



GENERAL

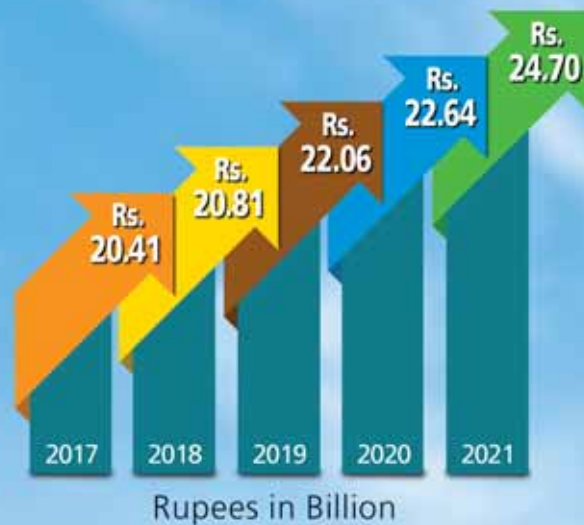
CONNECTION

Issue #142
Vol: XXII # 3



15th Consumers Choice Awards 2021

Mr. Altaf Qamruddin Gokal, Chief Financial Officer receiving the 15th Consumers Choice Award 2021 from Mr. Syed Aminul Haque, Federal Minister of Information Technology and Telecommunication.



5 Years Growth

Premium and Takaful
Contribution Written in 2021

**Rs. 2,470
CRORE**
(Rs. 24.70 Billion)

Thank you all for your support



**EFU GENERAL
INSURANCE LTD**

ISO 9001: 2015 Certified

Insurer Financial Strength

AA+ Outlook Stable VIS	AA+ Outlook Stable PACRA	B+ Outlook Stable A.M.BEST*
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THINKER

*For the latest rating, access www.ambest.com

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EFU GENERAL WINS
ENVIRONMENT EXCELLENCE AWARDS



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MANAGEMENT
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EFU SPONSORED
GOLF TOURNAMENT



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EFU GENERAL WINS 15th CONSUMERS CHOICE AWARD 2021



EFU General has been conferred with the 15th Consumers Choice Award 2021 in the category of Best General Insurance Company of Pakistan. Mr. Altaf Qamruddin Gokal, Chief Financial Officer received this award.

The Consumers Association of Pakistan (CAP) organized this magnificent event at Marriot Hotel, Karachi. Chief Guest, Syed Aminul Haque, Federal Minister, Information Technology and Telecommunication, distributed the awards at the ceremony.

The ceremony was graced by high profile personalities from the government, public & private sectors. These awards are especially gratifying as the winners are selected from a wide cross-section of Pakistani consumers through different surveys conducted by the Consumers Association of Pakistan.

The Company received this award in recognition of its outstanding performance in the field of non-life insurance industry of Pakistan. EFU offers a variety of products catering to the needs of its clients and protects their diversified interests. EFU brand has become synonymous to progressiveness and promptness in settlement of claims. EFU's greatest achievement continues to be consumers' trust for around 90 years.

EFU is rated by national and international rating agencies i.e, VIS, PACRA of Pakistan and A.M Best of USA. Both VIS and PACRA rating agencies have reaffirmed ratings of AA+ with stable outlook and A.M BEST which is world's specialized insurance rating agency, has reaffirmed rating of B+ with stable outlook. EFU also maintains ISO 9001:2015 certification, endorsing that the entity is strictly complying with the Quality Management System.



AWARDS & ACHIEVEMENTS

EFU GENERAL CONFERRED 18th ENVIRONMENT EXCELLENCE AWARD 2021

EFU General Insurance Limited has been conferred with the 18th Environmental Excellence Award 2021. Mr. Omair Atiq Mahmudi, Head of Public Relations & SCC received this award on the basis of outstanding performance in the field of environmental protection & related disciplines during last year. It is a matter of great pride that EFU General has been winning this award for the last many consecutive years.

Syed Nasir Hussain Shah, Provincial Minister of Sindh for Local Government, Forests and Religious Affairs, was the chief guest at the event. The National Forum for Environment and Health (NFEH) organized the event at Beach Luxury Hotel, Karachi. The ceremony was graced by high profile personalities from the corporate, government, public & private sectors.



EFU GENERAL RECEIVED 11th FIRE SAFETY AWARD

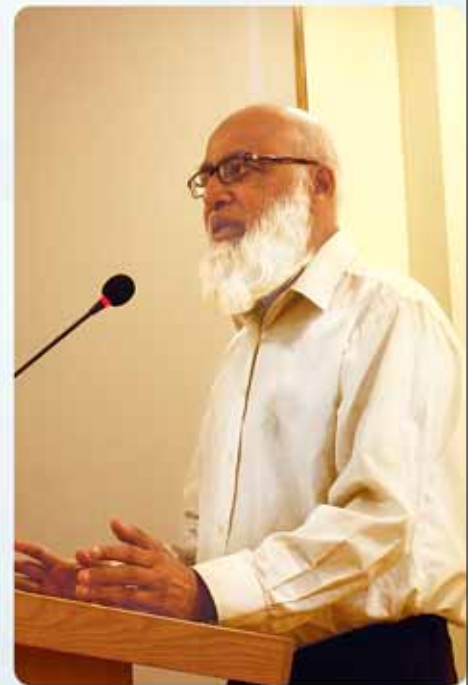


The Fire Protection Association of Pakistan and National Forum for Environment and Health (NFEH) jointly organized, the 11th Fire Safety and Security Convention 2020. Mr. Omair Atiq Mahmudi, Head of Public Relations & SCC received 11th Fire safety awards from Secretary Transport, Mr Shariq Ahmed, at Marriott Hotel, Karachi. EFU General ensures to apply HSE goals with an aim of continuous progress for a better workplace for employees and all the stakeholders engaged in business operations. The Company has always given priority to occupational health, safety and environment protection. Our policies and practices ensure safer modes of business and operations for the betterment of our internal and external stakeholders. The company has been receiving this award for consecutive seven years.

