

EFU General wins Achievement Award / Gold Medal of FPCCI



Mr. Hasanali Abdullah, Managing Director receiving
“Achievement Award / Gold Medal” of FPCCI from
Mr. Mamnoon Hussain, President, Islamic Republic of Pakistan

AA+

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GENERAL

EFU GENERAL
INSURANCE LTD.
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4th FPCCI Achievement Award



EFU General Insurance Limited has been conferred with the Achievement Award/Gold Medal for the year 2015 by the Federation of Pakistan Chambers of Commerce & Industry (FPCCI) for the fourth consecutive year. The President of Pakistan Mr. Mamnoon Hussain was the chief guest at this auspicious ceremony, held at Aiwan-e-Sadr, Islamabad. Mr. Hasanali Abdullah, Managing Director, EFU General received the award. 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 fourth year of sustainability. The distribution of these awards over the 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 long 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.



2nd DIPLOMATIC & FOREIGN INVESTMENT Award 2016



EFU General conferred 2nd Diplomatic & Foreign Investment Award 2016

EFU General Insurance Limited was conferred 2nd Diplomatic & Foreign Investment Award 2016 at Governor House, Karachi.

Diplomatic Forum is a Socio-Economic Foundation which has vision to formulate new policies, foreign investments and opportunities arising in Pakistan and around the world to improve the business and economy of Pakistan through trade and direct investment among the friendly countries. It also has vision to increase local and foreign employment opportunities.

The Chief Guest Dr. Ishrat ul Ebad Khan, Governor Sindh gave away the awards to nominated companies and people.



EFU General earns Rs. 4.03 billion for 2015 against Rs. 1.83 billion last year



At the 83rd Annual General Meeting of EFU General Insurance Ltd., Members of the Company approved Audited Accounts of the Company for the year 2015. The Company earned after tax profit of Rs. 4.03 billion in 2015 as against Rs. 1.83 billion in 2014.

The earnings per share was Rs. 25.21 as against Rs. 11.43 last year 2014. The written premium for the year crossed Rs. 15.2 billion.

The Members approved the Board's proposal and declared the final cash dividend @ of Rs. 4.50 per share (i.e. 45%) and approved issuance of bonus shares in proportion of 1 (one) new ordinary share for every 4 existing ordinary share held (i.e. 25%). This is in addition to already paid three interim cash dividends of Rs. 1.00 each per share (i.e. 30%), making total distribution for the year to 100%.

EFU General achieves Corporate Social Responsibility Award 2016

EFU General Insurance Limited has been conferred Corporate Social Responsibility Award in the category of 'Education/Scholarship Program'. Mr. Mahmood Lotia, Senior Deputy Managing Director received the award.

The prestigious award was given to EFU General at a grand ceremony where prominent personalities from corporate sector, government, NGO's and media were the guests. The chief guest was Mr. Younus Muhammad Bashir, President, Karachi Chamber of Commerce & Industry (KCCI) and Mr. Emil Wyss, Consul General of Switzerland also graced the occasion.





Strategic Committee Meeting

The Strategic Committee meeting was held at Phuket, Thailand and attended by Senior Executives from Head Office, Northern and Southern Zones. The meeting was chaired by Mr. Saifuddin N. Zoomkawala, Chairman and Mr. Hasanali Abdullah, Managing Director. Mr. Rafique R. Bhimjee and Mr. Tahir G. Sachak also attended the meeting.



EFU General achieves Social Responsibility Award of Shaukat Khanam Memorial Trust



The Shaukat Khanum Memorial Trust held a Social Responsibility Awards distribution ceremony at Pearl Continental Hotel, Lahore. Mr. Imran Khan, Chairman, Board of Governors, Shaukat Khanum Memorial Trust chaired this function. It was in recognition of the generous support provided by the corporate entities during the year 2015 to the Trust. A large number of executives of corporate entities participated in this function.

EFU General is one of the corporate donors. It also received the Award for being the Founding Donor. Mr. Liaquat Ali Khan, Head of Lahore Division was received the Award.

Excellent Performance

Mr. Javed Iqbal Barry, Assistant Executive Director, Central Division (Unit-B) is receiving Memento on excellent performance from Mr. Hiroshi Yamamoto Sr. General Manager (Supply Chain Division) Pak Suzuki Motor Company Limited on the occasion of 6th Import Management Conference held at Marriott Hotel, Karachi.



