



'Challenges & Opportunities for the Insurance Industry in Emerging Markets'

Pakistan Insurance Institute (PII) recently organized an International Insurance Conference on 'Challenges and Opportunities for the Insurance Industry in Emerging Markets'. This conference was sponsored by EFU General Insurance Limited.

**General
Connection**

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Advisory Committee:

Mahmood Lotia, A.C.I.I.
Qamber Hamid , L.L.B., L.L.M.
Jaffer Dossa
Darius H. Sidhwa, F.C.I.I.

Feature Writers & Analysts:

Fatima Bano, M.B.A., A.C.I.I.
Mohammad Nasir, M.B.A.
Muhammad Vaqaruddin

Consulting Editors:

Liaquat Ali Khan, F.C.I.I., A.M.P.I.M.
Shabbir H. Kazmi, M.B.A.

Editor:

Muhammad Tariq

Chief Editor:

Muhammad Ilyas Khan, A.C.I.I.

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International Insurance Conference on: **'Challenges & Opportunities for the Insurance Industry in Emerging Markets'**

Pakistan Insurance Institute (PII) recently organized an International Insurance Conference on 'Challenges and Opportunities for the Insurance Industry in Emerging Markets'. The speakers, panelists, and moderators focused on the use and importance of digital technology as alternate distribution channels to engage with customers and the need for introducing new products in the market. This conference was sponsored by EFU General Insurance Limited. The Chief Guest, Mr. Fida Hussain Samoo, Commissioner Insurance, Securities & Exchange Commission of Pakistan (SECP) graced this event. Almost all the prominent speakers of insurance industry were present at this occasion.



In his welcome address, Mr. Hasanali Abdullah, Chairman, PII highlighted the need for creating awareness among the stakeholders and sharing of knowledge being the prime objective for organizing this event, which was held for the third year.

Chief Guest, Mr. Fida Hussain Sammo highly appreciated the role of PII and thanked Mr. Tahir Ahmed Chairman Conference Committee for organizing the event. "Synergistic results become guaranteed when lessons are learnt from the experience of each other and knowledge is shared by all the stakeholders," said Mr. Samoo.



Chairman, Pakistan Business Council and Guest of Honour, Mr. Bashir Ali Mohammad emphasized the huge potential of insurance market in Pakistan, where 70% of the population comprised of young individuals. He highlighted how foreign investment into the country's business ventures exhibits the enormous potential that Pakistan offers to local as well as foreign investors.

The keynote speaker Mr. Nadeem Hussain, CEO Tameer Microfinance Bank Pakistan spoke about how insurers should look at alternative distribution channels and urged them to invest in digital distribution of structured products catering to the needs of the individuals.





Mr. Andrew Bauckham, Political Violence Underwriter, Chaucer Syndicate Limited, Lloyd's of London, Ms. Ciara Appleford, PV Practice Team Leader & Director, Crescent Global, UK and Mr. Andrew Rear, Chief Executive, Africa, Asia Pacific, UK & Ireland, Munich-Re highlighted importance of understanding political violence risks. In their presentations the role of brokers, need for quality risk information and sharing advantage of global innovation in the field of health monitoring in Pakistan were especially highlighted.

Mr. Kamal Tabaja, COO, Marine & Energy, Trust-Re, Mr. John Thorpe, MD, Production & Marketing Asia, Aon Benefield Asia Pvt. Ltd., Singapore, Mr. Elias Musa Mazzawi, Region Head, Employee Health & Benefits, Marsh Middle East and Mr. Apoorv Dabral, Senior Consultant, AIR Worldwide, Singapore and Mr. Imran Ali, COO, Centegy Technologies, Karachi shared their views on new opportunities and challenges in Asia, in which a study on Pakistan's energy sector, various challenges faced in the Asia markets, an impact of rising medical costs in surging insurance cost in the UAE markets, and global trends in sales growth and customer satisfaction were the main highlights.

Mr. Mishal O.M ALMana, MD, ALMana & Warren Consultancy Group, Bahrain, Dr. Jagath Alwis, Director (Technical), Ceylinco Insurance plc, Sri Lanka, Mr. Tony Saada, CEO, Lockton (MENA) Limited spoke on Personal lines and micro insurance to drive growth.

While Dr. Clive Aston of Crescent Financial Risk, Canada provided a detailed underwriting about financial risks, trade credit and political risk, Mr. Taher G. Sachak, Managing Director and Chief Executive Officer, EFU Life Assurance Limited spoke about the role and contribution of the agency force in insurance distribution.

Mr. Hasanali Abdullah and Mr. Saifuddin N. Zoomkawala presented a memento to the Chief Guest and Ms. Farzana Siddiq, Executive Director, PII, presented the vote of thanks.





Ceremony for issuing the first Participants Membership Document (PMD) of EFU General Insurance Ltd., Window Takaful Operations

After receiving the authorization from SECP for Takaful Window Operations a ceremony was held in the EFU Auditorium at the EFU House, Karachi. Chairman EFU General Insurance Limited, Board Members, Managing Director and Senior Management were present on the occasion. The proceedings started with the recitation from the Holy Quran by Mufti Ibrahim Essa, Sharia Advisor of EFU General Insurance Ltd.

After the welcome address of Mr. Vaqaruddin, Head of Takaful Window; Mufti Ibrahim Essa gave a brief presentation about the Takaful Operations. Mufti Essa explained the working of Takaful to the audience. After his presentation the first policy was issued to Mr. Saifuddin N. Zoomkawala, Chairman, EFU General Insurance Limited. The Managing Director, Mr. Hasanali Abdullah signed the policy document and handed it over to the Chairman. Mr. Saifuddin N. Zoomkawala was kind enough to hand over a cheque being the contribution under the PMD arrangement.



Mr. Hasanali Abdullah said that this was a historic moment in the history of EFU when the Company was commencing its Window Takaful Operations. He expressed the hope that this would help the Company in increasing its market penetration. With the introduction of Window Takaful Operations EFU now offers complete solution to its clients.



Mr. Mahmood Lotia, Senior Deputy Managing Director praised all the staff of EFU Head Office who was involved in drafting PMDs and other documents for the Takaful Operations. He appreciated timely advices of Mufti Sahib which helped in overcoming various problems which were encountered while preparing details of the Window Takaful Operations. Mr. Lotia, was later on praised by the audience for his continuous efforts spread over a number of years in making this dream come true.

Mufti Sahib offered *dua* and the ceremony was concluded with vote of thanks.





Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone is receiving Consumers Choice Award 2014 from Mian Raza Rabbani Chairman Senate. Chairman CAP, Mr. Kaukab Iqbal is also seen in the picture

EFU receives Consumers Choice Award 2014

EFU General Insurance Limited has been conferred with the Consumers Choice Award 2014 in the Category of Best General Insurance Company of Pakistan. Mr. Jaffer Dossa, Deputy Managing Director received this award on behalf of the Company.

These awards are especially gratifying as the winners are selected by a wide cross-section of Pakistani consumers through different surveys by the Consumers Association of Pakistan (CAP).

EFU General has been conferred with this award in recognition of its outstanding performance in the field of non-life insurance. EFU offers a variety of products to cater to the needs of its clients and protecting their diversified interest. EFU brand has become synonymous for progressiveness and promptness in settlement of claims. EFU's greatest achievement continues to be consumers' trust for more than 80 years.

