



## EFU's Hat-Trick of winning FPCCI Achievement Award

Managing Director, Mr. Hasanali Abdullah receiving "Achievement Award" of Federation of Pakistan Chamber of Commerce & Industry (FPCCI) from Mr. Mamnoon Hussain, President, Islamic Republic of Pakistan.

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## Inside ...

- 4 FPCCI Achievement Award
- 5 MPF Entrepreneurship Conference
- 5 PACRA assigns IFS rating
- 6 Best Corporate and Sustainability Award
- 7 Presentation for Window Takaful
- 8 Gems of Europe - Lisbon and Madrid
- 11 *Eid-ul-Azha Millan Mosaic*
- 12 APDC of EFU Sports & Recreation Club
- 14 EFU General - Trendsetter
- 16 Solution Quiz 17
- 17 *Hajj Mubarak*
- 18 Happy Birthday to you!
- 20 Picnic
- 21 Score





## *EFU's HAT-TRICK of winning* **FPCCI Achievement Award**

EFU General has won the Achievement Award for the year 2014 of Federation of Pakistan Chambers of Commerce and Industry (FPCCI) for the third consecutive year. The President of Pakistan Mr. Mamnoon Hussain was the chief guest at this auspicious ceremony held at Pearl Continental Hotel, Karachi. Mr. Hasanali Abdullah, Managing Director, EFU General Insurance Limited received the award on behalf of the company. The ceremony was graced by high profile personalities from government, media, public and private sectors.



FPCCI Achievement Awards are distributed among the business entities in recognition of their outstanding performance for January-December period of the calendar year. Since launching of Achievement Awards this was the third year of sustainability. The distribution of Awards over the last two years has not only recognized the best efforts of the business enterprises but also inculcated the spirit of completion.



Recognizing and honoring the dedicated individuals and enterprises of Pakistan has made a profound and lasting contribution towards socio-economic development of the country. Distribution of these coveted awards help in building image of individuals, companies as well as the country. FPCCI Achievement Awards are now recognized on national and international levels.

04



## EFU General Sponsors MPF Entrepreneurship Conference

Mr. Abdul Aziz Tayabani, President, Memon Professional Forum (MPF) paid gratitude to Mr. Hasanali Abdullah, Managing Director, EFU General for being the Silver Sponsor for organizing MPF Entrepreneurship Conference 2015 in Karachi. He also presented a plaque to Mr. Hasanali Abdullah at this auspicious ceremony. He thanked EFU for fully capitalizing on the branding and networking opportunities associated with the sponsorship.



### Mr. Hasanali Abdullah elected as Executive Committee Member of IAP

Mr. Hasanali Abdullah, Managing Director, EFU General has been elected as a member of the Executive Committee of the Insurance Association of Pakistan (IAP) for the year 2015-16.

## PACRA assigns IFS rating to EFU General Insurance

The Pakistan Credit Rating Agency (PACRA) has assigned the IFS rating of "AA+" (Double A plus) to EFU General Insurance Limited. The rating denotes very strong capacity of the company to meet policy holders and contract obligations.

EFU Group has leading presence in all dimensions of insurance industry including General, Life and Health insurance. This furnishes strength to the brand and ability to serve diverse client needs. The rating interprets the company's vision to lead both in terms of size and profitability.



Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone with his colleagues attended a ceremony 'Pakistan - Island of Excellence' organized by Marketing Association of Pakistan. Syed Hasan Javed, Ambassador of Pakistan in Federal Republic of Germany graced the occasion.



(L to R): Mr. Ashraf Samana, Mr. M. Azeem Hanif, Mr. Shehzad Zakareya, Mr. Fakhruddin Saifee, Mr. M. Shoaib, Mr. Jaffer Dossa, Syed Hasan Javed, Mr. Sheraz Lodhia, Mr. Ahmed Hussain Zuberi, Mr. Arif Khan and Mr. Shazim Altaf Kothawala are seen.

## *EFU General achieves* **Best Corporate and Sustainability Report Award**

EFU General Insurance was conferred with Best Corporate Report Award 2014 in the category of the Non-Banking Financial Institutions. Mr. Altaf Qamruddin Gokal, Chief Financial Officer, EFU General Insurance Limited, received this award from Mr. M. H. Asif, Past President of ICMAP. EFU General was the only non-life insurance company which received this award in the category/sector.

The Joint Committee of The Institute of Chartered Accountants of Pakistan (ICAP) and The Institute of Cost and Management Accountants of Pakistan (ICMAP) conducts an exercise every year to announce the best annual report and sustainability report for each sector. The Non-Banking Financial Institutions sector comprises of all Insurance companies (life and non-life), Leasing Companies, Brokerage Houses, Investment Companies and Modaraba Companies.

The award is a testimony to the hard work that has been put in making the report adherence to the highest standards of compliance, improved quality of disclosure and presentation. It also signifies the strength of EFU in insurance industry and speaks of its professional standards.

The award distribution ceremony was attended by business leaders across the country, regulators and senior accounting professionals.



**L to R:** Ms. Saima Morkas, Mr. Moiz Hussain, Mr. Quaid Johar, Mr. Jaffer Dossa, Mr. Altaf Qamruddin Gokal, Mr. Munawar Salemwala, Mr. Atif Anwar, Mr. Aslam Ghole, Mr. Arshad Ali Khan and Mr. Waqas Muhammad of EFU General Insurance Ltd.



## Presentation for Window Takaful Operations at Zonal Office, Lahore

A meeting of all the Divisional/Branch Heads was called at Zonal Office, Lahore wherein Mr. Qamber Hamid, Sr. Deputy Managing Director & Zonal Head, Northern Zone and Mr. Shaukat Saeed Ahmed, Sr. Executive Director & Regional Head, Punjab Region also participated.

Mr. Mahmood Lotia, Senior Deputy Managing Director, Head Office and Mr. M. Vaqaruddin, Head of Window Takaful came from Karachi to give a presentation on Window Takaful Operations. In their presentation they discussed the difference between conventional insurance and Takaful.



The terminology and different Takaful working models were also discussed. The *Waqf* Fund Inflows and Outflows were explained. The participants were apprised about the investment avenues and re-Takaful arrangements for Takaful.



In the end a detailed Question/Answer session was held wherein all the practical aspects were fully explained to the entire satisfaction of the participants”.



## Workshop ISO 9001:2008 at Karachi

As per the ISO 9001:2008 requirement, ISO awareness is mandatory for all officers of EFU General Insurance Ltd.

Keeping in view the above, Human Resource Department, Head Office in coordination with Southern Zone organized an “ISO Workshop” for officers working in branches of Southern Zone.

Mr. Darius H. Sidhwa, Executive Director and Management Representative conducted this training session. The training session was attended by 36 officers.





## Gems of Europe Lisbon and Madrid

By: *Mr. Javed Iqbal Barry*  
A.E.D., Central Division Unit 'B'



It was on Wednesday 19th August 2015 that our Emirates flight took off from Karachi's Jinnah International Airport at 10:30pm for Dubai. On board the jam packed flight were 53 officials of EFU General's Southern Zone that included the Zonal, Divisional, Branch and Unit Heads along with the top marketing executives of the company. This year our destinations were two great cities of Europe, Lisbon and Madrid.