Management Review Meeting



Management Review Meeting on Quality Management System (QMS) was held at EFU House, Karachi to comply with ISO 9001: 2015 standard requirements, which was chaired by Mr. Hasanali Abdullah - Managing Director & Chief Executive. The meeting was held to ensure its continuing suitability, adequacy, effectiveness and alignment with the strategic direction of the organization. The meeting was aimed to review inputs from participants and identify opportunities for improvement, any need for changes to the quality management system and resource needs.





11th EXECUTIVE GREEN SUPPLY CHAIN AWARDS



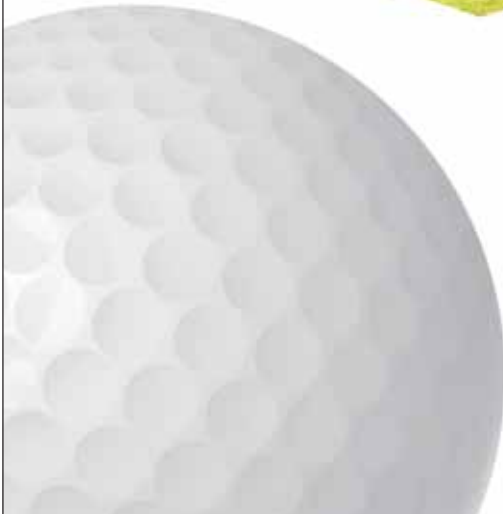
EFU General Insurance has been conferred 11th Executive Green Supply Chain Award. The award was received by Mr. M. Sohail Nazir, Marine Underwriting Head (HO), EFU General Insurance Ltd. The Professional Network (TPN) and Ethical Business Update (EBU) in collaboration with various related organizations organized 11th International Conference on Green Supply Chain and Logistics conference held on October 14, 2021 at Marriott Hotel, Karachi. The Green Supply Chain Award recognizes companies making sustainability as core part of their supply chain strategy and working to achieve measurable sustainability goals within their own operations and/or supply chains.

EAGLES' 2021 INVITATIONAL GOLF TOURNAMENT

QAMAR BHAI KI YAAD MEIN

EFU General was one of the main sponsors of the two-day Invitational Golf Tournament at Karachi Golf Club. Mr. Salman Rashid, Deputy Managing Director, EFU General - Central Division, also graced the occasion.

Eagles is a group of golfers that organizes the event in loving memory of their beloved fellow player, Syed Qamar ul Hasan, MD, Greenpak Shipping Pakistan Pvt. Ltd.