The CAP organized this magnificent event at Pearl Continental Hotel, Karachi. The ceremony was graced by high profile personalities from government, public and private sectors.



JCR-VIS reaffirms IFS rating of EFU General Insurance Ltd.



JCR-VIS Credit Rating Company Limited has reaffirmed the Insurer Financial Strength Rating of EFU General Insurance Limited (EFU) at AA+ (Double A Plus). Outlook on

the assigned rating is 'Stable'. The previous rating action was announced on November 25, 2014.

EFU is the largest general insurance company in Pakistan. The company has more than 80 years of experience in the general insurance industry and enjoys the largest market share, geographical diversification and strong franchise. The rating incorporates reinsurance arrangements in place, liquidity profile and improved underwriting performance of the company. Moreover, profile and stability in senior management team is also considered positively in the rating

assignment.

The company has depicted steady growth in business volumes over the years though growth was lower than industry in 2014.

Business mix largely comprises fire and property related risks while the proportion of other business lines has been restricted over time. Following the receipt of necessary regulatory approvals, the company has initiated takaful operations in May 2015.

Underwriting performance has improved on the back of notable improvement in claims incidence. The company incurred large marine claims in 2014; however, impact of the same was absorbed on the back of adequate reinsurance arrangements. Average risk profile of reinsurers on the company's panel is in the A category with Swiss Re and Soor Re enjoying lead share in major business segments. Underwriting profit depicted improvement in 2014 while investment income continues to augment the bottom line of the company, with net operating ratio also improving during the year.

Insurance of First Solar Power Project

The first photovoltaic solar plant has started power production in Pakistan. Quaid-e-Azam Solar Power Limited has set up the first ever utility scale solar power park at Lal Sohanara, Bahawalpur. The project is the world's biggest photovoltaic solar power plant having 100MW capacity. The contractors for this project, TBEA Xinjiang SunOasis Company Limited of China, obtained construction phase project insurances from EFU General Insurance Limited., Lahore Division.

The project has been completed in a record time and the Prime Minister of Pakistan formally inaugurated its operation. The power evacuation from solar plant has started on trial basis energizing national grid with impressive peak output of up to 84MW from 100MW installed capacity. The project is capable of generating sizeable clean power from indigenous resource from 07:00am to 6:00pm. The work force at project site managed installation of solar panels having 2.5MW capacity in just 24 hours which is yet another record.

The EFU Family is proud of facilitating and providing various types of risk covers for the project during the construction phase.



Pride of EFU Family



Dr. Ghulam Jaffar,
Senior Vice President, EFU City Faisalabad Branch
receiving the Life Time Achievement Award
on his social and literary services
from
Inspector General Police Punjab Haji Habib-ur-Rehman
at 106 years annual celebration ceremony
of Layalpur Khalsa College.

Air Vice Marshal (Retired) Farhat Hussain and
Director J. K. Group Faiq Javed
were also present on the occasion.



Annual Function and Prize Distribution Ceremony of Southern Zone

A large number of functions and programs are held in EFU General but The Annual Prize Distribution Ceremony of Marketing Executives is always awaited anxiously.

This year, on a pleasant evening on 9th May 2015 the prize distribution ceremony was hosted by Mr. & Mrs. Hasanali Abdullah at Marquee Hall, PC Hotel, Karachi. The honorable guests Mrs. Bano Bhimjee, Mr. Rafique R. Bhimjee and Mr. Saifuddin N. Zoomkawala graced the occasion. Other Directors, Advisors, a large number of Senior Executives, Marketing Team and officers were also present at the occasion with their spouses.

The hall was well decorated with banners and white & blue balloons which presented an attractive look. Mr. Sohail Nazir was the anchor for the program. This graceful evening started with sacred verses of the Holy Quran, recited by Mr. Javed Iqbal Barry.

The Zonal Head, Mr. Jaffer Dossa presented the welcome address. He thanked the honorable guests particularly Mrs. Bano Bhimjee, Mr. Rafique R. Bhimjee and Chairman, Mr. Saifuddin N. Zoomkawala for sparing their precious time for this occasion.





Mr. Saifuddin N. Zoomkawala

Mr. Dossa appreciated the relentless efforts of the marketing and sales force and Divisional/Branch/Unit Heads who in spite of all the challenges and difficulties achieved remarkable achievements during the year 2014. He said that it was a great pride for all of us that we were maintaining our position as the market leader and the largest insurance group of Pakistan.

He further informed that Southern Zone had underwritten a premium of Rs. 10,023 million during 2014 as against Rs. 9,544 million for the year 2013. Mr. Dossa also expressed his sincere gratitude to the Chairman, Managing Director and Head Office colleagues for their continuous support and guidance extended to him and the entire team of Southern Zone.



Mr. Jaffer Dossa

After the welcome address, Mr. Hasanali Abdullah, Managing Director addressed the gathering. He thanked all guests and Board members for gracing the occasion with their presence. He specially thanked Mrs. Bano Bhimjee for very kindly gracing with her presence.

He expressed his heart-felt feelings of happiness on the enormous achievement of EFU General for mobilizing Rs. 14,514 million for the year 2014. He announced that EFU was the biggest insurance “house” in Pakistan with the highest profit margin and the best customer service. He also expressed that he was really proud of each and every member

of this team. He sincerely thanked the Chairman and the Directors, who encourage the management to work freely for the progress of the Company. At the end he congratulated all the Divisional/Branch/Unit Heads and Marketing Officers and wished them more success in the future. He also appreciated the efforts of Mr. Jaffer Dossa and his team members for organizing this function so splendidly.

Last but not the least, Mr. Saifuddin N. Zoomkawala, Chairman of EFU General came at the rostrum and shared his views on achieving new milestones during 2014. He also appreciated the efforts of the Managing Director in the progress of the Company. He was very happy for being part of the function where all EFU family had gathered. He expressed his best wishes for the entire EFU family to remain united forever. He also prayed for sound health and prosperity of all. He said “Our employees are very loyal and committed to the jobs. This is the real strength of EFU”.

After his speech prizes were distributed. Mr. Rafique R. Bhimjee, Mr. Saifuddin N. Zoomkawala and Mr. Hasanali Abdullah gave away prizes to the Divisional/Branch/Unit Heads and Marketing Officers. This tremendous night ended with a dinner.