Pakistan - German Spring Gala 2016

Pakistan German Business Forum in collaboration with Annemarie Haus Schimmel German Cultural Centre and Goethe Institute arranged a Pakistan – German Spring Gala 2016 at Holztek Farm House, Raiwind Road, Lahore. This cultural program was for the benefit of Mission School Dalwal. Her Excellency Ms. Ina Lepel, the Ambassador of the Federal Republic of Germany was the Chief Guest. The objectives of spring gala were to create and promote colorful spring *basant* culture of Pakistan and to promote German Culture, tourism and products in Pakistan. The event provided a networking opportunity to the potential investors with German companies and the Embassy.

This program was sponsored by a number of corporate entities including EFU General Insurance. Senior executives of EFU Lahore participated in this function. Stalls were established by all the sponsors including EFU General. After the speeches and addresses of Ms. Sowaba Shehzad, Director, Goethe Institute and the Chief Guest Her Excellency Ms. Ina Lepel the mementos were distributed among the sponsor organizations.

Mr. Satwat Mahmood Butt, Deputy Executive Director, EFU Gulberg Arcade Unit, Lahore received the memento. Mr. Satwat Mahmood Butt also presented a brief introduction and history of EFU. That memento distribution ceremony was followed by a colorful music program.

In the end a sumptuous dinner was served and the function ended with the vote of thanks by Ms. Sowaba Shehzad.



Insurance Day 2016

5th April 2016



MESSAGE

Executive Committee of Insurance Associations of Pakistan (IAP)

Insurance Day: Insurance Day is observed in Pakistan each year for creating awareness about benefits of Insurance at national level. By celebrating Insurance Day, the industry aims to spread the message of insurance and especially to address the students thereby, taking the message to grass root level.

This year, IAP celebrated the fourth "Insurance Day" on 5th April 2016. The Day marked publication of special supplements on insurance in the leading newspapers, followed by various events throughout the country. A number of panel discussions were organized at the educational institutions in Karachi and Lahore. Two leading cricket teams of the industry played the Super Final Cricket match at Karachi to mark this Day. An Essay Competition and Elocution Contests to encourage young professionals within the industry were also arranged. To add flavor to Insurance Day activities Family Carnival was added this year to provide healthy entertainment to the families.



Sitting from Left to Right:

*Mr. Javed Ahmed, Mr. Mahmood Lotia, Mr. Mohammad Hussain Hirji (Vice Chairman)
Mr. Tahir Ahmed (Chairman), Mr. Hasanali Abdullah, Mr. Taher G. Sachak &
Mr. Nasar us Samad Qureshi (Senior Vice Chairman)*

Standing from Left to Right:

*Mr. N.A. Usmani (Secretary General), Mr. Zain Ul Haq Qureshi, Mr. M.K. Baig,
Mr. Abdul Waheed, Mr. Abdul Razak Ahmed & Mr. Zeeshan Raza*

Industry's contribution: The industry has been ever willing to assist its clientele whenever a misfortune has occurred whether at micro or macro level. Industry's contribution in terms of revenue generation, claim payments to policyholders, deposition of taxes in Government exchequer and provision of employment for the last five years are as under:

	2015	2014	2013	2012	2011	Total
Premium written (PKR billion)	238	194	158	140	116	846
Claims paid (PKR billion)	80	74	63	55	47	319
Tax contributions to government exchequer (PKR billion)	13.61	12.14	9.72	9.69	8.37	53.53
Number of employees in insurance Cos	16,606	15,536	10,200	10,000	9,900	-

In addition to above the industry has been collecting and depositing Federal Insurance Fee (FIF) of one percent of the premium received on insurance policies which had been levied by the Government of Pakistan in the Budget of 1989-90. Since then approximately Rs. 6.17 billion on account of FIF has been deposited in Government exchequer. The IAP strongly recommends that this amount of FIF be spent for creating awareness and setting up of colleges of insurance in all major cities of Pakistan.