After a seven hours overnight stopover at Dubai International Airport we embarked on another Emirates flight that landed at Lisbon International Airport in the afternoon, local time. After a quick lunch at Burger King we checked in at the Marriot Lisbon Hotel at around 4:00pm in the evening of Thursday, 20th August 2015.



Lisbon is the capital and the largest city of Portugal with a combined urban and metro population of 2.8 million people. It is continental Europe's westernmost capital city and the only one along the Atlantic coast.

Lisbon is recognized as a global city because of its importance in finance, commerce, media, entertainment, arts,

international trade, education and tourism. It is the seventh most visited city of Europe. It is also one of the oldest cities in the world and the oldest in Western Europe. It enjoys a Mediterranean climate with warmest winters and cool summers.

After some rest and freshening up we were taken on our luxury bus for the evening excursion tour of Lisbon city to experience the beauty, the sights and the sounds of this lovely city.

The focal point of this tour was a visit to Baixa Downtown that was developed after the major earthquake of 1755. This consists of three main streets reserved for trade, banks, jewelers, arts and crafts etc. From there we proceeded to Comercio Square which is known as the living room of Lisbon. Today it is considered to be one of the largest and most beautiful squares in Europe. It was developed in 1758 in the form of a square opening to the Tagus River and surrounded by three buildings with arches and two monuments along the river. Today the Comercio Square or Praca do Comercio enchants with its outdoor cafes, restaurants, shops and its warm and welcoming yellow stone buildings looking out at the river. From Comercio Square we went up to the nearby Municipio Square which is yet another great historic square of Lisbon built by the Marquis of Pombal in the seventeenth century after the major 1755 earthquake. It is at this very place where after the fall of the monarchy, Portuguese Republic was proclaimed in 1910.

Our first day in Lisbon ended with a delicious Chinese dinner at the Wok Mundo Restaurant, accompanied by some thrilling music and dances. On Friday the 21st of August 2015 which was our second day in Lisbon, we embarked upon yet another half a day tour of Lisbon.

Our first destination was the Monastery of Jeronimos which is considered to be a masterpiece of Portuguese Manueline Art. The Monastery was built between 1502 and 1601 by King Manuel I in order to celebrate the Portuguese Discoveries. On this very location there was a chapel founded by Henry the Navigator and it was here that Vasco de Gama and his crew prayed on the 8th of July 1497 before leaving for the discovery of a sea route to India during 1497/99.

The limestone construction is living example of gothic arches, rose windows, beautiful portals, columns that UNESCO ranked in 1983 as World Heritage. It has a remarkable collection of statues of Henry the Navigator, St Jerome, various prophets and apostles, Kings Manuel I, St John the Baptist beside the tombs of Luis de Camoes the famous Portuguese poet, Vasco de Gama the great Portuguese explorer, King John III and his sons as well as King Manuel I and his sons.

After visiting the Monastery of Jeronimos, our next destination was the Belem Tower which is considered to be the most symbolic and visited monument in Portugal, The Belem Tower was built by the order of King Dom Manuel I between 1514 and 1521 in the famous Manueline style and was designed by the great Portuguese architect Francisco Arruda. In those days this tower was situated on an island in the middle of the Tagus River about 250 meters from the beach of Restelo from where the fleets of ships and caravels used to leave for Portuguese discoveries. However the 1755 earthquake caused displacement of the Tagus River bed and the sands of the beach reached the tower which is now connected to the land by a small metal bridge. It's structure is set on a fortified base of five floors in limestone with beautiful watch towers. It is from here that Vasco de Gama's fleet left for India in 1497 and Pedro Alvares Cabral's fleet left for Brazil in 1500 for glorious achievements that quickly changed the world history and which King Manuel I immortalized in this unique and original Portuguese artistic style.



From Belem Towers, we proceeded to the nearby Monument to the Discoveries which represents a stylish caravel entering the Tagus River, with Henry the Navigator at the prow commanding 32 illustrious navigators, poets, warriors, mathematicians, cartographers, princes and evangelizers of



the epic Portuguese discoveries in the fifteenth and sixteenth century.

This remarkable monument of limestone was designed by the architect Cottinelli Telmo and was built in 1940 for the exhibition of the Portuguese World. The monument has seven floors consisting of museums and auditoriums.

From the Munument to the Discoveries we took a break for lunch and had some mouth watering Portuguese Cuisines at the famous Churascao Restaurant. After lunch, the bus took us to Lisbon's famous Colombo Shopping Mall which is one of the largest shopping mall of Lisbon offering a variety of items that include garments, cosmetics, confectioneries, handicrafts, leather goods and etc.

The day ended with a delicious dinner arranged at the India Gate Restaurant followed by some strolling around the Bairro Alto and Chiado districts of Lisbon to observe the city's night life.

Saturday 22nd August 2015 was reserved for a breathtaking tour of two of the most thrilling coastal resorts of Lisbon, Cascais and Sintra.

Cascais is considered as one of the most beautiful and elegant holiday resort of Portugal. It is surrounded by small beaches, decorated aristocratic mansions, luxury marinas, streets and small squares with some terraces and restaurants and great artistic museums.

Sintra was elected as UNESCO World Heritage Site for its unique natural environment and surrounding mountains and monuments and for the typical narrow alleyways dedicated to handicrafts and to the sweetness of its cakes known as Pillows which are the famous cheese cakes of Sintra. The city has



always been the focal point for tourists and famous aristocrats like Sir Francis Cook and Lord Byron. Sintra's centre of attraction is the National Palace of Sintra that was built in the Gothic Style by Dom Dinis in 1295 over an old Arab Palace. We had the privilege of visiting and closely observing its interior consisting of various halls including the Archers Hall, Maura Hall, Hall of Pegas, Swan Hall and the Barons Hall with beautiful domed roof and monumental kitchen with an amazing conical interior of its chimneys.

After visiting the two lovely coastal resorts of Cascais and Sintra we had a great Italian Lunch at the Pizzaira Divinos Prazer Restaurant and then proceeded to the Free Port Shopping Area which is the largest shopping centre of Lisbon consisting of large shops and showrooms of almost all the top brands of Europe and America offering their products at amazing discounts.

Sunday 23rd August 2015 was mostly spent traveling in our luxury bus that left Lisbon at 9:00am and reached Madrid around 5:00pm covering 500 Km distance with a stopover at McDonald's for lunch. On reaching Madrid we checked into the famous Westin Palace Hotel that used to be a real palace in 1912 and later on converted into a luxury hotel like many other palaces of Madrid.



Madrid is a south-west European city and the capital of Spain. The population of the city is almost 3.2 million and that of its metropolitan area around 6 million. It is the third largest city in the European Union after London and Berlin. It is also the political, economic and cultural centre of Spain. The city possesses a modern infrastructure; it has also preserved the look and feel of many of its historic neighborhoods and streets.

Monday 24th August 2015 was spent in exploring Madrid and our first visit was the Palacio Real which is one of the main symbols of Madrid. It is situated on the same spot where the old Muslim defensive fortress was built. The history of this magnificent building has been eventful. After Alfonso-VI conquered the city in 1080, this Muslim castle became the royal palace of Christian monarchs.

Over the centuries it experienced different reforms until 1734 when a fire almost completely destroyed the palace. Phillip V ordered a new palace to be built on the same site. The work lasted from 1738 to 1755. In 1764 Charles III became the first

monarch to live in the new Palacio Real.