Pictorial moments of prize distribution ceremony



Mr. Jaffer Dossa, Zonal Head, Southern Zone received his prize



Mr. Salman Rashid, Head of Central Division received his prize



Mr. Nudrat Ali, Head of Clifton Division received his prize



Mr. A. Rehman Khandia, Head of Corporate Division received his prize



Mr. M. Iqbal Lodhia, Head of Jinnah Division received his prize



Mr. M. Iqbal Dada, Head of Metropolitan Division received his prize



Mr. S. M. Haider, Head of SITE Division received his prize



Syed Basit Hussain, Head of AK Unit received his prize



Mr. A. Wahab Polani, Head of AWP Unit received his prize



Mr. Ali Kausar, Head of City Branch received his prize



Mr. Kaur Ali Zuberi, Head of Crescent Branch received his prize



Mr. M. Naeem M Hanif, Head of Denso Hall Branch received his prize



Mr. M. Amin Sattar, Head of Hyderabad Branch received his prize



Mr. Ahmed H. Zuberi, Head of Indus Branch received his prize



Mr. Jahangir A. Shaikh, Head of J. P. Unit received his prize



Mr. Mazhar H. Qureshi, Head of Mehran Branch received his prize



Mr. M. Khalid Usman, Head of Port View Branch received his prize



Mr. Salim R. Baramchari, Head of Tower Branch received his prize



Mr. A. Ghaffar A. Karim



Mr. Aamir Ali Khan



Mr. Abdul Wahab



Mr. Agha S. U. Khan



Mr. Ali Safdar



Mr. Altaf Kothawala



Mr. Asif Elahi



Mr. Azeem Hanif



Mr. Azmat maqbool



Mr. Babar Zeeshan



Mr. Faisal Jafri



Mr. Farooq Kothawala



Mr. Faysal Hasan



Mr. Hameed-us-Salam



Mr. Hasan Abbas Shigri



Mr. Hussain Veglani



Mr. Ikram-ul-Haq



Mr. Imran Ali Khan



Mr. Irfan Akhtar



Mr. Irfan Irtiza Khan



Mr. Jalaluddin Ahmed



Mr. Jameel Masood



Mr. Javed Aslam Awan



Mr. Javed Iqbal Barry



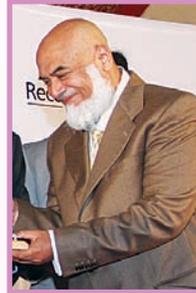
Mr. Jawed Farooqui



Mr. Kh. Zulqarnain Hyder



Mr. K. M. Anwar Pasha



Mr. Khozema T. H. Mota



Mr. M. Aamir Hanif



Mr. M. Amin Memon



Mr. M. Anis-ur-Rehman



Mr. M. Ashraf Samana



Mr. M. Awais Memon



Mr. M. Iftikhar Siddiqui



Mr. M. Khalid Saleem



Mr. M. Mubeen Akram



Mr. M. Zia-ul-Haq



Mr. Mir Babar Ali



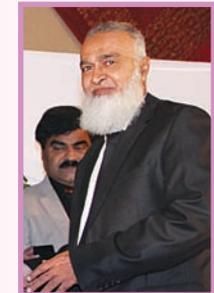
Mr. Muhammad Abrar Khan



Mr. Muhammad Arfeen



Mr. Muhammad Hussain



Mr. Muhammad Ilyas



Mr. Muhammad Iqbal Nini



Mr. Muhammad Qadir



Mr. Muhammad Shiraz



Mr. Muhammad Shoab



Mr. Muhammad Tariq



Mr. Muhammad Younus



Mr. Muneeb F. Kothawala



Mr. Murtaza Ispahani



Mr. Musarrat Hussain



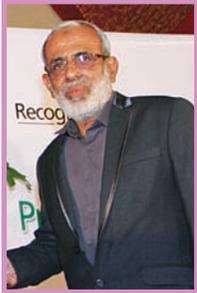
Mr. Nadeem Shaikh



Mr. Navid Farooqui



Mr. Noman Khan



Mr. Qamar Aziz



Mr. Ramesh M. Bherwani



Mr. Rashid A. Islam



Mr. Rashid Umer Burney



Mr. Rehan Iqbal Booti



Mr. Rizwan Hyder



Mr. Rizwan Siddiqui



Mr. S. Iftikhar H. Zaidi



Mr. Saad Anwar Shaikh



Mr. Shahab Khan



Mr. Shahid Godil



Mr. Shakil Wahid



Mr. Shamim Siddiqui



Mr. Shoaib R. Baramchari



Mr. Siraj Ahmed Alvi



Mr. Sohail Haider Abidi



Mr. Tahir Ali Zuberi



Mr. Tauqir H. Abdullah



Mr. Tauseff Hasan Khan



Mr. Umar Memon



Mr. Wasif Mubeen



Mr. Wasim Ahmed



Mr. Younus Khadeli



Mr. Yousuf Alavi



Mr. Zeeshan Ali Memon



Ms. Shahida Aslam



Ms. Shahida Khan



Syed Abid Raza



Syed Ali Haider Rizvi



Syed Ashad H. Rizvi



Syed Asim Iqbal



Syed Athar Ali



Syed Imran Zaidi



Syed Jawed Envor



Syed Kamran Rasheed



Syed Mojiz Hasan



Syed Nisar Ahmed



Syed Rashid Ali



Syed Rizwan Hussain



Syed Saad Jaffri



Syed Shahid Mahmood



Syed Shahid Raza



Syed Zulfiqar Mehdi



Mr. Waleed Polani

Result CII

April 2015 Examination

Key to subject codes in which the candidates were declared successful

IF1 Insurance Legal and Regulatory

IF2 General Insurance Business

IF3 Insurance Underwriting Process

IF8 Packaged Commercial Insurance

590 Principles of Takaful

P05 Insurance Law

The following candidates of EFU General have been declared passed by the Chartered Insurance Institute, London in the examination held in April 2015 in subject(s) stated against their respective names.

Successful candidates



*Ms. Sadaf Zehra Hemani
Assistant Vice President
Miscellaneous, H. O.
Pass - IF8*



*Ms. Asifa Waseem
Deputy Manager
Mehran Branch
Pass - 590*

**Diploma CII
Completed**



*Ms. Nimra Inam
Manager
Lahore Division
Pass - P05*



*Mr. Sohail Danish
Assistant Manager
Central Division
Pass - 590*



*Mr. Atique Ahmed
Executive Officer
Motor, H.O.
Pass - IF2, IF3*



*Mr. Jahangir Shaikh
Executive Officer
Jimmah Division
Pass - IF1*

Insurance and Risk Management Solution-Descon

Descon Engineering Group of Companies desired to impart knowledge of insurance products to their people specifically dealing with Supply Chain Management and Logistics. On the advices and guidance of Mr. Qamber Hamid, SDMD/Zonal Head, Mr. Zulfiqar Ali Khan, SVP Leeds Centre Branch prepared a presentation and conducted a small workshop at Zonal Office, Lahore. Mr. Shair Ahmad, Head of Supply Chain Management, Mr. Ali Rehman, Officer of Logistics & Risk Management and Mr. Muhammad Rizwan Dilshad, Procurement & Expediting Engineer participated in this workshop from Descon.



Mr. Zulfiqar Ali Khan

Descon Engineering operates in Pakistan and Middle East, delivering client-specific solutions related to Energy, Infrastructure, Process, Industry and EPCC services to a host of local and international clients.



The participants were introduced with EFU and general insurance products including advantages and principles of insurance. The general insurance products offered by EFU were discussed in detail particularly the insurance products required by EPC Contractors. Detailed discussion was carried out about Marine Cargo Insurance and its various clauses. The insurance covers for operational and non-operational phases were also explained in detail along with Business Interruption and Bond Insurance. Terrorism

Insurance was discussed independently and detailed discussion was made about insurance requirements for renewable energy projects. This followed by Question/Answer Session.

All the participants left fully satisfied and appreciated the efforts of EFU as all their concerns and reservations were addressed at length. Mr. Qamber Hamid appreciated the efforts of Mr. Zulfiqar Ali Khan in conducting a knowledgeable session and advised to share this story with EFU family.

Business Communication Skills Program

Being part of an ongoing effort to enable our employees in improving their English language, through a systematic and effective method of learning, HR Department arranged 6th Batch of Business Communication Skills Course. This was designed at enabling the staff to improve their skills to effectively undertake their day to day writing needs. Twenty six officers attended the program.