Executive Committee strongly feels that low penetration of only 0.87% of insurance in the country's GDP (which compares unfavorably even with regional countries) can be rapidly increased by implementing the following suggestions:

◆ **Motor Third Party Liability No-Fault Insurance Scheme**

The IAP in consultation with the Securities & Exchange Commission of Pakistan has worked on the subject Scheme which envisages a simplified option to compensate the affected parties without the need to establish legal liability.

◆ **Life Insurance should be permanently exempted from the levy of sales tax**

The said levy is likely to discourage prospective policyholders in Sindh from buying life insurance policy as the entire sales tax burden would be passed on to them. This levy may lead policyholders to surrender their policies.

◆ **Tax Credit to Health and Personal Lines Insurance Premium**

Tax incentive to Health and Personal Lines Insurance should also be allowed to individuals to help the growth of insurance sector and to minimize the cost of protection for the common people in our country.

◆ **Compulsory Health Insurance Scheme**

If Health Insurance is made mandatory by the Government it would not only increase insurance penetration but would also be a step forward providing basic health facility to all sections of society.

◆ **Tax on Dividends under Section 5 & 8 of the Income Tax Ordinance 2001**

Life insurance companies make investments on behalf of policyholders in stocks and full amount of dividend received is passed on to the policyholders by the life insurance companies. However, deduction of tax under Final Tax Regime (FTR) deprives the policyholders of their earning.

Insurance Should be made mandatory in Pakistan: IAP



Insurance should be made mandatory in Pakistan, demanded Mr. Tahir Ahmed, Chairman, Insurance Association of Pakistan while addressing a press briefing in connection with the fourth Insurance Day, observed under the Insurance Association of Pakistan. A large number of youths and students took part in different competitions that included cricket match, family carnival and publication of a special insurance supplement. The press briefing was also held under the Insurance Association of Pakistan and Karachi Insurance Institute, attended by Mr. Hasanali Abdullah, Mr. Tahir Ahmed, Mr. N. A. Usmani, Mr. Ayaz Hussain M. Gad, Mr. Muhammad Hussain Hirjee, Mr. Imran Mughal and Mr. Muneerul Haq.

Mr. Hasanali Abdullah said during last five years Rs. 846 billion premium written, Rs. 319 billion claim paid and Rs. 53.53 tax contribution were recorded, while the number of employees of insurance companies is 9900.

Mr. Tahir Ahmed suggested that like the Middle Eastern countries, insurance should be made mandatory in Pakistan in all organizations with at least 10 employees. Mr. Ayaz Hussain said the pay safety act should be amended. He said the competition rate for mishaps is very low in Pakistan. Mr. N. A. Usmani said that the standard of living could be increased by promoting insurance. He said we have 38 members, while in public sector NICTL, PRCL and State Life have been working.

IAP beat HBL to lift Corporate Cup

Insurance Association of Pakistan met Habib Bank Limited in the final of the Challengers Corporate Cup at the TMC Ground.

IAP batted first and lost opener Farrukh for 4 on the third ball of the game. Abdul Haseeb also picked up the wickets of Kamran and Kashif quickly to set IAP back even further. Opener Ahmed Nawaz, meanwhile was busy playing a cautious hand at the other end his 23 off 34, the only meaningful contribution in the top order. After Haseeb had picked up 3 wickets and Adnan 2, Waqar (32) and Aamir (34) got together to steady the ship. Their contributions helped IAP reach a below par 130 for 9 in 20 overs.



HBL in reply got off to a confident start with Wamiq (13) and Basharat Husnain (35) taking the attack to IAP. The introduction of Kashif Rajput however changed everything. His four over spell went for only 11 runs and he was able to pick up 5 crucial wickets which hurt HBL gravely. They could never recover from the slump and ended up losing wickets consistently to eventually be bowled out inside 19 overs.

This meant that IAP won the game by 19 runs and were able to lift the title.

Family Carnival of IAP



Meritorious 25 Years

To commemorate Silver Jubilee association with EFU General Insurance Limited the senior executives of EFU General awarded gold medals and certificates among the following officials for rendering their meritorious services to the company.