The palace also stands out for its beautiful architecture, for the artistic richness that its rooms presents. Inside one can appreciate the fresco painting of leading artists of their times. It also has a wide collection of tapestries, porcelains and furniture. Among the different rooms that we visited, we were awestruck by the magnificent Throne Room, King's Chamber, Royal Chapel, Hall of Mirrors, Gala Dining Hall, Royal Library & and the Royal Armoury.



Opposite the Palacio Real, stands the main facade of the cathedral of Santa Maria la Real de la Almudena The idea of building a cathedral along side the Palacio Real dates back to the 16th century but was not completed until 1950. The temple is a mixture of neo Gothic and neo Classic construction. It was finally opened by Pope John Pul on 15th June- 1993.

After visiting the Palacio Real and Cathedral of Santa Maria, we proceeded to explore other historical monuments of Madrid like Puerta de Alcalá, Plaza de Cibeles and Paseo Castellana until lunch at Swagat Indian Restaurant.

After lunch we proceeded straight to the famous Estadio Santiago Bernbeu Foot Ball Stadium which is considered to be one of the largest football stadium of the world. It was inaugurated on 14th December 1947 and has undrgone many expansions over the years. It is owned by the Real Madrid Club de Futbol It has a present seating capacity of 85, 454 spectators and is named after its former chairman Santiago Barnabeu.

We were thrilled by the panoramic view of the stadium from its benches and then experienced the Real Madrid fever while visiting it's history room, dressing room, tunnel, sensations room, photo montages, press room and official store offering a variety of souvenirs and memorable for sale.

Our last and the most unforgettable experience in Madrid was a sumptuous Spanish dinner at Tablao Flamenco Villa Rossa where the famous Spanish Flamenco dance was performed that left the entire audience simply mesmerized.

Tuesday the 25th August 2015 was the day to return home and our Emirates flight left for Dubai at 10:00 PM that landed at Dubai at 7:00 AM on the morning of Wednesday 26th August. Another connecting flight to Karachi touched down at around 1:00 PM in the afternoon thus concluding one of the most enjoyable and exciting tour so far!





*Eid-ul-Azha  
Millan  
Mosaic*





## Annual Prize Distribution Ceremony EFU Sports & Recreation Club

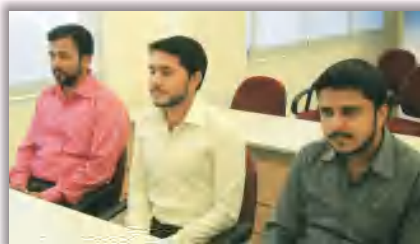
For appreciation and encouraging the employees, EFU Sports and Recreation Club organized its Annual Prize Distribution Ceremony at auditorium of EFU House, Karachi. Mr. Hasanali Abdullah, Managing Director was the Chief Guest.

Mr. Jaffer Dossa, Chairman EFU Sports and Recreation Club, Mr. Abdur Rehman Khandia, Deputy Managing Director, Corporate Division, Mr. S. M. Haider, Sr. Executive Director, SITE Division, Mr. M. Iqbal Lodhia, Senior Executive Director, Jinnah Division and Mr. D. H. Sidhwa, Executive Director, HR Department, Head Office also graced the ceremony. A large numbers of EFU Family members attended the event.

The Chief Guest emphasized the need for discipline, the first lesson of sports and urged the participants to maintain it in their business as well as personal lives. He said, "Sports are the best form of recreation that

provides healthy ways to relax and relieve stress".

He also appreciated the participation of ladies in sports activities.



Managing Director encouraged the new comers in EFU General for their active involvement and keen interest in the sports activities.

Mr. Jaffer Dossa said, "EFU Sports Club plays a significant role by providing congenial atmosphere to play, socialize and have a pleasant time-out from strenuous work".

Earlier, Mr. Naseem Qureshi, Secretary of the club presented the welcome address. He thanked all the guests and the top management for their cooperation and support in arranging sports activities.

In the end, the prizes were distributed among the winners and members of sports committee. The photos of award winners are given on the following page.



## Prize Distribution Ceremony



*Mr. Hasanali Abdullah, Managing Director presenting prize to Mr. Anjad Shehzad*



*Mr. M. Owais*



*Mr. S. M. Haider*



*Ms. Sughra Karim*



*Ms. Zeenat*



*Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone presenting prize to Ms. Afshan*



*Ms. Aliya Sadaf*



*Mr. Muhammad Kashif*



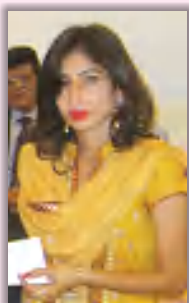
*Mr. Riaz Ahmed*



*Syed Kashif*



*Mr. A. R. Khandia, Deputy Managing Director, Corporate Div. presenting prize to Ms. Asifa Waseem*



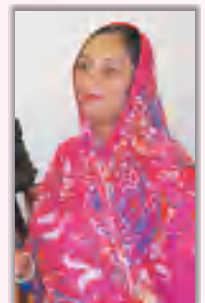
*Ms. Azra*



*Mr. Faisal Umar*



*Ms. Farzana Arif*



*Ms. Farzana Parveen*



*Mr. S. M. Haider, Sr. Executive Director, SITE Division presenting prize to Mr. Abdul Hameed*



*Ms. Humera Absar*



*Ms. Ishrat Jahan*



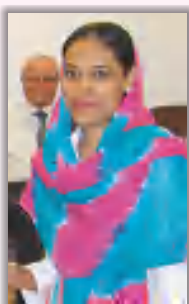
*Mr. Kawish Chohan*



*Mr. Zaigham Abbas*



*Mr. M. Iqbal Lodhia, Sr. Executive Director, Jinnah Division presenting prize to Ms. Sabeen Shiwani*



*Ms. Samreen Kashif*



*Mr. D. H. Sidhwa, Executive Director, HR, H.O. presenting prize to Mr. Muhammad Iqbal*



*Ms. Shagufta Khan*



## EFU General The Trendsetter



By: **Muhammad Ilyas Khan, ACII**  
*Executive Vice President, Head Office*

Training and Education is vital for Human Resource Development (HRD). The contribution of EFU in the development of the best training and education in the insurance industry can be judged clearly by the fact that EFU's trained people are not only serving at the highest posts in EFU, but also in the entire insurance industry all over the country as well as abroad.

Our aim is formulating and executing human resource policies and practices that produce employee competency and behavior, the company needs to achieve its strategic aims.

Know-how and competence are the basis of our success and these do not come by chance. As a leading insurer, we invest extensively in cultivating and motivating our employees and train them to face market challenges which require special care, with defined responsibility, stipulated goals and constructive cooperation, where each person is able to contribute his or her individual strengths.

We provide necessary training to ensure that our employees have the knowledge and skills needed to accomplish their tasks, concepts and techniques for developing more capable employees, managers and organization. Continuous training and development is a part of our company's policy.

We facilitate and encourage our employees to pursue and progress toward ACII, the world wide acceptable professional insurance qualification from Chartered Insurance Institute (CII), UK. We have 24 Chartered Insurer from CII, UK. Other than CII qualified, we have 17 professional engineers and 10 professional accountants.

EFU has the distinction of having minimum employee turnover. This is due to the working environment provided to its executives who are fully empowered to work. The manpower is provided in-house training by specialists within the company. The training is not only provided at Head Office, but is imparted in other parts of the country as well. We believe that training is not, merely an obligation from the company but is a right of employees. The employee's annual evaluation takes into account the weightage for participation in the regular training, in addition to the annual performance and upgrading of self education.