HR Department engaged Mr. Mohammad Afzal Khan, MBA (IBA) Course Architect & Trainer from 'The Language Logic'. He has trained employees of different companies at middle and senior management levels.

At the completion of this program Mr. D. H. Sidhwa, Executive Director, HR Department distributed the Certificates and thanked the facilitator for sparing his valuable time, imparting knowledge and giving valuable practical tips on the subject.



Training for Marketing Team of Punjab Region



As per ISO Requirements all the development officers of Punjab Region were given training. They were divided into three batches and training was conducted at Northern Zonal office, Lahore.



The training program was conducted by Mr. D. H. Sidhwa, Executive Director, HR and Mr. Muhammad Nasir, Sr. Executive Vice President who travelled a long way from Head Office, Karachi to Lahore.



Through this training program the Development Officers learnt about Quality Management, Management Responsibilities, Resource Management and Product Realization. They were also trained about measurement of customer satisfaction, its analysis and improvement.



The training program was followed by a Q&A session, evaluation and certificates distribution. All the participants took keen interest in this training and appreciated the competence and ability of both the trainers.



Certificate Distribution Ceremony





Officers Training Program at Multan Division

Human Resources Department organized “Officers Training Program” for the officers of Multan Division in Multan. The primary objective of this training program was to equip the officers with clear and better understanding of Insurance Products. This course also highlighted the best practices being applied in the insurance field to maintain competitiveness for achieving profitable growth and improve market conduct.

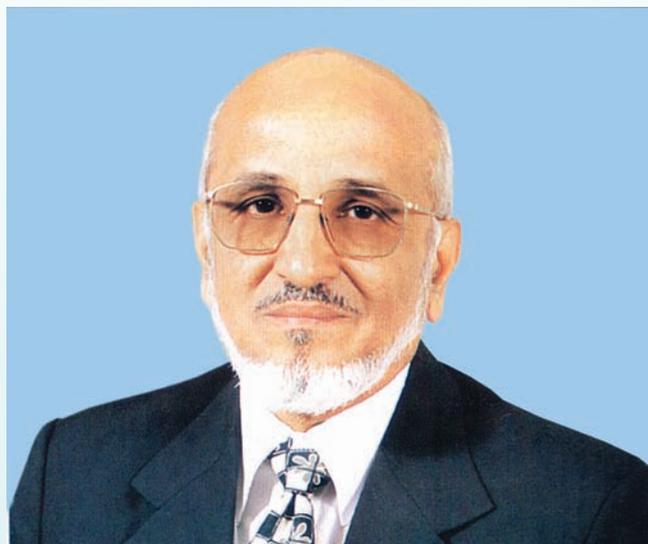
More than 20 participants were trained on Property, Marine, Motor & Misc. Accident Classes of non-life insurance business. Mr. Darius H. Sidhwa, Executive Director, HR Department conducted all the training classes of this training program.

At end of the course, participants refreshed the product knowledge; in turn this helped them to increase their portfolio by a way of cross selling. Further, it also helped them to fulfill the obligation of market ethics and conduct, as per the local Insurance Laws.



China-Pakistan Economic Corridor is Beneficial for the Region

An Exclusive Interview with
Mr. Saifuddin N. Zoomkawala, Chairman
EFU General Insurance Ltd.
By Shabbir H. Kazmi



Saifuddin N. Zoomkawala currently Chairs Boards of Directors of EFU General Insurance Limited and Allianz EFU Health Insurance Limited and Director of EFU Life Assurance Limited. EFU is the largest insurance group that underwrote a combined premium of over Rs.35 billion during 2015. He also created a Joint Venture with Allianz of Germany bringing in direct foreign investment of US\$5 million, for introducing Health Insurance for the first time in Pakistan. He has been member of various Task Forces of the Government on Insurance. Besides this he is Chairman SAARC Chamber of Commerce & Industry Council on Financial Services and Insurance, Member Executive Committee, SAARC Chamber of Commerce & Industry, Member, IBA Advisory Council, Aga Khan Resource Committee, Shaukat Khanum Memorial Trust and Research Centre, Member Trustee, Board of Governor, Burhani Hospital, Karachi and Sindh Institute of Urology and Transplantation, Karachi.

Eurasia Review: What are your immediate comments on CPEC?

Saifuddin Zoomkawala: The China-Pakistan Economic Corridor (CPEC) is a game changer project for the region because Pakistan and China are time tested friends and over the years China has invested in the country in mega size projects including nuclear power plants. Construction of Gwadar deep sea port is yet another example of this friendship. Pakistan has not been able to exploit real potential of Gwadar port due to the lack of supporting infrastructure i.e. roads and railway track. This is evident from number of ships anchoring at Gwadar since commencement of its commercial operations. CPEC is aimed at exploiting real potential of Gwadar port that will help in increasing transit trade without putting additional load on two of the sea ports located in Karachi.

Two of the arteries connecting twin ports of Karachi with rest of the country, National Highway and Super Highway, pass through main cities and often face traffic jams. Exploitation of Gwadar port will add to Pakistan's capacity to handle transit trade as the country offers the shortest and cost effective route

to China as well as the Central Asian countries. While road and rail networks linking Gwadar and rest of the country are strengthened, the added advantage is that the twin ports of Karachi are ready to handle additional quantum of cargo, to begin with. As the proposed infrastructure gets ready the load can be diverted without any interruption.

Eurasia Review: Are you sure that CPEC will help in addressing some of the contentious issues facing Pakistan?

Zoomkawala: For considerably long time experts have been saying that Pakistan is a 'natural corridor for trade and energy'. However, lack of resources remained the most contentious issue in turning this dream into reality. Ironically, railway, a globally accepted efficient and cost effective mode of inland transportation went from bad to worse in Pakistan and despite construction of motorways, roads network face depletion and congestion. With the rise in global oil prices, public transport using high speed diesel (HSD) also became expensive. Over the years Afghanistan remained the only country using Pakistan for its transit trade. The central Asian countries could not use Pakistan's ports because of prevailing lack of comfort that goods passing through Afghanistan were not secure.

The second contentious issue facing Pakistan is lack of uninterrupted supply of energy products at affordable cost. Not only that electricity and gas tariffs are high, prolonged outages also erode competitiveness of 'Made in Pakistan' products. Part of CPEC allocated funds will be used for augmenting electricity generation, transmission and distribution facilities. It is hoped that with the reduction in electricity and gas tariffs there will be no incentive for pilfering these products and consumers will also be able to pay their utility bills in time and in full.

Since Pakistan will be able to earn extra foreign exchange through transit fees, country's foreign exchange reserves will also increase. In fact Pakistan will be able to pay off expensive debt, which will help in containing budget deficit due to the reduction in debt and debt service charges. It is also expected that opening up of new road and rail routes will also usher enhanced economic activities.

Eurasia Review: You are in the risk mitigation business; will the CPEC open new vistas for the insurance industry?

Zoomkawala: The estimated size of CPEC is US\$46 billion. Though, this amount will be spent over the years, one point is very clear that enhanced economic activities will open new vistas for the insurance sector. Projects will have to be comprehensively insured during construction as well as operational phases. Though, insurance of infrastructure projects has not become a norm in Pakistan, particularly in the public sector, I am confident that Chinese will insure each and every project during construction phase. EFU was the first ever insurance company to insure a bridge at 'Natives Jetty' (also known as KPT Flyover) constructed by Chinese.

Eurasia Review: Do you subscribe to the point of view that the projects covered under CPEC face greater security risk?