Mr. Jaffer Dossa, Deputy Managing Director and Zonal Head, Southern Zone awarded Gold Medals and Certificates to: Mr. Shehzad Habib, Executive Director, & Divisional Head and Mr. Mansoor Ahmed Khan, Sr. Vice President, Multan Division

Mr. Shehzad Habib awarded Gold Medal and Certificate to Mr. Khalid Hussain Shah, Qasid, Multan Division



Mr. Akbar Awan, Deputy Managing Director & Regional Head, Islamabad Region and Syed Aftab Hussain Zaidi, Deputy Executive Director, Rawalpindi Division giving Gold Medal and Certificate to Mr. Abid Saleem, Assistant Manager, Claim Department, Rawalpindi Division.



Mr. Akbar Awan and Mr. Agha Ali Khan, Vice President, City Branch, Rawalpindi giving Gold Medal and Certificate to Mr. Syed Zeeshan Abbas Abidi, Chief Manager Development, City Branch, Rawalpindi

PICNIC

Cheerful members of Mehran Branch of EFU General Insurance Ltd. having fun at Dream World Resort.



Workshop on: Reinsurance Accounting



Mrs. Achala Nayak

Karachi Insurance Institute organized a half day workshop on Reinsurance Accounting and invited Mrs. Achala Nayak, Director, JB Boda & Co to share her expertise on a very technical topic.

Mr. Jaffer Dossa, Vice Chairman, Karachi Insurance Institute thanked the speaker for sharing her expertise on an important topic and hoped that the participants are taking back with them a simple solution to a very complex topic. In conclusion of the program as a token of appreciation a memento was presented to Mrs. Nayak for an excellent presentation.



Mr. Jaffer Dossa



Mr. Jaffer Dossa

Workshop ISO 9001:2008

Human Resource Department, Head Office in coordination with Southern Zone organized an ISO 9001:2008 Workshop for officers working in branches fall under Southern Zone.

The above training program was arranged because attending ISO 9001:2008 training is important for officers of our company.

Mr. Jaffer Dossa, Deputy Managing Director & Southern Zonal Head graced this occasion as a Chief Guest.



Mr. D. H. Sidhwa

Mr. Darius H. Sidhwa, Executive Director & Management

Representative was the trainer of this training session.

This training session was passionately attended by 29 officers.



Result of Quiz - 19 'Marine Insurance'

Correct entries in the 19th Quiz Contest were six. The draw was held at Head Office to award prizes. The award distribution ceremony was held at Head Office. Mr. Muhammad Sohail Nazir, Deputy Executive Director, Marine, H.O. distributed the prizes among the lucky winners. The names of the successful participants whose solutions were 100% correct are as under:

1. Mr. Nadeem uddin Farooqi
2. Mr. Muhammad Tabraiz
3. Ms. Asiya Abid Muqaddam
4. Mr. Muhammad Azam
5. Ms. Naureen Qayyun
6. Mr. Asad Masud

Executive Vice President
Deputy Manager
Executive Officer
Executive Officer
Executive Officer
Junior Officer

Legal, Head Office
Crescent Branch
Corporate Division
Corporate Division
Rawalpindi Division
Rawalpindi Division



Ms. Asiya A. Muqaddam and Mr. Muhammad Tabraiz receiving prizes from Mr. M. Sohail Nazir

Solution of Quiz - 19 Marine Insurance

1.	General Average Sacrifice can also be made on air shipments.	False
2.	Risk of washing overboard is not covered under ICC "C".	True
3.	House B/L is usually issued by freight forwarder.	True
4.	A ton usually means a metric ton and is usually 1,000 Kilograms.	True
5.	Shipment to Afghanistan via road will fall under the category of inland transit.	False
6.	Risk of country damage is mostly associated with shipment of cotton and other baled goods.	True
7.	Institute Classification Clause is applicable on shipments by sea only.	True
8.	Consignee is the exporter or the seller of the goods/cargo.	False
9.	Risks of hijacking & armed robbery are covered under R/R "B".	False
10.	The free space between the surface of the liquid cargo and tank's ceiling is called Ullage.	True



General Connection 16 YEARS AGO TODAY
Issue No. 29 March 2000

Human Values

Dear Colleagues,

Human being is the most important thing in any organization. Without good persons you may have nothing except the best plans in the world, or the most sophisticated equipment. In the future the most important technology is going to be people.