COURSES

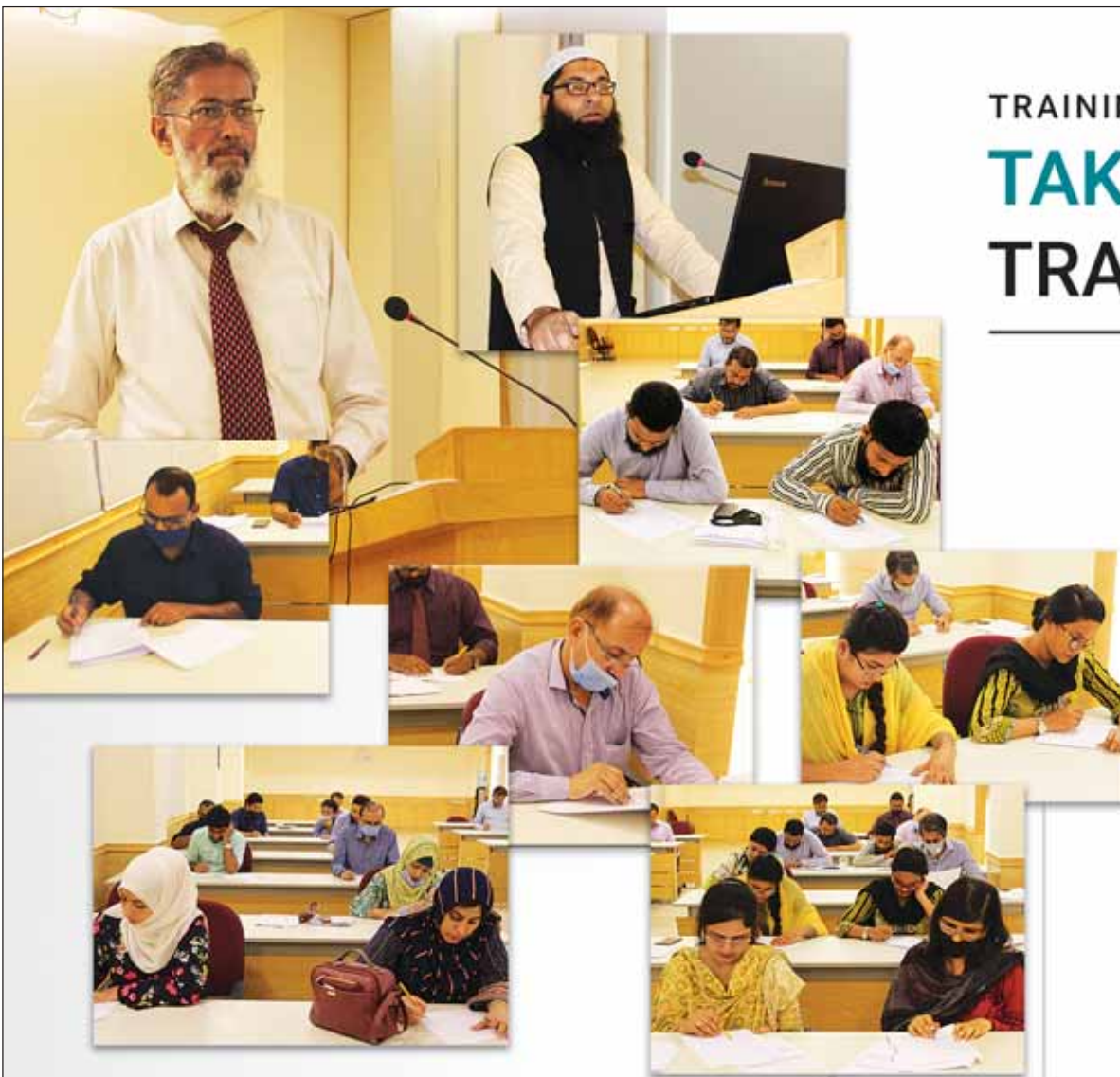
TECHNICAL COURSE

EFU General organized an In-house Technical Course for officers of South, for thorough understanding of non-life insurance products & practical understanding of underwriting and claims management. The course was held in July 2021.

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.

TRAININGS

TAKAFUL TRAINING



Takaful Training program was held for the second group of the Takaful Users/Operators/ Technical Staff & Agents at EFU House. This was conducted by Mr. M. Vaqaruddin, Head of Window Takaful and Mufti Ibrahim Essa, Shariah Advisor of Window Takaful Operations.

The participants were explained the difference between Conventional and Takaful Operations with particular reference to the Participants' Membership Documents (PMD) and Takaful Terminologies used in Takaful.

The participants showed lot of interest and came up with questions to clear their concepts regarding the operations of Takaful. In the training they were imparted relevant knowledge regarding Takaful. To further strengthen their understanding, the participants were made to take assessment test where answers were discussed to explain the concepts.

TRAININGS



AWARENESS TRAINING

In the process of implementation of the information Security Management System (ISMS) and for compliance of SECP guidelines, IT department along with the Secure Beans conducted an awareness session for software developers. The main purpose is to comply with Secure Software Development (SSD) capacity building and practice in the light of ISO-27001 standard.

Ms. Sumera Umbreen of IT Department along with Mr. Hamza Mir of Secure Beans conducted the sessions under the guidance of Mr. Ghulam Haider of IT Department. All software developers teams attended the sessions. Mr. Abdul Hameed Qureshi, Head of IT, chaired the sessions.

AGENT FOUNDATION COURSE

To comply with the SECP regulatory requirement, agents have to attend the 'Agent Foundation Course (AFC)' or Refresher Course within the specified period of time.

Every year, Mr. D. H. Sidhwa (FCII-UK), facilitates the Agents and conducts Agent Foundation and Refresher Courses to equip agents with sound technical knowledge to represent the EFUG in the market in the best manner and knowledge.

In 2021, 10 Agents and Corporate Agents (nominated Insurance Executive) Foundation Courses were conducted.

QUIZ 39 - MARINE INSURANCE

REFRESH YOUR UNDERWRITING SKILLS

IDENTIFY THE CORRECT STATEMENTS

1. Risk of armed robbery is covered under Road/Rail Cargo Clauses B.
2. Institute Classification Clause is applicable to sea shipments only.
3. The rate for an Aircraft Hull Policy mainly depends on the type of aircraft and the experiences of operators and pilots.
4. Aircraft Spares All Risk insurance policy provides coverage for engines, spare parts and equipment meant to be fitted to an aircraft.
5. Loss, damage or expense caused by inherent vice or nature of the subject matter insured is covered under ICC A.
6. A warranty in an insurance contract can be defined as a promise to do something or an agreement not to do something.
7. A warehouse authorized by customs authorities for more secure storage of goods on which payments of duties is deferred until the goods are removed can be referred to as bonded warehouse.
8. Consignee is a party who ships goods to the shipper or a seller.
9. Normal wear & tear of the hull and machinery falls under the exclusions of Marine Hull Insurance.
10. Sue and labor clause entitles the insured to claim expenses incurred to prevent or minimize insured losses.

TERMS & CONDITIONS:

- All Officials (Except Marine Department, H.O.) can participate in this contest.
- Prizes will be awarded to three entries with maximum correct answers. 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 15th April 2022.
- This form may be photostated.
- All entries should be sent to Editor of General Connection.

Name: _____

Designation: _____

Office: _____

Signature: _____

RESULTS QUIZ 38

PROPERTY INSURANCE

Correct entries for the 38th Quiz Contest were five. The name of successful participants whose answers were 100% correct are:



01 Mr. Faraz Abidi
Manager
Corporate Division



02 Mr. Owais Nisar Khan
Manager
City Karachi



03 Ms. Ramsha Tirmizi
Manager
Miscellaneous, Head Office



04 Syed Rashid Mehmood
Assistant Manager
Corporate Division



05 Ms. Tooba Asad
Assistant Manager
Jinnah Division

LUCKY WINNERS



QUIZ SOLUTIONS

1. An insurer provides a quotation to the client stating that it is valid for 10 days. If the client wants to accept the quotation after 20 days, what is the position of both the parties?

b) The quotation is invalid but the insurer may honor the quotation if material facts have not changed.