EFU General is the largest insurance company in Pakistan, which for more than eight decades, has been providing the finest products to ensure that our customers are fully protected.....always. We take pride in saying that:

- ♦ With the same dedication and commitment, we now present General Takaful products based on *Shariah* to meet the protection needs of business and individual customers.
- ♦ EFU has also received Certificate of Registration ISO 9001-2008 in recognition of the organization's Quality Management System which complies with the requirement of ISO 9001-2008.
- ♦ At EFU we maintain high liquidity and continuously improve our asset quality. Periodic reviews of our portfolio of liabilities at fixed intervals are one of our standard operating procedures. As our business grows, we re-engineer our strategic alliances with world renowned re-insurers. All this has led to achieving AA+ rating for insurer financial strength from JCR-VIS and PACRA, Pakistan's two most reputed rating agencies.

Regarding the recognition of our services to the country and the industry EFU has received more than 50 awards including:

- ♦ FPCCI Achievement Award of Federation of Pakistan Chambers of Commerce & Industry (three times consecutively). EFU General is the only 'insurance company', which has been conferred this most prestigious award since commencement of operations in 2012.
- ♦ Brands of the Year Award (seven times consecutively). Best Brand performance in the category of General Insurance awarded by the Brands Foundation.

EFU General is one and the only company in insurance sector which has been receiving this award continuously, since the commencement of this Award in 2006.

- ♦ Best Corporate & Sustainability Report Award (two times consecutively) of Institute of Chartered Accountants of Pakistan and The Institute of Cost and Management Accountants of Pakistan. EFU General is the only General Insurance Company which has received this award.
- ♦ Corporate Excellence Award (three times consecutively) of Management Association of Pakistan.

EFU is a progressive and innovative insurer. It is the first insurance company, which was established:

- ♦ by Muslims for providing insurance services in undivided India and Burma.
- ♦ to provide employment to Muslims.
- ♦ Risk Management Services for its customers. We advise our customers to take steps which would improve the risk mitigation and contain business losses. This service not only helps the client with a third party view of the status of the units but also provides comfort and confidence to the re-insurers with whom we reinsure the risks in local and international markets.
- ♦ Information Technology (IT) Department of EFU General is one of the most outstanding in Pakistan's insurance industry that is based on the most robust Oracle SUN System.

We are fully equipped with technical, marketing and managerial skills supported by reinsurance arrangements with a number of European firms of international repute to cater all classes of specialized insurance and provide customer service of the highest quality. EFU deals with leading re-insurers of

the world and continues to enjoy very sound reinsurance arrangements which are placed with leading international securities, all of them being "A" rated.

Our clients include both large and medium sized organizations belonging to all the key sectors of the economy. We are committed to new product development and innovation, legendary customer service and a promise that everything we do, we do from the heart.

The company has a strong financial base, with diversified investment portfolio comprising of investments in equities, fixed income securities and real-estate. In terms of infrastructure, EFU has two prominent buildings, one in Karachi and the other in Lahore.

The history of EFU (Eastern Federal Union) dates back in 1932 when some well wishers of Muslims established it. In 1947, EFU moved to Pakistan and started underwriting all types of businesses. The life insurance business was nationalized in Pakistan in 1972 and EFU's life business was also taken over by the government. At the time of nationalization, EFU's life insurance business under the leadership of Late Mr. Roshen Ali Bhimjee was the largest in the Afro-Asian Region (excluding Japan).

In 1992, EFU General established EFU Life Assurance Limited, which is the first life insurance company established in the private sector. To provide specialized service, EFU also established Allianz EFU Health Insurance Limited in collaboration with Allianz of Germany. It is the only specialized Health Insurance Company of the country.

Our point is ... we always give you the best



## Winners of 16th Quiz 'Motor Insurance'



Mr. Akhtar Ali Khan  
Manager (Dev.)  
Rawalpindi Division



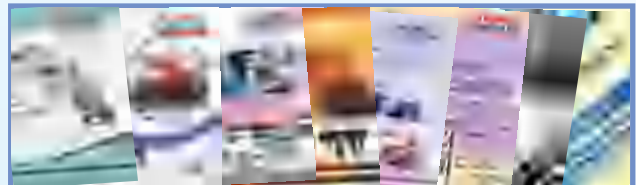
Mr. Abdul Hameed  
Executive Officer  
Port View Branch



Mr. Bashir Usman Kiyani  
Executive Officer  
Rawalpindi Division

## Solution Quiz-17 Miscellaneous Insurance

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



**General Connection** 15 YEARS AGO TODAY  
Issue No. 27 January 2000

### Behavior

Dear Colleagues,

There are two types of behaviors that of being pleasant and that of being unpleasant. The second one always creates just opposite to what is expected. As against it, pleasant behavior creates the result that is of benefit to all.

On a railway station two persons were walking. One man was walking ahead. The man behind him was carrying a big box. In his effort to walk at a rapid pace the box struck the man ahead of him. The man fell on the platform. The man following him immediately stopped walking. He felt ashamed and embarrassed. He said to the other man. "I beg your pardon, sir." When the man ahead of him heard these words, his anger vanished immediately. He said, "That is all right." Then the two men went towards their destination together. This is the magic of being kind and pleasant and considerate of others feelings, thoughts and beliefs.

Whether if is a case of one's domestic affairs or that of outside his home, it may belong to a nation or an individual, pleasant behavior can end issues of contention positively. Thus, you must adopt the psychology of pleasant behavior and not that of unpleasant behavior.

With best wishes,

Saifuddin N. Zoomkawala

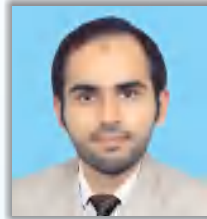




Mr. M. Shehzad Habib  
Executive Director  
Multan Division



Mr. Rizwan Ahmed  
Executive Vice President  
Finance, H.O.



Mr. Muneeb Farooq Kothawala  
Executive Vice President (Dev.)  
Metropolitan Division



Mr. Liaquat Imran Khan  
Sr. Vice President  
SITE Division



Mr. Arshad Hameed  
Asst. Vice President  
I. T., H.O.



Mr. Muhammad Imran  
Chief Manager (Dev.)  
Al-Falah Branch



Mr. Farhan Rasheed  
Manager  
SITE Division



Ms. Huma Nayyar  
Manager  
Miscellaneous, H.O.

## Hajj Mubarak

Following Officers of EFU General performed Hajj.  
EFU Family members congratulate them  
for this scared pilgrimage.

## Quiz 18 - Property Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	Stock of cotton waste in fully pressed iron bound bales' and the stock of 'cotton in fully pressed iron bound bales are rated same as per tariff.	True	False
2.	A rate 25% higher than the highest value applicable to any one of the godowns would be charged. If client wishes to insure more than three godowns at different locations for which breakup of values is not known.	True	False
3.	The maximum number of cotton bales that can be stored in a godown is 3,000.	True	False
4.	EAR policy has Three section	True	False
5.	Machinery breakdown cover losses due to Faulty workmanship & Faulty Design.	True	False
6.	MLOP cover issues in conjunction with EAR policy.	True	False
7.	Impact Damage caused by insured's vehicle is covered under Impact Damage clause.	True	False
8.	Partial losses are settled through Repair.	True	False
9.	EAR is an operational cover under engineering insurance.	True	False
10.	Declaration policy issued on a sum insured of less than Rs. 5million.	True	False

### Terms and Conditions

- ◆ All Officials (Except Property 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 31st December, 2015.
- ◆ This form may be photostated.
- ◆ 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: .....