Zoomkawala: While one may say that projects covered under CPEC face greater security risk, the common sense says that every project of national importance should be insured against all sorts of risks, including 'Terrorism'. My reply is based on the press reports of Modi's government not only alleging Pakistan responsible for cross border terrorism but also threatening an assault on Pakistan. However, I strongly believe that both the countries being atomic power will not indulge in any adventurism. I also believe that for the collective good of the people of this region Pakistan and India

should focus on ensuring peace in the region a prerequisite for the betterment of their countries by accelerating economic growth and welfare of people rather than living in constant state of war. Had the amount being spent on purchase of arsenal were spent on economic development the two countries can also become the largest and fastest growing economies of the world.

Eurasia Review: Do you also subscribe to the views that Indian government is 'over reacting' to Pak-China cooperation?

Zoomkawala: Yes, in a way one may say that Prime Minister Modi has 'overreacted' as regards to CPEC. If he is serious in bringing prosperity in India, he should not feel threatened by Chinese investment in Pakistan, especially when China is also investing in India. Having said that, one should also take into account that India should feel perturbed by China taking over management control of Gwadar, which could undermine importance of Chabahar port. India has made huge investment in the construction of Chabahar port and road and rail networks to access Central Asia via Afghanistan. As I said earlier Pakistan offers the shortest and most cost effective route to Central Asia, Indian concern may be valid. However, economic issues need to be settled by diplomacy and not warmongering.

Eurasia Review: With world super powers most likely to reach an agreement leading to an easing of economic sanctions on Iran by the end of this month and China taking over control of Gwadar port, do the prospects of the Iran-Pakistan-India (IPI) gas pipeline brighter?

Zoomkawala: Pakistan is a bridge that connects both two largest economies of the world but energy deficient countries India and China with energy rich Iran. If China can reduce the distance of carrying Iranian oil to 3,000 kilometers from 12,000 kilometers, India can also benefit from becoming a partner in IPI. The second proposed gas pipeline Turkmenistan-Afghanistan-Pakistan-India (TAPI) will also pass through Pakistan. Therefore, it may not be wrong to say that if IPI faces security risk because it passes through Pakistan, TAPI also faces the same threat. Since India is also taking active part in the development projects of Afghanistan, there is an urgent need to defuse animosity between the two neighboring atomic powers. A point Modi should not forget that China is also making huge investment in India and tension between Pakistan and India becomes a serious risk for China.

Result of 16th Quiz - Motor Insurance

Correct entries in the 16th Quiz Contest were Seven. The names of the successful participants whose solutions were 100% correct are as under:

Mr. M. Arif Bhatti	Executive Vice President (Dev.)	Gujranwala Branch
Mr. Muhammad Mubeen	Assistant Vice President	Rawalpindi Division
Mr. Akhtar Ali Khan	Manager (Dev.)	Rawalpindi Division
Mr. Abdul Hameed Adamjee	Executive Officer	Port View Branch
Mr. Usman Bashir Kiyani	Executive Officer	Rawalpindi Division
Mr. Asad Masud	Junior Officer	Rawalpindi Division
Muhammad Azeem	Junior Officer	City Branch, Rawalpindi

Solution Quiz - 16 Motor Insurance

1.	Motor third party liability covers loss occurring due to the negligence of the insured.	True
2.	In Act liability coverage, insurance for third party bodily injury and death only is mandatory for vehicle owners as per motor vehicle act 1939.	True
3.	In market value clause. The payment made will be lesser of the two the sum insured or the market value.	True
4.	Motor policy is transferable to any other person without the company's written consent.	False
5.	Act Liability Policy only covers theft of the insured vehicle.	False
6.	Comprehensive insurance coverage is mandatory by motor vehicle act 1939.	False
7.	In insurance private and commercial vehicle are differentiated on the basis of value of vehicle.	False
8.	Terrorism premium rate for motorcycle is Rs. 200.	True
9.	Depreciation percentage for the three years old vehicle is 30%.	True
10.	Basic premium rate for motorcycle is Rs. 315?	True



General Connection 15 YEARS AGO TODAY

Issue No. 25

November 1999

Training and Education

Dear Colleagues,

The need for technical education and training, especially in an insurance company, can never be over emphasized. This is because real and sustained progress is achievable only through trained and well-educated manpower both on the marketing as well as office side.

In order to retain our position as a dynamic organization and to meet the enormous challenges of highly competitive environment of the new millennium, we have to turn ourselves into highly disciplined and best-trained and educated force in the entire insurance industry of the country.

I therefore seek your unflinching support and commitment. Your suggestion for making our existing training programs more meaningful would help us a great deal to achieve the above objective.

With best wishes,

Saifuddin N. Zoomkawala

Retirement



Mr. Waqar Hasan Qureshi
Sr. Vice President
Clifton Division



Mr. Wajid Hameed
Deputy Manager
Finance, Head Office



Mr. Muhammad Subhan
Driver
Corporate Division

Quiz 17 - Miscellaneous Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	In TravelCare Insurance, Family means Husband, Wife and all children.	True	False
2.	Livestock Insurance does not provide coverage for stolen animals.	True	False
3.	Within Workmen Compensation Insurance, material fact includes the monthly salaries of the workers.	True	False
4.	Fidelity Guarantee insurance does not include any fraudulent activity performed by the employees of the company.	True	False
5.	Product Liability insurance policy provides cover in the event that a product breaches a competitor's patent .	True	False
6.	In Employers Liability, claims will normally be settled by payment to the employer.	True	False
7.	Person suffering from diabetes is not covered as per Travel Insurance policy terms and conditions .	True	False
8.	D&O Liability Insurance covers loss arising from any act deliberately performed by the Directors & Officers of the Company.	True	False
9.	Cash in Safe provides loss of company cash due to robbery and armed hold up.	True	False
10.	Public Liability insurance include damage to Insured's property.	True	False

Terms and 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 15th October, 2015.
- ◆ This form may be photo copied.
- ◆ All entries should be sent to Chief Editor of General Connection.
- ◆ Give your full name, designation and official address in the space provided:

Name: Designation:

Office: Signature:



Eid-ul-Fitar MILLAN MO SAIC



Happy
Birthday
to you!