2. A client wishes to get his Textile Mill insured which is of class I construction. Adequate firefighting equipment (Fire Extinguishers, Hydrant & Tube Well) is installed at the premises. What possible discount will he get by the insured?

d) All of the above

3. Stock Declaration is not allowed for?

d) All of the above

4. A client wishes to get his factory insured which is not in operation (silent). What items will the insurer provide coverage to?

a) Building and Machinery

5. Due to heavy rain an electric pole fell down near a godown containing stock of cotton. The stock caught fire due to short circuit & caused damage. What is the proximate cause of this loss?

c) Atmospheric Disturbance (heavy rain)

6. For BPV, apart from the proposal form what other documentary proofs are required for a prudent risk management practice?

c) All of the above

7. A restaurant owner wish to take Fire & Allied perils insurance policy for his restaurant. Will the policy cover restaurant's neon sign?

c) A separate policy for neon sign to be taken by the owner

8. An insured's factory premises got damaged by fire, as a result of this there was a loss in revenue. This loss will be compensated in:

b) FLOP (Fire Loss Of Profit)

9. For covering genset under MB policy which endorsements are applied?

i) 003 Maintenance Visit cover

ii) 332 Depreciation Adjustment for Repairs to Combustion Engines (eg Diesel, Gas Engines)

iii) 344-A Overhaul of Power Generating Sets

iv) 701 stand by generators

v) 702 Operation/maintenance of insured machinery

vi) 110 Safety measures with respect to precipitation, flood & inundation

c) ii, iii, iv, v

10. The insured wants to get his fire policy canceled after six months of inception. The insurer would:

b) Cancel the policy and provide a pro-rata refund of the premium.

ACHIEVEMENT

Mr. Zulfiqar Ali Khan, Senior Executive Vice President, North, Lahore has completed another insurance qualification i.e., Associate in General Insurance (AINS) from the Institutes, USA. In his CPCU (highest General Insurance qualification in USA), he did specialization in Commercial Lines, whereas now in AINS he has specialized in Personal Lines Insurance.



Furthermore, currently he has been aiming the one who obtained the highest insurance qualifications in the whole of Pakistan i.e., two Chartered both from UK (FCII) and USA (CPCU), ARM, ARe. AINS, ERIS, Certificate in Takaful, CITIP, M.Sc. and M.B.Econ. He is currently a goodwill ambassador of CII, and remained International Ambassador of CPCU Society (2020-2021). He is also a volunteer for CII, as Exam Paper Scrutinizer.

EFU Family members would find the above of their interest & pride that Mr. Qamber Hamid, Senior Deputy Managing Director, Northern Zone, Lahore had brought himself as Deputy Manager into EFU General in the year 2005, when he did his MSc. with Gold Medal from GC University, Lahore & today Mr. Zulfiqar Ali Khan is not only successfully representing our Company but also representing our Country in the professional educated circle of Insurance & Risk Management throughout the rest of the world.

MOTIVATIONAL QUOTES

“
Strive not to be a success, but rather to be of value
”

ALBERT EINSTEIN

“
The only way to do great work is to love what you do
”

STEVE JOBS

“
Opportunity is missed by most people because it is dressed in overalls and looks like work
”

THOMAS EDISON

“
The only way to get started is to quit talking & begin doing
”

WALT DISNEY

“
A journey of a thousand miles begins with a single step
”

LAO TZU

25 Years Service Awards & Certificates

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



Mr. Kamran Arshad Inam, Joint Managing Director, presenting 25 Years Service Award & Certificate to: S.M. Adnan Ashraf Jelani, Senior Vice President, Property, H.O.



Mr. Altaf Qamaruddin Gokal, Chief Financial Officer & Deputy Managing Director, Finance, H.O. presenting 25 Years Service Award and Certificate to: Muhammad Rafiq Khowaja, Senior Vice President & Muhammad Waseem, Junior Assistant.



Mr. Imran Ahmed, Senior Executive Director, Motor Department, H.O. presenting 25 years Service Award and Certificate to: Mr. S. Asim Ijaz, Executive Vice President, Motor, H.O.



Mr. Rahman Khandia, Deputy Managing Director, Corporate Division distributed 25 Years Service Award and Certificate to: Mr. Qamar Aziz, Assistant Vice President (Dev), Corporate Division & Mr. Gul Sher Khan, Daftari, Corporate Division.



Mr. S.M. Hyder, Senior Executive Director SITE Division, distributed 25 Years Service Award and Certificate to: Mr. Ali Kousar, Deputy Executive Director, City Branch Karachi and Mr. S. Atif Ali, Assistant Vice President, City Branch Karachi.



Mr. M. Iqbal Lodhia, Senior Executive Director, Jinnah Division distributed 25 Years Service Award & Certificate to:

- Mr. Muhammad Mujtaba, Senior Exec Vice President
- Mr. Musarrat Zaman Shah, Manager (Dev)
- Mr. Muhammad Saeed, Vice President
- Mr. Muhammad Irfan, Assistant Vice President
- Mr. Muhammad Naseem, Assistant



Mr. Muhammad Iqbal Dada, Executive Director, Metropolitan Division, Distributed 25 Years Service Award and Certificate to: Mr. Jahangir, Manager, A.K. Unit, Metropolitan Division.



Mr. Badar Ameen, Assistant Executive Director, Marine Claim H. O. distributed 25 Years Service Award and Certificate to: Mr. Mohsin Ali Baig, Senior Vice President, Marine, H.O.



Mr. Salman Rashid, Deputy Managing Director, Central Division, distributed 25 Years Service Award and Certificate to: Mr. Abdul Sattar Baloch, Executive Director, Central Division.



Mr. Badar Ameen, Assistant Executive Director, Marine Claims distributed 25 Years Service Award and Certificate to: Mr. Muhammad Nadeem, Assistant Superintendent, Marine, H.O.



Mr. Hameed Qureshi, Deputy Executive Director, distributed 25 Years Service Award and Certificate to: Mr. Abdul Qadir Memon, Senior Exec Vice President, I.T. Department, H. O.