Happy  
*Birthday*  
to you!



1.	Ahmad Hussain Zuberi	Assistant Executive Director	Indus Branch	1-Dec
2.	Mansoor Hassan Khan	Vice President	Central Division Auto Leasing	1-Dec
3.	Mazhar Ali	Vice President	Jinnah Division	1-Dec
4.	Ghulam Abbas	Assistant Vice President	Faisalabad	1-Dec
5.	Shaheena Ashfaq	Assistant Vice President	Human Resources Department	1-Dec
6.	Muhammad Riaz	Deputy Manager	Marine Department	1-Dec
7.	Syed Shuja Haider	Executive Officer	Central Division Auto Leasing	1-Dec
8.	Tahir Hussain	Junior Officer	Motor Department	1-Dec
9.	Ahmed Nawaz	Assistant Vice President (Dev)	Central Division Unit (C)	2-Dec
10.	Zeeshan Ahmed	Manager	Central Division Unit (B)	2-Dec
11.	Abdul Raheem	Assistant Manager	I.T. Department	2-Dec
12.	Atif Akhtar	Assistant Manager	Lahore Division	2-Dec
13.	Iqra Afzal	Executive Officer	Lahore Division	2-Dec
14.	Syed Inamul Hasan	Junior Officer	Finance Department	2-Dec
15.	Tanveer Ahmed	Junior Officer	Metropolitan Division	2-Dec
16.	Syed Saad Jafri	Asst. Executive Director (Dev)	Clifton Division	3-Dec
17.	Ayaz Ahmed	Executive Officer	Corporate Division	3-Dec
18.	Saddam Hussain	Manager	Protocol Unit	4-Dec
19.	Mansoor Abbas Abbasi	Senior Exec. Vice President	Property Department	6-Dec
20.	Shaharyar Jalees	Senior Exec. Vice President	Public Relations	6-Dec
21.	Azmat Maqbool	Sr. Exec. Vice President (Dev)	Central Division Unit (B)	6-Dec
22.	Syed Muhammad Haider	Deputy Manager	Corporate Division	6-Dec
23.	Asif Shakoor Usmani	Assistant Manager	Faisalabad	6-Dec
24.	Muhammad Aamir	Executive Officer	Clifton Division	6-Dec
25.	Muhammad Jahangir Shaida	Executive Officer	Jinnah Division	6-Dec
26.	Imtiaz Ahmed	Assistant Vice President	Crescent Branch	7-Dec
27.	Zahid Qureshi	Manager	Faisalabad	7-Dec
28.	Mirza Faizanbaig Chaghtai	Assistant Manager	Finance Department	7-Dec
29.	Syed Hasan Talal	Executive Officer	Jinnah Division	7-Dec
30.	Saira Waheed	Assistant Vice President	Bank Square Lahore	8-Dec
31.	Saqib Riaz	Manager (Dev)	Lahore Division	9-Dec
32.	Abdullah Chandio	Assistant Manager	Mehran Branch	9-Dec
33.	Malik Akhtar Rafique	Executive Vice President (Dev)	Multan Division	10-Dec
34.	Mian Abdul Razzak Raza	Executive Vice President (Dev)	Multan Division	10-Dec
35.	Farnazia	Assistant Vice President	Property Department	10-Dec
36.	Shehzad Akhtar	Chief Manager (Dev)	City Rawalpindi	10-Dec
37.	Moeen Uddin	Executive Officer	Indus Branch	10-Dec
38.	S.Muhammad Saleem	Vice President	I.T. Department	11-Dec
39.	Siraj Ahmed Alvi	Chief Manager (Dev)	Corporate Division	11-Dec
40.	Faisal Akhtar Malik	Deputy Manager	Lahore Division	11-Dec
41.	Tariq Mehmood	Chief Development Officer	Central Division	11-Dec
42.	Muneeb Farooq Kothawala	Executive Vice President (Dev)	Metropolitan Division	12-Dec
43.	Hasan Aziz	Assistant Vice President	I.T. Department	12-Dec
44.	Sakina Fidali Lokhandwala	Manager	Personnel & Administration	12-Dec
45.	Jawed Farooqi	Chief Manager (Dev)	Jinnah Division	12-Dec
46.	Anam Shahbaz	Assistant Manager	Gulberg Arcade Unit	12-Dec
47.	Arsalan Pervaiz	Assistant Manager	Rawalpindi Division	12-Dec
48.	Fakhruddin	Executive Officer	Finance Department	12-Dec
49.	Mamoona Siddique	Executive Officer	Multan Division	12-Dec
50.	Irshad Ahmed	Assistant Superintendent	New Garden Town	12-Dec
51.	Iftikhar Ali	Daftri/Qasid	Multan Division	12-Dec
52.	Muhammad Mujtaba	Executive Vice President	Jinnah Division	13-Dec
53.	Muhammad Hussain	Senior Vice President	M.D's Secretariat	13-Dec
54.	Salman Ghaffar	Assistant Manager	S.I.T.E. Division Auto Leasing	13-Dec