There are no simple cookbook formulas for working with people. There is no idealistic solution for organizational problems. You can work effectively with people if you are prepared to think about them in human terms. You should be sincere in helping your colleagues and create in them the confidence that you are always behind them. They will follow the leader they trust. Look back into history and great achievements of great leaders or great managers to see the evidence.

At EFU individual care and guidance in a friendly family community is our philosophy. We aim to help each employee realize his/her full potential. We will equip them to lead a good purposeful life, be able to accept responsibility and contribute to the company.

With best wishes,

Saifuddin N. Zoomkawala

Umrah Mubarak

Following Officers of EFU General performed *Umrah*.
EFU Family members congratulate them for this sacred pilgrimage.



Mr. Salman Rashid
Deputy Managing Director
Central Division



Mr. Muneeb Farooq
Exec. Vice President (Dev.)
Metropolitan Division



Mr. Musharaf Zaman
Junior Assistant
Marine, Head Office
with his wife



Mr. Sheraz Mansoor
Manager
Central Division (A. L Unit)



Mr. S. M. Aamir Kazmi
Sr. Vice President
Peshawar Branch



Mr. A. Ghaffar Ibrahim
Deputy Manager
Finance, Head Office



Mr. Sajid Baloch
Assistant Manager
Central Division (A. L Unit)

Memories



Mr. Muhammad Arfeen, Sr. Vice President (Dev.),
Jinnah Division receiving his prize
from Late Mr. Roshen Ali Bhimjee, former Chairman,
EFU General in the Annual Function held in 1995.

Exams Pass



Hafiz Muhammad Imran Naeem,
Senior Executive Vice President (Dev.)
Denso Hall Branch
successfully completed CA Examination.

EFU Family members congratulate him
for this success.

Marriage Ceremony



Mr. M. Iqbal Dada, Executive Director & Divisional Head,
Metropolitan Division graced the occasion of
the wedding ceremony of
Mr. Saad Iqbal, Executive Officer, Metropolitan Division.

Mr. Shahzad Zakaria, Sr. Executive Vice President and
Mr. Fakhruddin Saifee, Executive Vice President
are also seen in the picture.

Quiz 20 - Motor Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	If your car is destroyed in malicious damage, your comprehensive insurance will pay for it.	True	False
2.	Loss arising from breach of trust by "Insured's Driver" will make company liable to make payment of any sort.	True	False
3.	Under motor commercial comprehensive policy, third party liability has no limit.	True	False
4.	The Company Shall not be liable under motor comprehensive policy any loss or damage occurred outside Pakistan.	True	False
5.	Comprehensive coverage provides coverage against theft, fire, vandalism or other damages not related to an accident.	True	False
6.	Liabilities to drivers and passengers are not covered under a standard comprehensive motor policy.	True	False
7.	Motor insurance policy is a transferable document between two owners of same vehicle.	True	False
8.	Commercial Comprehensive insurance coverage is mandatory by motor vehicle act 1939.	True	False
9.	3 Wheeled motor cars, three wheeler cabin motor scooters, and "motorette" are rate able as four wheeled motor cars.	True	False
10.	"Excess or deductible" in your motor policy means that you have paid excess premium to the insurance company.	True	False

Terms and Conditions

- ◆ All Officials (Except Motor Department, H.O.) can participate in this contest.
- ◆ Prizes will be awarded to three correct replies. If correct entries are more than three, selection will be by ballot.
- ◆ Correct answers will also be published in General Connection so that participants may tally their entries.
- ◆ Entries will be accepted till 20th July, 2016.
- ◆ 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:

from the desk of:

Muhammad Tariq

Editor, General Connection

CORRIGENDUM

In issue No. 122 of General Connection following mistake needs to be rectified and sincere apologies to all:

The Score 'Growth of Metropolitan Division' was wrongly published (22)% instead of (14)% on Page No. 24.

We are extremely sorry for this oversight and sincerely apologies to Mr. M. Iqbal Dada of Metropolitan Division.

Happy
Birthday
to you!