Mazhar H. Qureshi, Assistant Executive Director Mehran Branch distributed 25 Years Service Award and Certificate to: Muhammad Raees, Daftri and Nishat Pasha, Assistant, Mehran Branch



Mr. Hameed Qureshi, Deputy Executive Director, distributed 25 Years Service Award and Certificate to: Mr. Umer Muhammad, Assistant, I.T. Department, H.O.

CONDOLENCES

Inna Lillahi Wa Inna Ilaihi Raji'un

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



Abdur Rehman Haji Habib
At Karachi on 26 October 2021

The Board of Directors, Management and Employees of EFU General Insurance Limited express their deep sorrow on the passing away of Abdur Rehman Haji Habib. He was director of the company from September 1981. We offer our heartfelt condolences to his family. May Allah grant his soul eternal peace and give strength and courage to the bereaved family to bear this irreplaceable loss.



Mr. Khawaja Samiullah
Senior Vice President
Property, Head Office



Mr. Muhammad Amin Memon
Senior Vice President
Sukkur (Sub-Office)



Mr. Muhammad Zahid Shafi
Assistant Manager
Al-Hamd Branch, Lahore



Mr. Syed Baqar Hassan
Insurance Consultant(Dev.)
Corporate Division



Mr. Zia-ur-Rehman
Senior Executive
Vice President
Jinnah Division



OUR *Birthday* GREETINGS

Wishing the EFU family success,
joy & happiness!

Name	Designation	Branch/Department	DOB
1. Muhammad Hanif	Senior Vice President	Central Division (Unit-B)	27-Mar
2. Muhammad Sajid	Assistant Manager	Hyderabad Branch	27-Mar
3. Syed Arsalan Ashraf	Assistant Manager	Metropolitan Division	27-Mar
4. Asif Hasan Khan	Executive Officer	Corporate Division (J.P. Unit)	27-Mar
5. Maqsood Ahmed	Assistant Superintendent	Egerton Road Branch	27-Mar
6. Muhammad Amjad Riaz	Development Officer	Al-Hamd Branch	27-Mar
7. S. Salman Haider	Executive Officer	Clifton Division	28-Mar
8. Zahidullah Farooqui	Executive Officer	Corporate Division	28-Mar
9. Aman Nazar Muhammad	Assistant Vice President (Dev)	Central Division (Unit-A)	29-Mar
10. S. Imran Mansoor	Deputy Manager	Leads Centre Branch	29-Mar
11. Muhammad Ismail	Assistant	Personal & Administration, H.O.	29-Mar
12. Saifuddin N. Zoomkawala	Chairman	M.D's Secretanat, H.O	31-Mar
13. Suhail Akhtar	Manager	Model Branch	31-Mar
14. Fazil Hussain	Junior Officer	Finance Department, H.O	31-Mar
15. Imtiaz Ali	Assistant Superintendent	Gulberg Arcade Unit	31-Mar



OUR VISION

To continue our journey to be better than the best.

OUR 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 VALUE

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 complex, abstract design. In the upper left, there is a white line graph with several data points, some of which are highlighted in blue. To the right, there are blurred, glowing orange and red shapes that resemble data points or light trails. The lower half of the image is dominated by large, overlapping geometric shapes in shades of blue, teal, and dark grey, creating a sense of depth and movement. The overall aesthetic is modern and technological.

PERFORMANCE SCORECARD

Highlights 2021

Top 10 Divisions/Branches of North in 2021

Premium Performance

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

Top Three Leading Divisions/Branches



S. 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	Lahore Division	Lahore Division	Lahore Division
Islamabad Branch	Rawalpindi Division	Bank Square Branch	Gulberg Arcade Unit
City Branch Rawalpindi	Gulberg Branch	Gulberg Branch	Faisalabad Main Branch
Lahore Division	Faisalabad Main Branch	Rawalpindi Division	Rawalpindi Division
Gulberg Branch	City Branch Lahore	Islamabad Branch	Islamabad Branch
Faisalabad Main Branch	Ichhra Branch	Al-Hamd Branch	City Branch Rawalpindi
Bank Square Lahore	New Unit Lahore	City Branch Faisalabad	Al-Hamd Branch
Ichhra Branch	Leeds Centre Branch	Ichhra Branch	Ichhra Branch
Al-Hamd Branch	Al-Muqeet Branch	Faisalabad Main Branch	Bank Square Branch
City Branch Faisalabad	Al-Hamd Branch	Gulberg Arcade Unit	Gulberg Branch

Highlights 2021

Top 25 Marketing Executives of North in 2021 Gross Premium Basis

1



Soma Ali
Islamabad Branch

2



Faraz Javed
City Branch Rawalpindi

3



Mehmood Ali Khan
Faisalabad Branch

4



M. Haroon Akbar
Rawalpindi Division

5



Mian Ali Raza Shaukat
Gulberg Branch

6



Imdadullah Awan
Islamabad Branch

7



Mubashar Saleem
Al-Hamd Branch

8



Babar A. Shaikh
Bank Square Branch

9



Asma Nasir
Lahore Division

10



Qasim Ayub
Al-Muqet Branch

11



Muhammad Farooq
Gulberg Branch

12



Muhammad Altaf Ahmed
Ichhra Branch

13



Ejaz Ahmed
Islamabad Branch

14



Haji Muhammad Shakeel
New Unit Lahore

15



Ross Masmood
Al-Hamd Branch

16



Ghulam Jaffar
City Branch Faisalabad

17



Rana Khalid Manzoor
Gulberg Arcade Unit

18



Abdul Raheem
City Branch Faisalabad

19



M. Rizwan-ul-Haq
Gulberg Branch

20



Marium Sakindar
Lahore Division

21



Azharul Hassan Chishty
Leeds Centre Branch

22



Zafar Ali Khokhar
Rawalpindi Division

23



Ahmed Saeed Khan
Al-Hamd Branch

24



Muhammad Arif Bhatti
Gujranwala Branch

25



Muhammad Ali Zarrar
City Branch Lahore

Highlights 2021

Top 10 Divisions/Branches of South in 2021

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	Central Division	Corporate Division	Corporate Division
Jinnah Division	Jinnah Division	Clifton Division	SITE Division
SITE 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	Denso Hall Branch	Port View Branch
Denso Hall Branch	Denso Hall Branch	Port View Branch	Denso Hall Branch