*wishing you success, joy  
and happiness always!*

55.	Riaz Ali	Assistant Manager	Personnel & Administration	14-Dec
56.	Zakaullah Khan	Vice President (Dev.)	Islamabad	15-Dec
57.	Asif Raza	Manager	Miscellaneous Department	15-Dec
58.	Umair Hassan Khan	Executive Officer	Central Division	15-Dec
59.	Habib Ali	Vice President	A.K. Unit Karachi	16-Dec
60.	Mohammed Hasnain	Senior Development Officer	Jinnah Division	16-Dec
61.	Mian Ali Raza Shaukat	Manager	Gulberg	17-Dec
62.	Danish	Junior Officer	Jinnah Division	17-Dec
63.	Altaf Kothawala	Senior Executive Director(Dev)	Metropolitan Division	20-Dec
64.	Mirza Mutahir Hussain	Senior Vice President	Motor Department	20-Dec
65.	Muhammad Owais Fahim	Assistant Manager	Central Division Unit (B)	20-Dec
66.	S. Nadeem Ahmed	Senior Development Officer	City Rawalpindi	20-Dec
67.	Muhammad Kashif	Assistant Vice President	Clifton Division	21-Dec
68.	Tariq Mahmood	Deputy Manager	S.I.T.E. Division Auto Leasing	21-Dec
69.	Syed Abid Hussain Zaidi	Deputy Manager	Motor Department	21-Dec
70.	Farzana Parveen Arif	Assistant Manager	A.W.P. Unit	21-Dec
71.	Shameen Abdul Khalid	Junior Officer	Corporate Division	21-Dec
72.	Mairaj Nadir	Development Officer	Central Division	21-Dec
73.	Abdul Wahab	Asst. Executive Director (Dev)	Port View	22-Dec
74.	Shahzad Zakaria	Senior Exec. Vice President	Metropolitan Division	22-Dec
75.	Syed Abid Raza Rizvi	Senior Exec. Vice President	Property Department	23-Dec
76.	Muhammad Saleem	Senior Vice President	Jinnah Division	23-Dec
77.	Muhammad Owais Jagirani	Assistant Vice President	Protocol Unit	23-Dec
78.	Intikhab Ahmed	Assistant Vice President	I.T. Department	24-Dec
79.	Muhammad Nadeem	Deputy Manager	Motor Department	24-Dec
80.	Mirza Afzal Hussain	Executive Officer	Central Division Auto Leasing	24-Dec
81.	Qamar Aziz	Executive Officer	Finance Department	24-Dec
82.	Muhammad Naseem	Assistant	Jinnah Division	24-Dec
83.	Muhammad Naeem Shaikh	Senior Exec. Vice President	Central Division	25-Dec
84.	Muhammad Murtaza Ispahani	Assistant Vice President (Dev)	S.I.T.E. Division Auto Leasing	25-Dec
85.	Tauseef Hussain Khan	Assistant Vice President (Dev)	Central Division	25-Dec
86.	Muhammad Abid Kidwai	Executive Officer	Finance Department	25-Dec
87.	Aliya Sadaf	Executive Officer	Clifton Division	25-Dec
88.	Abdul Ghaffar	Daftri/Qasid	Multan Division	25-Dec
89.	Muhammad Ashraf Khan	Daftri/Qasid	Lahore Division	25-Dec
90.	Syed Basit Hussain	Assistant Executive Director	A.K. Unit Karachi	26-Dec
91.	Syed Mifzal Ali	Manager	Crescent Branch	26-Dec
92.	Sajjad Jaka	Deputy Manager	Finance Department	26-Dec
93.	Agha Ali Khan	Vice President	City Rawalpindi	27-Dec
94.	Nargis Mehmood	Sr. Exec. Vice President (Dev)	Central Division Unit (B)	28-Dec
95.	S. Khaliluddin	Vice President	S.I.T.E. Division	28-Dec
96.	Rashid Umer Burney	Vice President (Dev.)	Corporate Division	28-Dec
97.	Alishan	Junior Officer	Corporate Division	28-Dec
98.	Muhammad Iqbal Dada	Executive Director	Metropolitan Division	29-Dec
99.	Babar A. Sheikh	Assistant Executive Director	Bank Square Lahore	29-Dec
100.	Sajjad Ahmed	Assistant Manager	Rawalpindi Division	29-Dec
101.	S. Zahid Raza	Senior Surveyor	S.I.T.E. Division Auto Leasing	29-Dec
102.	Muhammad Arif Khan	Senior Executive Vice President	Clifton Division	30-Dec
103.	Jazib Hassan Khan	Manager	Central Division Auto Leasing	30-Dec
104.	Farhat Iqbal	Senior Vice President	I. T. Department	31-Dec
105.	Rashid A. Islam	Senior Vice President (Dev)	Crescent Branch	31-Dec
106.	Arshad Aziz Siddiqui	Assistant Vice President	Central Division Auto Leasing	31-Dec





# Picnic

Cheerful members of EFU Finance, IT, Stationary, HR, Internal Audit, Central Unit, Head Office, Jinnah Division and Hyderabad Branch having fun at BK Farm House, Gharo

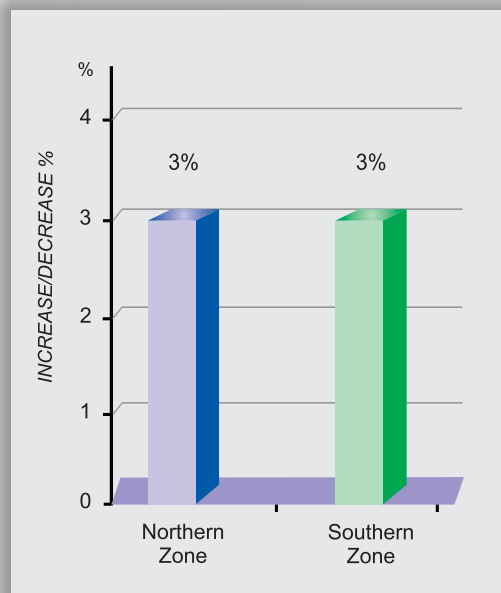




## Score

## Growth of Zones

*Based on Premium Performance  
Upto September 2015 as compared to September 2014*



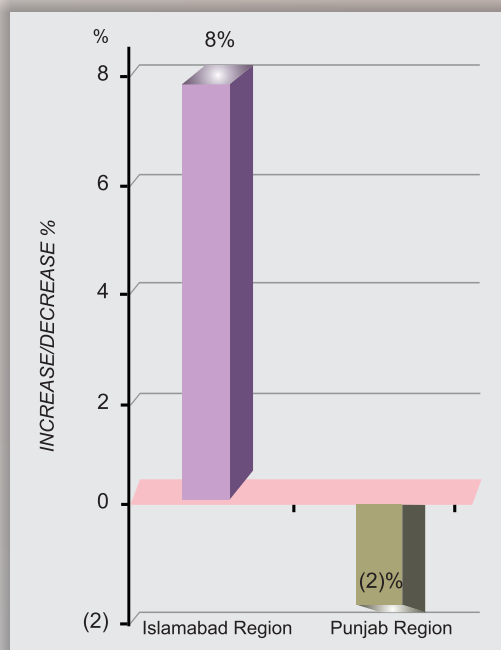
**Mr. Qamber Hamid**  
Sr. Deputy Managing Director  
Head of Northern Zone



**Mr. Jaffer Dossa**  
Deputy Managing Director  
Head of Southern Zone

## Growth of Regions

*Based on Premium Performance  
Upto September 2015 as compared to September 2014*