*Wishing you success, joy
and happiness always!*

1.	Saifullah	Senior Vice President	Rawalpindi Division	15-Sep
2.	Syed Sohail Haider Abidi	Senior Vice President (Dev)	S.I.T.E. Division (Auto Leasing Unit)	15-Sep
3.	Tariq Mahmood	Sr. Vice President	Multan Division	15-Sep
4.	Faraz Javed	Chief Manager (Dev)	City Branch Rawalpindi	15-Sep
5.	Amir	Executive Officer	Central Division (Auto Leasing Unit)	15-Sep
6.	Muhammad Khalid Khan	Executive Officer	Peshawar Branch	15-Sep
7.	Abdul Hameed	Senior Development Officer	Metropolitan Division	15-Sep
8.	M. A. Qayyum	Executive Vice President	Corporate Division	17-Sep
9.	Muhammad Rafique Khawaja	Assistant Vice President	Finance Department, H. O.	17-Sep
10.	Muhammad Muzammil Siddiqui	Assistant Manager	S.I.T.E. Division (Auto Leasing Unit)	17-Sep
11.	Atif Anwar	Executive Vice President	Finance Department, H. O.	18-Sep
12.	Aneel Ahmed Khan	Manager	Motor Department, H. O.	18-Sep
13.	Hafiz M. Athar Meraj	Assistant Manager	Central Division (Auto Leasing Unit)	18-Sep
14.	Gulzar Ali	Junior Assistant Cadre	Central Division (Unit - B)	18-Sep
15.	Syed Mohammad Waseem	Assistant Vice President (Dev)	Central Division Unit - A)	19-Sep
16.	Fiaz Ahmed	Assistant Vice President	Lahore Secretariat	19-Sep
17.	Saiqa Arsalan	Assistant Manager	Southern Zone	19-Sep
18.	Jameel Masood	Executive Vice President (Dev)	Corporate Division	20-Sep
19.	Rahim Akbar Ali	Manager	Central Division (Auto Leasing Unit)	20-Sep
20.	Rafiullah Khan	Assistant Vice President	Property Department, H. O.	21-Sep
21.	Suhail Siddique Khan	Executive Officer	City Branch Rawalpindi	21-Sep
22.	Aftab Ahmed	Vice President	HR Department, H. O.	22-Sep
23.	Kamran Vohra	Deputy Manager	Corporate Division	23-Sep
24.	Muhammad Azhar Aftab	Assistant Manager	Sialkot Main Branch	23-Sep
25.	S. Ferozuddin Haider	Vice President	S.I.T.E. Division	24-Sep
26.	Salman Khan	Deputy Manager	Metropolitan Division	24-Sep
27.	Muhammad Arif Khan	Assistant Superintendent	A.W.P. Unit	24-Sep
28.	Abdul Shakoor Piracha	Senior Vice President	Sargodha Branch	25-Sep
29.	Zaib Kamal	Executive Officer	Central Division (Auto Leasing Unit)	25-Sep
30.	Abdul Razzaq	Trainee Officer	Metropolitan Division	25-Sep
31.	Malik Rashid Aziz	Deputy Chief Manager (Dev)	Multan Division	26-Sep
32.	Ather Qureshi	Manager (Dev)	Gulberg Arcade Unit	26-Sep
33.	Ghulam Sarwar	Assistant Manager	Marine Department, H. O.	26-Sep
34.	Asad Masud	Junior Officer	Rawalpindi Division	27-Sep
35.	Muhammad Owais Alam	Sr. Vice President	Motor Department, H. O.	28-Sep
36.	Muhammad Sirajuddin	Vice President	Southern Zone	28-Sep
37.	Irfan Irtiza Khan	Manager (Dev)	Clifton Division	28-Sep
38.	Khalida	Manager	Miscellaneous Department, H. O.	29-Sep
39.	Badarul Muneer Shaikh	Assistant Manager (Dev)	Crescent Branch	29-Sep
40.	Somia Ali	Senior Vice President (Dev)	Islamabad	30-Sep
41.	Syed Mumtaz Haider	Deputy Manager	S.I.T.E. Division	30-Sep
42.	Nasir Mehmood	Junior Officer	Abbottabad Branch	30-Sep

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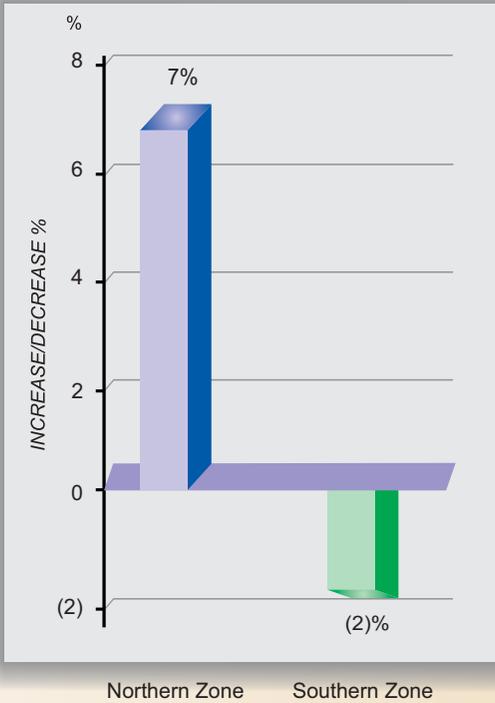
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Growth of Zones