Highlights 2021

Top 25 Marketing Executives of South in 2021 Gross Premium Basis

1



Jahangir A. Shaikh
Corporate Division
(JP Unit)

2



Ali Safdar
SITE Division

3



Faiza Ali Chinoy
Corporate Division

4



Abdul Wahab Polani
Jinnah Division
(AWP Unit)

5



Sheraz Ansari
Corporate Division

6



Shazia Rahil
Metropolitan Division

7



Kothawala (Group)
Metropolitan Division

8



M. Aamir Khadeli
Metropolitan Division
(AK Unit)

9



S. Imran Zaidi
Central Division

10



S. Shahid Raza
SITE Division

11



Saad Reyaz
Metropolitan Division

12



Rizwan Siddiqui
Central Division

13



Adeel Ahmed
Central Division
(Unit A)

14



Muhammad Arfeen
Jinnah Division

15



Muhammad Khalid Salim
Corporate Division

16



M. Anis-Ur-Rehman
SITE Division

17



Adnan Sharif
Central Division

18



S. Shahid Mehmood
Central Division
(Unit B)

19



Muhammad Arif
Central Division

20



Muhammad Imran Naeem
Denso Hall Branch

21



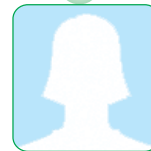
Shahab Khan
Clifton Division

22



Ashar Shamim
Central Division

23



Sadia Khanum
Central Division

24



Azmat Maqbool
Central Division
(Unit B)

25



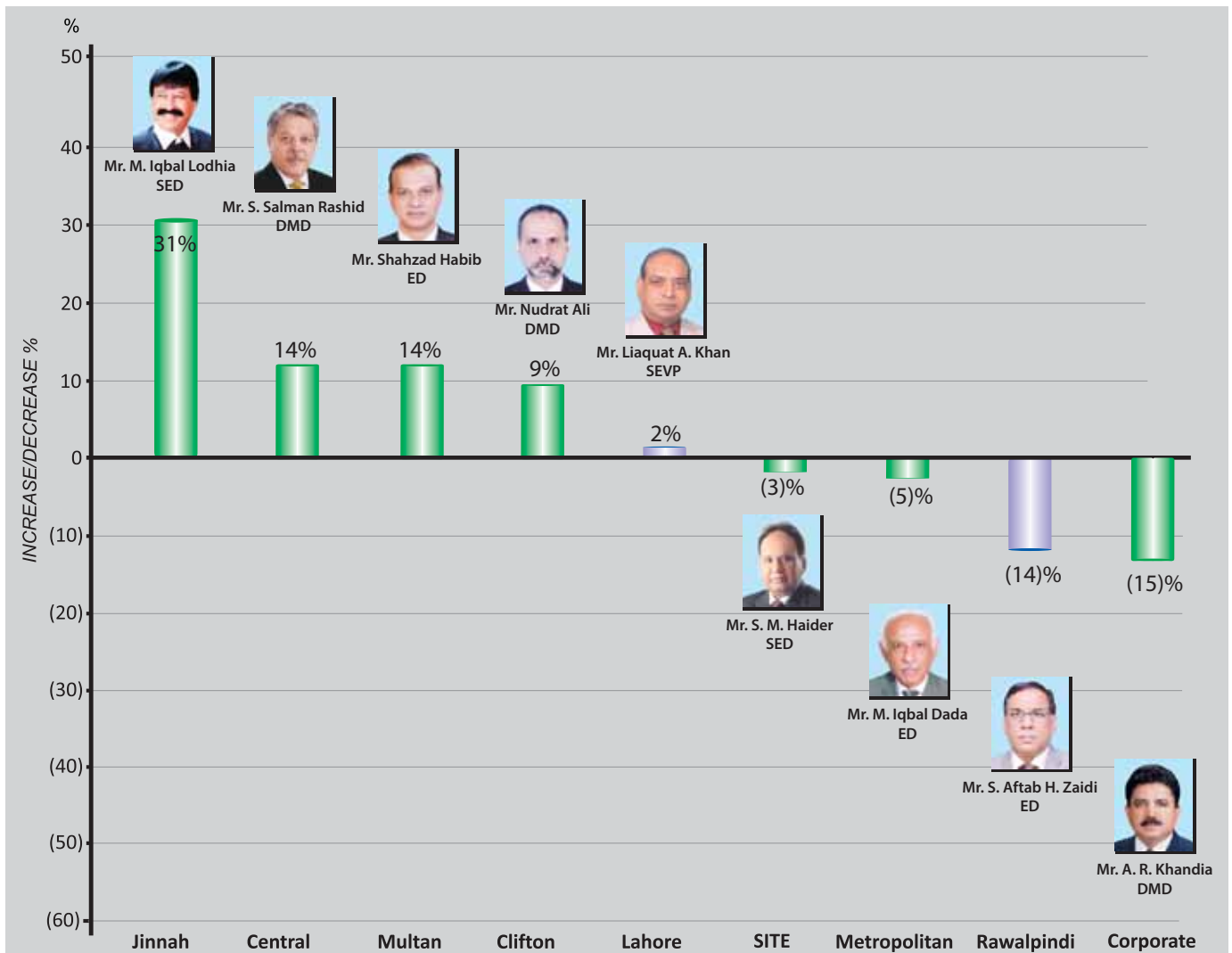
Tauqir Hussain Abdullah
Clifton Division