### Regional Heads of Northern Zone



**Mr. M. Akber Awan**  
Deputy Managing Director  
Head of Islamabad Region



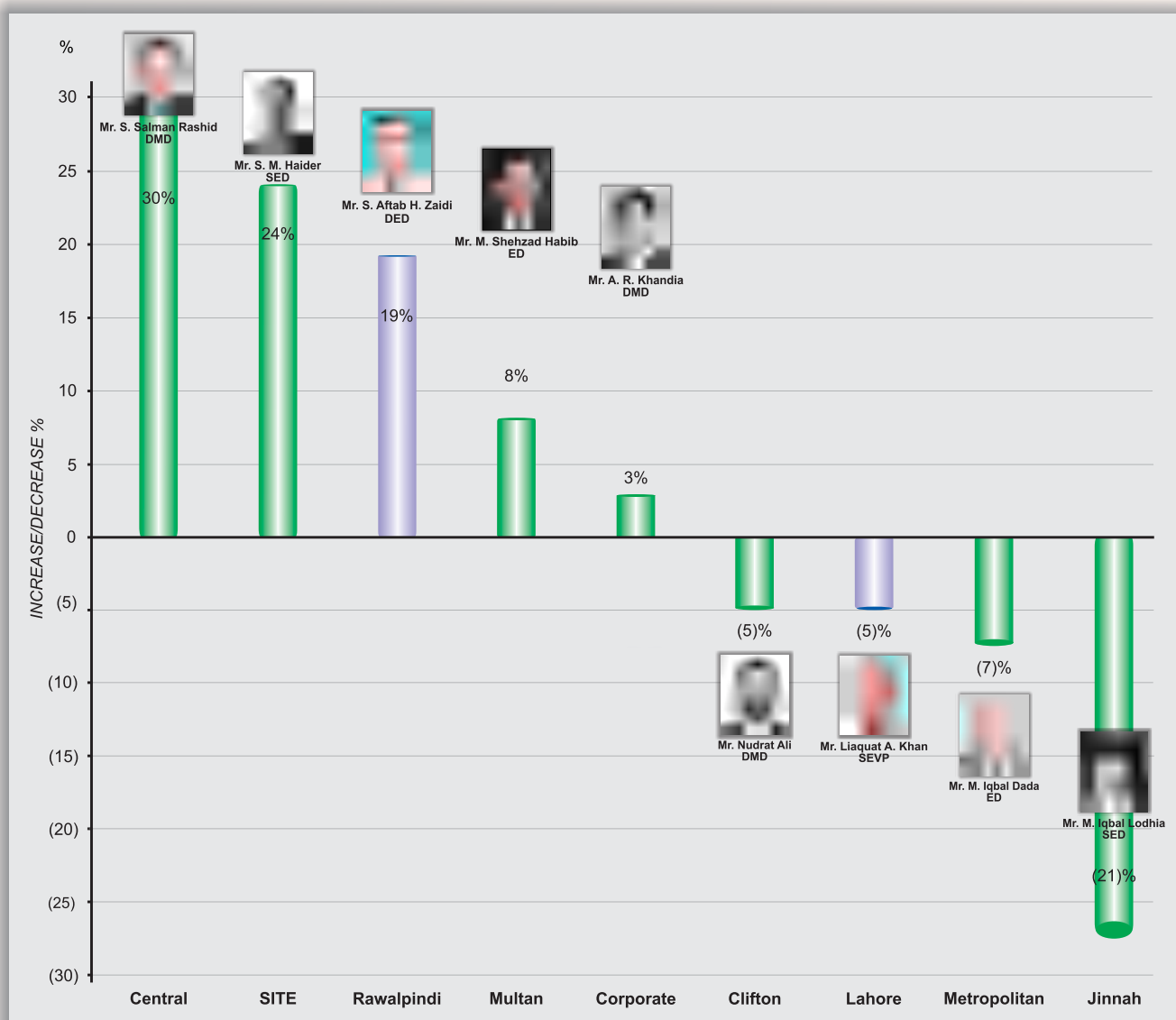
**Mr. Shaukat Saeed Ahmed**  
Sr. Executive Director  
Head of Punjab Region

# Growth of Divisions

Based on % Premium Performance

Upto September 2015 as compared to September 2014

Score





**Score**

*Upto September*

## Rank of Divisions

*Based on Premium Performance*

*In September 2015*

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

 Northern Zone
 Southern Zone

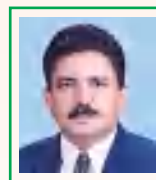
### Top 3 Divisions



**Mr. S. Salman Rashid**  
Deputy Managing Director  
Central Division



**Mr. Nudrat Ali**  
Deputy Managing Director  
Clifton Division



**Mr. A. R. Khandia**  
Deputy Managing Director  
Corporate Division

# Growth of Branches

Based on % Premium Performance

Upto September 2015 as compared to September 2014

Score

Branch	Rank	
	2015	2014
Tower	1	1
Faisalabad	2	3
Bank Square	3	6
Gulberg	4	4
Islamabad	5	2
City, Karachi	6	7
Port View	7	5
New Unit, Lahore	8	8
Leeds Center	9	9
Crescent	10	11
Peshawar	11	10
Hyderabad	12	13
Al-Hamd	13	14
Ichhra	14	18
Gulberg Arcad Unit	15	12
Model	16	15
Denso Hall	17	16
Al- Falah	18	19
Al-Muqet	19	20
City, Rawalpindi	20	23
City, Lahore	21	21
Sialkot	21	25
Mehran	22	23
Egerton Road	23	24
New Garden Town	24	17
Sahiwal	24	27
Jamrud Road Peshawar	25	25
Gujranwala (Main)	25	26
Indus	26	22
Sargodha	27	29
City, Faisalabad	28	28

<span style="color: blue;">■</span>	Northern Zone
<span style="color: green;">■</span>	Southern Zone

## Top Three Leaders of the Year

### Northern Zone



Usman Ali Khan  
Faisalabad



Babar A. Sheikh  
Bank Square



Javed Akhtar Shaikh  
Gulberg

### Southern Zone



Shoaib Razzak Bramchari  
Tower



Ali Kausar  
City, Karachi



M. Khalid Usman  
Port View



## Score

# Top-10 Division/Branch

*Based on Operating Surplus  
Upto September 2015*

Rank	Name of Division/Branch	%
1	Rawalpindi	75
2	Port View Jinnah	71
3	Clifton	67
4	Jinnah	66
5	Tower	64
6	SITE	62
7	Hyderabad	58
8	Corporate	56
	Faisalabad	56
9	Multan	52
10	City, Lahore	47

<span style="color: blue;">■</span>	Northern Zone
<span style="color: green;">■</span>	Southern Zone

## Top - 3 Super Stars

### Northern Zone

### Southern Zone



Zarrar Ibn Zahoor  
City, Lahore



Usman Ali Khan  
Faisalabad



S. Aftab H. Zaidi  
Rawalpindi



Khalid Usman  
Port View



Nudrat Ali  
Clifton



M. Iqbal Lodhia  
Jinnah

# Top Divisions/Branches

Based on Recovery Performance  
Upto September 2015

Score

## Top - 15 Players

#	Division/Branch	%
1	Sahiwal Branch	98
2	Bank Square Branch	97
	Islamabad Branch	97
3	Mehran Branch	93
	Rawalpindi Division	93
4	Alfalah Branch	89
5	Gujranwala Branch	88
6	Sargodha Branch	86
7	Corporate Division	80
8	Hyderabad Branch	79
	Gulberg Branch	79
9	Multan Division	78
	Indus Branch	78
10	City Branch, Rawalpindi	77
11	Faisalabad Branch	76
12	Central Division	75
13	Model Branch	74
	SITE Division	74
14	Jamrud Road Branch	72
15	City Branch, Faisalabad	71
	Sialkot Branch	71

## Top - 3 Leading Players

### Northern Zone



Inayatullah Chaudhry  
Sahiwal



Babar A. Sheikh  
Bank Square



Malik Firdaus Alam  
Islamabad



S. Aftab H. Zaidi  
Rawalpindi

### Southern Zone



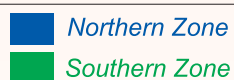
Mazhar H. Qureshi  
Mehran



A. R. Khandia  
Corporate



M. Amin Sattar  
Hyderabad



## Score

# Top Divisions/Branches

Based on Remittance Performance  
Upto September 2015

### Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Rawalpindi Division	1	4
Central Division	2	1
Corporate Division	3	3
Jinnah Division	4	6
Clifton Division	5	2
SITE Division	6	5
Multan Division	7	10
Metropolaitn Division	8	9
Lahore Division	9	7
A. W. P. Unit	10	11
Islamabad Branch	11	16
A. K. Unit	12	12
Faisalabad Branch	13	13
Gulberg Branch	14	15
Leeds Centre Branch	15	20