Based on Premium Performance
Upto June 2015 as compared to June 2014



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



Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone

Growth of Regions

Based on Premium Performance
Upto June 2015 as compared to June 2014

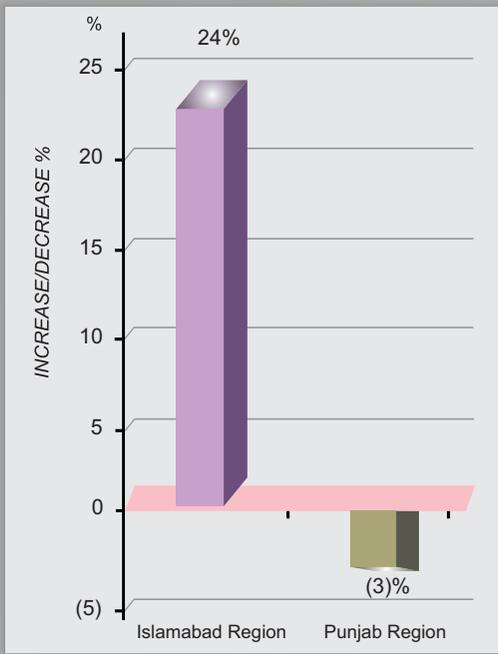
Regional Heads of Northern Zone



Mr. M. Akber Awan
Deputy Managing Director
Islamabad Region

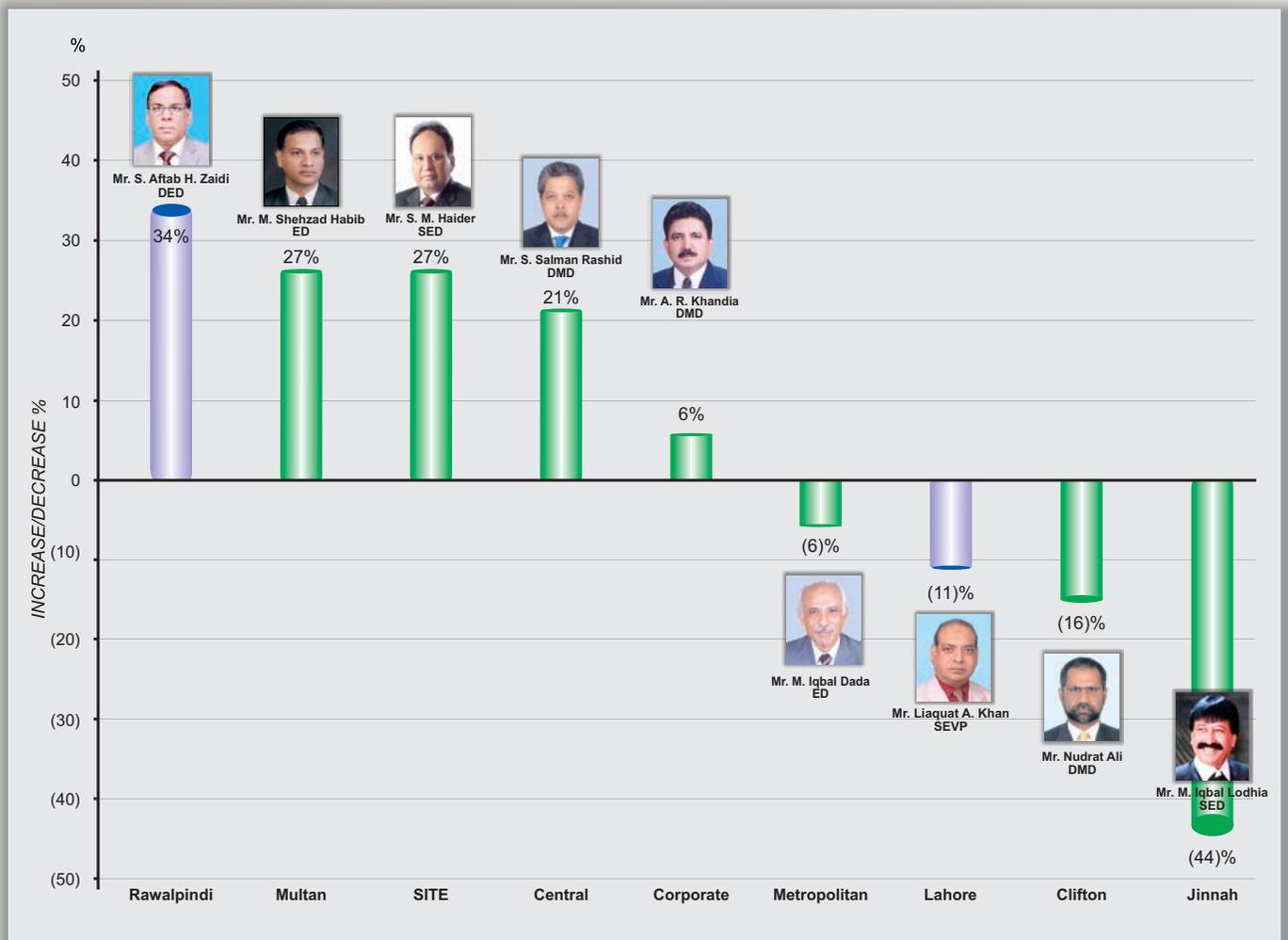


Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Punjab Region



Growth of Divisions

Based on % of Premium Performance Upto June 2015 as compared to June 2014



RANK WISE Premium Performance of Divisions

In June 2015

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

 Northern Zone
 Southern Zone

Top 3 Divisions



Mr. S. Salman Rashid
Deputy Managing Director
Central Division



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



Mr. S. Aftab H. Zaidi
Deputy Executive Director
Rawalpindi Division

Growth of Branches

Based on % Premium Performance
Upto June 2015 as compared to June 2014

Branch	Rank	
	2015	2014
Bank Square	1	1
Islamabad	2	2
Faisalabad	3	3
City, Karachi	4	4
New Unit, Lahore	5	5
Gulberg	6	5
A.W.P. Unit	7	6
Leeds Center	7	8
Tower	8	5
Crescent	9	9
Ichhra	10	15
Hyderabad	11	13
Gulberg Arcad Unit	12	7
Model	13	14
Peshawar	14	12
Al-Hamd	15	11
Al- Falah	16	13
Port View	17	16
City, Rawalpindi	17	20
Denso Hall	18	17
Al-Muqet	18	18
City, Lahore	18	19
Mehran	19	20
New Garden Town	20	10
Sahiwal	21	24
Sialkot	22	24
Indus	23	19
Egerton Road	24	22
Jamrud Road	25	21
Gujranwala (Main)	25	23
Sargodha	26	25
City, Faisalabad	27	26

■ Northern Zone
■ Southern Zone

Top Three Leaders of the Year

Northern Zone



Babar A. Sheikh
Bank Square



Malik Firdaus Alam
Islamabad



Usman Ali Khan
Faisalabad

Southern Zone



Ali Kausar
City, Karachi



A. Wahab Polani
A. W. P Unit, Karachi



Shoaib Razzak Branchari
Tower, Karachi

Top - 10 Division/Branch

Based on Operating Surplus
Upto June 2015

Rank	Name of Division/Branch	%
1	Rawalpindi	84
2	Islamabad	68
3	SITE	67
4	Jinnah	65
5	Corporate	62
6	Faisalabad	57
7	Port View Jinnah	56
8	Gujranwala	54
9	Hyderabad	52
10	City, Lahore	51

■ Northern Zone
■ Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Usman Ali Khan
Faisalabad



Malik Firdaus Alam
Islamabad



S. Aftab H. Zaidi
Rawalpindi



S. M. Haider
SITE



M. Iqbal Lodhia
Jinnah



A. R. Khandia
Corporate

Recovery Performance

Upto June 2015

Top - 15 Players

#	Division/Branch	%
1	Islamabad Branch	95
2	City Branch, Lahore	92
	Gujranwala Branch	92
	Mehran Branch	92
3	Bank Square Branch	91
4	SITE Division	90
5	Sahiwal Branch	88
	Hyderabad Branch	88
6	Alfalah Branch	85
	Jamrud Road Branch	85
7	Corporate Division	84
	Peshawar Branch	84
8	City Branch, Faisalabad	81
9	City Branch, Rawalpindi	80
10	Lahore Division	78
11	Multan Division	74
12	Rawalpindi Division	73
	Denso Hall Branch	73
	Tower Branch	73
13	Clifton Division	71
14	Central Division	69
	Model Branch	69
	Sialkot Branch	69
15	Indus Branch	67

Top - 3 Leading Players

Northern Zone



Malik Firdaus Alam
Islamabad



Zarrar Ibn Zahoor
City Branch, Lahore



M. Amer Arif Bhatti
Gujranwala



Babar A. Sheikh
Bank Square

Southern Zone



Mazhar H. Qureshi
Mehran



S. M. Haider
SITE



M. Amin Sattar
Hyderabad



Remittance Performance

Upto June 2015

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Rawalpindi Division	1	3
Central Division	2	1
Corporate Division	3	4
Jinnah Division	4	7
Multan Division	5	11
SITE Division	6	5
Metropolaitn Division	7	8
Lahore Division	8	6
Bank Square Branch	9	9
Islamabad Branch	10	10
A. K. Unit	11	14
A. W. P. Unit	12	17
Leeds Centre Branch	13	18
Clifton Division	14	2
Faisalabad Branch	15	12

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi



Liaquat Ali Khan
Lahore



Babar A. Sheikh
Bank Square

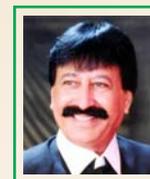
Southern Zone



S. Salman Rashid
Central



A. R. Khandia
Corporate



M. Iqbal Lodhia
Jinnah

 Northern Zone
 Southern Zone

Top 10 Marketing Executives

Classwise Premium Upto June 2015

Northern Zone

Property Insurance

1. Imdadullah Awan	Islamabad
2. Haji M. Shakeel	New Unit, Lahore
3. Mehmood Ali Khan	Faisalabad
4. Azhar H. Chishti	Leeds Centre, Lahore
5. Muhammad Farooq	Gulberg, Lahore
6. Shahid Raza Kazmi	Al-Falah, Lahore
7. Ashiq Hussain Bhatti	Ichhra, Lahore
8. Saleem Babar	Leeds Centre, Lahore
9. Ahmed Saeed Khan	Al-Hamd, Lahore
10. Fauzia Khawaja	Lahore