GROWTH OF DIVISIONS

Based on Premium Performance

Year 2021 as compared to Year 2020

Conventional only



RANK-WISE Premium Performance of Divisions

Year 2021

Conventional only

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

Year 2021 as compared to Year 2020

Conventional only

Branch/Unit	Rank	
	2021	2020
Islamabad Branch	1	1
Tower Branch	2	3
City Branch Rawalpindi	3	2
Gulberg Branch	4	4
Faisalabad Main Branch	5	5
Port View Branch	6	6
Bank Square Branch	7	7
City Branch Karachi	8	8
Ichhra Branch	9	10
Crescent Branch	10	12
Al Hamd Branch	11	11
City Branch Faisalabad	12	16
Gulberg Arcade Unit	13	9
Leeds Centre Branch	14	15
New Unit Lahore	15	13
Peshawar Branch	16	14
Denso Hall Branch	17	17
Al Muqteet Branch	18	18
City Branch Lahore	19	17
Model Branch	20	19
Mehran Branch	21	22
Sialkot Main Branch	22	20
New Garden Town Branch	23	21
Sahiwal Branch	24	23
Jamrud Road Branch	25	21
Gujranwala Branch	26	24
Sargodha Branch	27	25

Top Three Leaders of the Year

North



Malik Firdaus Alam
Islamabad Branch



Agha Ali Khan
City Branch Rawalpindi



Javid Akhtar Shaikh
Gulberg Branch

South



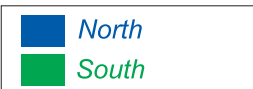
Salim Razak Bramchari
Tower Branch



Khalid Usman
Port View Branch



Ali Kausar
City Branch Karachi



TOP-10 DIVISIONS/BRANCHES

Based on Operating Surplus

Year 2021

Rank	Name of Division/Branch
1	City Branch Rawalpindi
2	Islamabad Branch
3	Clifton Division
4	Rawalpindi Division
5	Lahore Division
6	City Branch Karachi
7	Jinnah Division
8	Corporate Division
9	Ichhra
10	Metropolitan Division



Top - 3 Super Stars

North

South



S. Aftab H. Ziadi
Rawalpindi Division



Malik Firdaus Alam
Islamabad Branch



Agha Ali Khan
City Branch Rawalpindi



Nudrat Ali
Clifton Division



Ali Kauser
City Branch Karachi



M. Iqbal Lodhia
Jinnah Division

RECOVERY PERFORMANCE

Year 2021

Top - 15 Players

#	Division/Branch	%
1	City Branch Rawalpindi	100
	City Branch Lahore	100
2	Hyderabad Branch	99
3	Gujranwala Branch	98
4	Faisalabad Main Branch	97
	Mehran Branch	97
	Sahiwal Branch	97
5	Port View Branch	95
	Bank Square Lahore	95
6	Jamrud Road Pesahwar	93
7	New Garden Town	92
8	Lahore Division	91
	Al-Hamd Branch	91
	Central Division	91
9	Sargodha Branch	89
	Rawalpindi Division	89
10	City Branch Karachi	88
	Metropolitan Division	88
	Sialkot Main Branch	88
11	Corporate Division	87
	Peshawar Branch	87
	Model Town Branch	87
12	Denso Hall Branch	86
13	Leeds Centre Branch	85
	Gulberg Branch	85
14	SITE Division	84
	Ichhra	84
15	Al-Muqet Branch	82

Top - 3 Leading Players

North



Agha Ali Khan
City Br. Rawalpindi



Zarrar I. Z. Bandey
City Branch Lahore



M. Amer Arif Bhatti
Gujranwala Branch



Usman Ali Khan
Main Br. Faisalabad



M. Ashfaq
Sahiwal Branch

South



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



Khalid Usman
Port View Branch

REMITTANCE PERFORMANCE

Year 2021

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	3
Rawalpindi Division	3	5
Central Division	4	2
SITE Division	5	6
Islamabad Branch	6	10
City Branch Rawalpindi	7	12
Jinnah Division	8	4
Metropolitan Division	9	8
Port View Branch	10	15
Faisalabad Main Branch	11	14
Gulberg Branch	12	13
City Branch Karachi	13	17
Tower Branch	14	11
Ichhra Branch	15	18

Top - 3 Leading Net Remitters

North



S. Aftab H. Zaidi
Rawalpindi Division



Malik Firdaus Alam
Islamabad Branch



Agha Ali Khan
City Branch Rawalpindi

South



Nudrat Ali
Clifton Division



A. R. Khandia
Corporate Division



S. Salman Rashid
Central Division



Top-10 Marketing Executives Classwise Premium

Year 2021

North

Property Insurance

1	Somia Ali	Islamabad Branch
2	Faraz Javed	City Branch Rawalpindi
3	Mehmood Ali Khan	Main Branch Faisalabad
4	Amjad Khan	Bank Square Branch
5	Mubashar Saleem	Al-Hamd Branch
6	Marium Sikandar	Lahore Division
7	Ejaz Ahmed	Islamabad Branch
8	Ghulam Jaffar	City Branch Faisalabad
9	Abdul Rahim	City Branch Faisalabad
10	Haji Muhammad Shakeel	New Unit Lahore