### Top - 3 Leading Net Remitters

#### Northern Zone



S. Aftab H. Ziadi  
Rawalpindi



Liaquat Ali Khan  
Lahore



Malik Firdaus Alam  
Islamabad

#### 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 September 2015

Score

## Northern Zone

### Property Insurance

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

### Top Three



Mehmood Ali Khan  
Faisalabad



Imdadullah Awan  
Islamabad



Haji M. Shakeel  
New Unit, Lahore

### Marine Insurance

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

### Top Three



Muhammad Farooq  
Gulberg, Lahore



Azhar H. Chishti  
Leeds Centre, Lahore



Mehmood Ali Khan  
Faisalabad

### Motor Insurance

1. Muhammad Imran	Al-Falah, Lahore
2. Muhammad Farooq	Gulberg, Lahore
3. Ahmed Saeed Khan	Al-Hamd, Lahore
4. Ejaz Ahmed	Islamabad
5. Haji M. Shakeel	New Unit, Lahore
6. Mubashar Saleem	Al-Hamd, Lahore
7. M. Ashfaq	Sahiwal
8. Zakaullah Khan	Islamabad
9. Qazi Altaf Hussain	Islamabad
10. Saqib Riaz	Lahore

### Top Three



Muhammad Imran  
Al-Falah, Lahore



Muhammad Farooq  
Gulberg, Lahore



Ahmed Saeed Khan  
Al-Hamd, Lahore

### Miscellaneous Insurance

1. Mehmood Ali Khan	Faisalabad
2. M. Tayyab Nazir	Lahore
3. Haji M. Shakeel	New Unit, Lahore
4. Husseina Anwer	Lahore
5. Mubashar Saleem	Al-Hamd, Lahore
6. Ashiq Hussain Bhatti	Ichhra, Lahore
7. Saira Ahmed	Al-Hamd, Lahore
8. Somia Ali	Islamabad
9. Kubra Altaf	Ichhra, Lahore
10. Muhammad Farooq	Gulberg, Lahore

### Top Three



Mehmood Ali Khan  
Faisalabad



M. Tayyab Nazir  
Lahore



Haji M. Shakeel  
New Unit, Lahore

## Score

# Top 10 Marketing Executives

*Classwise Premium  
Upto September 2015*

## Southern Zone

### Property Insurance

1. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
2. Ali Safdar	SITE, Karachi
3. Aamir Ali Khan	Jinnah, Karachi
4. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
5. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
6. Altaf Kothawala	Metropolitan, Karachi
7. Sheraz Ansari	Corporate, Karachi
8. Shazia Rahil	Metropolitan, Karachi
9. M. Khalid Saleem	Corporate, Karachi
10. Muhammad Hussain	Jinnah, Karachi

### Top Three



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



Ali Safdar  
SITE, Karachi



Aamir Ali Khan  
Jinnah, Karachi

### Marine Insurance

1. Sheraz Ansari	Corporate, Karachi
2. Jahangir A. Shaikh	Corporate (J.P. Unit), Kar.
3. Shazia Tariq	Central, Karachi
4. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
5. M. Aamir Khadeli	Metropolitan (AK Unit), Kar.
6. Shazia Rahil	Metropolitan, Karachi
7. Nargis Mahmood	Central (Unit - B), Karachi
8. Anis Mahmood	Central (Unit B), Karachi
9. Altaf Kothawala	Metropolitan, Karachi
10. Syed Shahid Raza	SITE, Karachi

### Top Three



Sheraz Ansari  
Corporate



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



Shazia Tariq  
Central, 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. Ali Rafique Chinoy	Corporate, Karachi
6. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
7. Tauqir H. Abdullah	Clifton, Karachi
8. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
9. Altaf Kothawala	Metropolitan, Karachi
10. S. Shahid Mehmood	Central (Unit B), 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. M. Khalid Saleem	Corporate, Karachi
3. S. Shahid Mehmood	Central (Unit-B), Karachi
4. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
5. Mir Babar Ali	Corporate, Karachi
6. Saleem Tariq	Central (Unit C), Karachi
7. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
8. Syed Nisar Ahmed	Jinnah, Karachi
9. S. Imran Zaidi	Central, Karachi
10. Muhammad Javed	Central, Karachi

### Top Three



Syed M. Iftikhar  
Central (Unit A),  
Karachi



M. Khalid Saleem  
Corporate, Karachi



S. Shahid Mehmood  
Central (Unit B),  
Karachi

# Galaxy of Star Performers

*Top Marketers of Divisions/Branhes  
Gross Premium Basis in September 2015*

**Score**

## Northern Zone



Muhammad Farooq  
Gulberg, Lahore



Rana Khalid Manzoor  
Gulberg Arcade Unit



Mubashar Saleem  
Al-Hamd, Lahore



Faraz Javed  
City, Rawalpindi



Fauzia Khawaja  
Lahore



Mehmood Ali Khan  
Faisalabad



Haji M. Shakeel  
New Unit, Lahore



Qasim Ayub  
Al-Muqet, Lahore



Azharul Hassan Chishty  
Leeds Centre, Lahore



M. Ashfaq  
Sahiwal



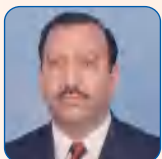
Imdadullah Awan  
Islamabad



M. Arif Bhatti  
Gujranwala



Ashiq Hussain Bhatti  
Ichhra, Lahore



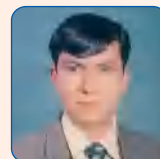
Sh. Muhammad Afzal  
Sialkot



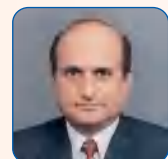
Muhammad Imran  
Al-Falah, Lahore



Akhtar Ali  
Rawalpindi



Arshad Iqbal  
Peshawar



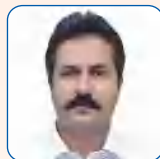
Mian Ikram Elahi  
Egerton Road, Lahore



Akif Mukhtar Khan  
Model, Lahore



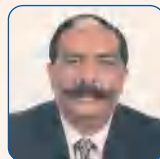
Rashid Ali  
City, Lahore



Taimoor Ziab  
Jamrud Rd., Peshawar



Kamran Sami  
Abbottabad



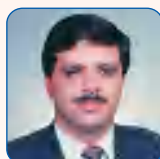
Babar A. Shaikh  
Bank Square, Lahore



Ghulam Jaffar  
City, Faisalabad



M. Sohail  
New Garden Town, Lhr.



A. Shakoor Paracha  
Sargodha



**Score**

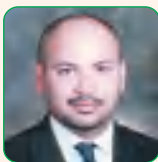
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Gross Premium Basis in September 2015*

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Corporate (J. P. Unit),  
Karachi



S. Imran Zaidi  
Central, Karachi



Muneeb Farooq Kothawala  
Metropolitan, Karachi



Ali Safdar  
SITE, Karachi



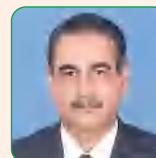
A. Wahab Polani  
Jinnah  
(AWP Unit), Kar.



Rashid Habib  
Multan



M. Awais Memon  
Hyderabad



Shahab Khan  
Clifton, Karachi



M. Imran Naeem  
Denso Hall, Karachi



Hamid-us-Salam  
Crescent, Karachi



Shoeb Yakoob  
Indus Branch



S. Zulfiqar Mehdi  
City Branch, Karachi



Babar Zeeshan  
Mehran, Karachi



Khalid Usman  
Port View, Karachi



M. Shoaib R. Branchari  
Tower, Karachi

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