Top Three



Imdadullah Awan
Islamabad



Haji M. Shakeel
New Unit, Lahore



Mehmood Ali Khan
Faisalabad

Marine Insurance

1. Muhammad Farooq	Gulberg, Lahore
2. Azhar H. Chishti	Leeds Centre, Lahore
3. Qasim Ayub	Al-Muqet, Lahore
4. Mehmood Ali Khan	Faisalabad
5. Haji M. Shakeel	New Unit, Lahore
6. M. Tayyab Nazir	Lahore
7. Imdadullah Awan	Islamabad
8. Husseina Anwar	Lahore
9. M. Arif Bhatti	Gujranwala
10. Imran Ghaffar Paracha	Gulberg Arcade Unit, Lahore

Top Three



Muhammad Farooq
Gulberg, Lahore



Azhar H. Chishti
Leeds Centre, Lahore



Qasim Ayub
Al-Muqet, Lahore

Motor Insurance

1. Muhammad Imran	Al-Falah, Lahore
2. Ahmed Saeed Khan	Al-Hamd, Lahore
3. Muhammad Farooq	Gulberg, Lahore
4. Ejaz Ahmed	Islamabad
5. Shagufta Tasneem	Gulberg Arcade Unit, Lhr.
6. Haji M. Shakeel	New Unit, Lahore
7. Rana Khalid Manzoor	Gulberg Arcade Unit, Lhr.
8. Zakaullah Khan	Islamabad
9. Qazi Altaf Hussain	Islamabad
10. M. Ashfaq	Sahiwal

Top Three



Muhammad Imran
Al-Falah, Lahore



Ahmed Saeed Khan
Al-Hamd, Lahore



Muhammad Farooq
Gulberg, Lahore

Miscellaneous Insurance

1. Haji M. Shakeel	New Unit, Lahore
2. Husseina Anwer	Lahore
3. M. Tayab Nazir	Lahore
4. Somia Ali	Islamabad
5. Muhammad Farooq	Gulberg, Lahore
6. Mehmood Ali Khan	Faisalabad
7. Aijaz Ali	Peshawar
8. M. Rizwan Khan	Lahore
9. Atif Muzzaffar	Islamabad
10. Azhar H. Chishti	Leeds Centre, Lahore

Top Three



Haji M. Shakeel
New Unit, Lahore



Husseina Anwer
Lahore



M. Tayyab Nazir
Lahore

Top 10 Marketing Executives

Classwise Premium Upto June 2015

Southern Zone

Property Insurance

1. Ali Safdar	SITE, Karachi
2. Aamir Ali Khan	Jinnah, Karachi
3. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
4. Sheraz Ansari	Corporate, Karachi
5. Shazia Rahil	Metropolitan, Karachi
6. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
7. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
8. Kothawala (Group)	Metropolitan, Karachi
9. S. Imran Zaidi	Central, Karachi
10. Muneeb F. Kothawala	Metropolitan, Karachi

Top Three



Ali Safdar
SITE, Karachi



Aamir Ali Khan
Jinnah, Karachi



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.

Marine Insurance

1. Jahangir A. Shaikh	Corporate (J.P. Unit), Kar.
2. M. Aamir Khadeli	Metropolitan (AK Unit), Kar.
3. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
4. Nargis Mahmood	Central (Unit - B), Karachi
5. Shazia Rahil	Metropolitan, Karachi
6. Kothawala (Group)	Metropolitan, Karachi
7. Tahir Ali Zuberi	Crescent, Karachi
8. A. Ghaffar A. Karim	Central (Unit B), Karachi
9. Sheraz Ansari	Corporate, Karachi
10. Muhammad Younus	SITE, Karachi

Top Three



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



M. Aamir Khadeli
Metropolitan
(A. K. Unit), Karachi

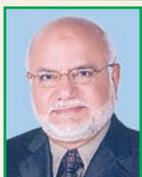


A. Wahab Polani
Jinnah (A.W.P. Unit),
Karachi

Motor Insurance

1. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
2. S. Imran Zaidi	Central, Karachi
3. Ali Safdar	SITE, Karachi
4. S. Jaweed Envor	Central (A. L. Unit), Karachi
5. Tauqir H. Abdullah	Clifton, Karachi
6. Ali Rafique Chinoy	Corporate, Karachi
7. Shahzeb Lodhi	Clifton, Karachi
8. Syed Suhail Haider	SITE (A. L. Unit), Karachi
9. Hassan Abbas	SITE (A. L. Unit), Karachi
10. Murtaza Ispahani	SITE (A. L. Unit), Karachi

Top Three



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



S. Imran Zaidi
Central, Karachi



Ali Safdar
SITE, Karachi

Miscellaneous Insurance

1. Syed M. Iftikhar	Central (Unit A), Karachi
2. S. Shahid Mehmood	Central (Unit-B), Karachi
3. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
4. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
5. Aamir Ali Khan	Jinnah, Karachi
6. Syed Nisar Ahmed	Jinnah, Karachi
7. S. Imran Zaidi	Central, Karachi
8. Sheraz Ansari	Corporate, Karachi
9. S. Ashad H. Rizvi	Corporate, Karachi
10. S. A. Ghaffar Asad	Mehran, Karachi

Top Three



Syed M. Iftikhar
Central (Unit A),
Karachi



S. Shahid Mehmood
Central (Unit B),
Karachi



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in June 2015

Northern Zone



Haji M. Shakeel
New Unit, Lahore



Azharul Hassan Chishty
Leeds Centre, Lahore



Mehmood Ali Khan
Faisalabad



Ahmed Saeed Khan
Al-Hamd, Lahore



Ashiq Hussain Bhatti
Ichhra, Lahore



Shahid Raza Kazmi
Al-Falah, Lahore



Muhammad Farooq
Gulberg, Lahore



M. Tayyab Nazir
Lahore



Zakauallah Khan
Islamabad



M. Ashfaq
Sahiwal



Rana Khalid Manzoor
Gulberg Arcade Unit



M. Arif Bhatti
Gujranwala



Arshad Iqbal
Peshawar



M. Zeeshan Khan
Jamrud Rd., Peshawar



Akhtar Ali
Rawalpindi



Faraz Javed
City, Rawalpindi



Salman Saeed
Sialkot



Rashid Ali
City, Lahore



Mian Ikram Elahi
Egerton Road, Lahore



M. Razzaq Chaudhry
Al-Muqect, Lahore



Kamran Sami
Abbottabad



Babar A. Shaikh
Bank Square, Lahore



Ghulam Jaffar
City, Faisalabad



S. Tayyab H. Gardezi
Model, Lahore



M. Sohail
New Garden Town, Lhr.



A. Shakoor Paracha
Sargodha

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in June 2015

Southern Zone



S. Imran Zaidi
Central, Karachi



Ali Safdar
SITE, Karachi



M. Aamir Khadeli
Metropolitan
(A. K. Unit), Karachi



A. Wahab Polani
Jinnah
(AWP Unit), Kar.



Tahir Ali Zuberi
Crescent, Karachi



Ali Rafique Chinoy
Corporate Division



Mohammad Arfeen
Jinnah, Karachi



M. Imran Naem
Denso Hall, Karachi



M. Mushtaq Najam
Multan



Saad Jafari
Clifton Division



M. Iftikhar Siddiqui
Indus Branch



M. Abrar Khan
City Branch, Karachi



Babar Zeeshan
Mehran, Karachi



M. Awais Memon
Hyderabad



Khalid Usman
Port View, Karachi



M. Shoaib R. Bramchhari
Tower, Karachi

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