Marine Insurance

1	Mehmood Ali Khan	Main Branch Faisalabad
2	Qasim Ayub	Al-Muqet Branch
3	Muhammad Shafiq Chaudhry	Gulberg Branch
4	Mehak Sher Ali	Lahore Division
5	Muhammad Ali Zarrar	City Branch Lahore
6	Muhammad Arif Bhatti	Gujranwala Branch
7	Azharul Hassan Chishty	Leeds Centre Branch
8	Muhammad Altaf Ahmed	Ichhra Branch
9	Mahmood Butt	New Unit Lahore
10	Haji Muhammad Shakeel	New Unit Lahore

Top Three



Somia Ali

Islamabad Branch



Faraz Javed

City Branch Rawalpindi



Mehmood Ali Khan

Faisalabad Main Branch

Top Three



Mehmood Ali Khan

Faisalabad Main Branch



Qasim Ayub

Al-Muqet Branch



M. Shafiq Chaudhry

Gulberg Branch

Top-10 Marketing Executives Classwise Premium

Year 2021

North

Motor Insurance

1	Mian Ali Raza Shaukat	Gulberg Branch
2	Imdadullah Awan	Islamabad Branch
3	Muhammad Imran	Al-Hamd Branch
4	M. Haroon Akbar	Rawalpindi Division
5	Muhammad Altaf Ahmed	Ichhra Branch
6	Atif Muzaffar	Islamabad Branch
7	Ahmed Saeed Khan	Al-Hamd Branch
8	Muhammad Farooq	Gulberg Branch
9	Rana Khaile Manzoor	Gulberg Arcade Unit
10	Ejaz Ahmed	Islamabad Branch

Miscellaneous Insurance

1	Asma Nasir	Lahore Division
2	Somia Ali	Islamabad Branch
3	Faraz Javed	City Branch Rawalpindi
4	Fauzia Khawaja	Lahore Division
5	Muhammad Tayyab	Gulberg Arcade Unit
6	M. Umar Sharif	Gulberg Arcade Unit
7	Samina Imran	Main Branch Faisalabad
8	M. Sharif	Gulberg Arcade Unit
9	Zahid Amin Bhatti	Gulberg Arcade Unit
10	Shagufta Asrar Ahmed	Main Branch Faisalabad

Top Three



Mian Ali Raza Shaukat
Gulberg Branch



Imdadullah Awan
Islamabad Branch



Muhammad Imran
Al-Hamd Branch

Top Three



Asma Nasir
Lahore Division



Somia Ali
Islamabad Branch



Faraz Javed
City Branch Rawalpindi

Top-10 Marketing Executives Classwise Premium

Year 2021

South

Property Insurance	
1	Jahangir A. Shaikh Corporate Division (J.P. Unit)
2	Ali Safdar SITE Division
3	Abdul Wahab Polani Jinnah Division (AWP Unit)
4	Kothawala (Group) Metropolitan Division
5	S. Shahid Raza SITE Division
6	Waleed Polani AWP Unit
7	Shazia Rahil Metropolitan Division
8	Saad Reyaz Metropolitan Division
9	M. Anis-Ur-Rehman SITE Division
10	Muhammad Aamir Metropolitan Division (AK Unit)

Marine Insurance	
1	Jahangir A. Shaikh Corporate Division (J.P. Unit)
2	Sheraz Ansari Corporate Division
3	Abdul Wahab Polani Jinnah Division (AWP Unit)
4	Shazia Rahil Metropolitan Division
5	Muhammad Aamir Metropolitan Division (AK Unit)
6	Kothawala (Group) Metropolitan Division
7	Shahab Khan Clifton Division
8	Saad Reyaz Metropolitan Division
9	Azmat Maqbool Central Division (Unit-B)
10	Ashar Shamim Central Division

Top Three		
		
Jahangir A. Shaikh Corporate Division (JP Unit)	Ali Safdar SITE Division	A. Wahab Polani Jinnah Division (AWP Unit)

Top Three		
		
Jahangir A. Shaikh Corporate Division (JP Unit)	Sheraz Ansari Corporate Division	A. Wahab Polani Jinnah Division (AWP Unit)

Top-10 Marketing Executives Classwise Premium

Year 2021

South

Motor Insurance

1	Faiza Ali Chinoy	Corporate Division
2	Jahangir Anwer Shaikh	Corporate Division (JP Unit)
3	Ali Safdar	SITE Division
4	S. Imran Zaidi	Central Division
5	Adnan Sharif	Central Division
6	Adeel Ahmed	Clifton Division (Unit-A)
7	Sadia Khanum	Central Division
8	S. Mojiz Hasan	SITE Division (AL Unit)
9	Shazia Rahil	Metropolitan Division
10	Hassan Abbas	SITE Division (AL Unit)

Miscellaneous Insurance

1	S.M. Shamim	Corporate Division
2	Jahangir Anwer Shaikh	Corporate Division (JP Unit)
3	Mir Amjad Ali Moosvi	City Branch Karachi
4	Ali Safdar	SITE Division
5	S. Imran Zaidi	Central Division
6	Waleed Polani	Jinnah Division (AWP Unit)
7	M. Anis-Ur-Rehman	SITE Division
8	Muhammad Azim Hanif	Jinnah Division
9	Babar Zeeshan	Mehran Branch
10	Muhammad Arfeen	Jinnah Division

Top Three



Faiza Ali Chinoy
Corporate Division



Jahangir A. Shaikh
Corporate Division
(JP Unit)



Ali Safdar
SITE Division

Top Three



S.M. Shamim
Corporate Division



Jahangir Anwer
Corporate Division
(JP Unit)



Mir Amjad Ali Moosvi
City Branch Karachi

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