Division (Unit-B)
9. Sadia Khanum	Central Division
10. Tauqir H. Abdullah	Clifton Division

Miscellaneous Insurance	
1. Kothawala (Group)	Metropolitan Division
2. Jahangir A. Shaikh	Corporate Div. (J. P. Unit)
3. S. M. Shamim	Corporate Division
4. Ali Safdar	SITE Division
5. M. Anis-ur-Rehman	SITE Division
6. Waleed Polani	Jinnah Div. (A.W.P. Unit)
7. Ali Rafique Chinoy	Corporate Division
8. Muhammad Javed	Central Division
7. S. Shahid Mehmood	Central Division (Unit-B)
10. Khozema H. Mota	Clifton Division

Top Three



Ali Rafique Chinoy
Corporate Division



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



S. Imran Zaidi
Central Division

Top Three



Kothawala (Group)
Metropolitan Division



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



S. M. Shamim
Corporate Division

GALAXY OF STAR PERFORMERS

Top Marketers of Divisions/Branches

Gross Premium Basis in December 2020

North



M. Rizwan -ul- Haq
Gulberg Branch



Ghulam Jaffar
City Br., Faisalabad



M. Haroon Akbar
Rawalpindi Division



Shagufta Asrar Ahmed
Faisalabad Branch



Qasim Ayub
Al-Muqet Branch



Khalid Mehmood
Al-Hamd Branch



Haji M. Shakeel
New Unit Lahore



Rana Khalid Manzoor
Gulberg Arcade Unit



Saleem Babar
Leeds Centre Branch



M. Altaf Ahmed
Ichhra Branch



Muhammad Ali
New Garden Town Br.



Raza Muhammad
Lahore Division



Nasir Ali
Bank Square Branch



Imdadullah Awan
Islamabad Branch



M. Arif Bhatti
Gujranwala Branch



Inayatullah Khalil
Peshawar Branch



Fazal -ur- Rehman Butt
Sialkot Branch



Tariq Mehmood
Sahiwal Branch



Taimor Zaib
Jamrud Road Branch



Shehzad Akhtar
City Br. Rawalpindi



Zarqa Kamran
Abbottabad Branch



Sadia Iftikhar
City Branch Lahore



S. Tayyab H. Gardezi
Model Branch



A. Shakoor Paracha
Sargodha Branch

GALAXY OF STAR PERFORMERS

Top Marketers of Divisions/Branches

Gross Premium Basis in December 2020

South



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



S. Ashad H. Rizvi
Corporate Division



Kothawala (Group)
Metropolitan Division



Tauqir H. Abdullah
Clifton Division



M. Younus
SITE Division



A. Wahab Polani
Jinnah Division
(AWP Unit)



M. Asif Jawed Rao
Central Division
(Unit-B)



Malik Akhtar Rafiq
Multan Division



Adnan Sharif
Central Division



M. Imran Naem
Denso Hall Branch



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



M. Awais Memon
Hyderabad Branch



M. Azim Hanif
Jinnah Division



Adeel Ahmed
Central Division
(Unit-A)



Imran Ali
Crescent Branch



Mir. Amjad Ali Moosvi
City Branch, Karachi



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



Muhammad Essa
Mehran Branch



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch



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GENERAL CONNECTION

In-house newsletter of EFU General



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