1.	Muhammad Naeem M. Hanif	Assistant Executive Director	Denso Hall Branch	1-Jul
2.	Muhammad Kamil Khan	Senior Executive Vice President	I.T., Head Office	1-Jul
3.	Muhammad Niamatullah	Vice President (Dev.)	Clifton Division	1-Jul
4.	Muhammad Abdullah	Manager (Dev)	City Karachi	1-Jul
5.	Shah Sultan	Manager (Dev.)	Jinnah Division	1-Jul
6.	Muhammad Moizuddin	Deputy Manager	Central Division	1-Jul
7.	Syed Asif Azam	Deputy Manager	S.I.T.E. Division	1-Jul
8.	Ubaidullah	Deputy Manager	Motor, Head Office	1-Jul
9.	Ali Hussain	Assistant Manager	Motor, Head Office	1-Jul
10.	Muhammad Adil Ahmed	Executive Officer	Finance, Head Office	1-Jul
11.	Muhammad Azad Khan	Development Officer	Lahore Division	1-Jul
12.	Muhammad Salahuddin	Development Officer	Denso Hall Branch	1-Jul
13.	Ahmed Ali Mughal	Assistant Superintendent	Hyderabad Branch	1-Jul
14.	Muhammad Nehal Alam	Assistant Superintendent	S.I.T.E. Division	1-Jul
15.	Muhammad Amin	Assistant	H.R., Head Office	1-Jul
16.	Raja Nasir Ali	Assistant	Miscellaneous, Head Office	1-Jul
17.	Saeed Alam	Assistant	Stationary, Head Office	1-Jul
18.	Saeedur Rehman	Assistant	Corporate Division	1-Jul
19.	Shabban Khan	Assistant	I.T., Head Office	1-Jul
20.	Zar Jan	Assistant	S.I.T.E. Division	1-Jul
21.	Essa	Junior Assistant	Central Division	1-Jul
22.	Muhammad Aleem	Junior Assistant	Public Relations, Head Office	1-Jul
23.	Muhammad Arif	Junior Assistant	Stationary, Head Office	1-Jul
24.	Muhammad Ameen	Junior Assistant	Multan Division	1-Jul
25.	Muhammad Shahid	Junior Assistant	Finance, Head Office	1-Jul
26.	Muhammad Siddique	Junior Assistant	Corporate Division	1-Jul
27.	Muhammad Younus	Junior Assistant	Clifton Division	1-Jul
28.	Musharaf Zaman	Junior Assistant	Marine, Head Office	1-Jul
29.	Musharraf Khan	Junior Assistant	M.D's Secretariat	1-Jul
30.	Qutubuddin	Junior Assistant	M.D's Secretariat	1-Jul
31.	Sohail	Junior Assistant	Jinnah Division	1-Jul
32.	Syed Nadeem Ahmed	Junior Assistant	Clifton Division	1-Jul
33.	Irfanullah Shah	Daftri	Jamrud Road Branch	1-Jul
34.	Lal Badshah	Daftri	Peshawar Branch	1-Jul
35.	Muhammad Akram	Daftri	Leeds Centre Branch	1-Jul
36.	Muhammad Khurshid	Daftri	Property, Head Office	1-Jul
37.	Muhammad Rafique	Daftri	Bank Square Branch	1-Jul
38.	Muhammad Saeed	Daftri	Faisalabad Branch	1-Jul
39.	Muhammad Saleem	Daftri	Rawalpindi Division	1-Jul
40.	Muhammad Sher Ali	Daftri	Gulberg Branch	1-Jul
41.	Riasat Ali	Daftri	Bank Square Branch	1-Jul
42.	Ghaffar Khan	Daftri	Rawalpindi Division	1-Jul
43.	Gul Sher Khan	Peon	Corporate Division	1-Jul
44.	Amin Khan	Chowkidar	Personnel & Administration, H.O.	1-Jul
45.	Yousuf Masih	Sweeper	Personnel & Administration, H.O.	1-Jul
46.	Mohammad Asif Ehtesham	Senior Vice President	Corporate Division	2-Jul
47.	Saira Ahmed	Manager (Dev)	Al-Hamd Branch	2-Jul



*Wishing you success, joy
and happiness always!*

48.	Waheed Yousaf	Senior Vice President	Property, Head Office	3-Jul
49.	Jahangir	Deputy Manager	Metropolitan Division (A.K. Unit)	3-Jul
50.	Zainab Noor	Executive Officer	Rawalpindi Division	3-Jul
51.	Arshadul Huq	Manager	I.T., Head Office	4-Jul
52.	Musarrat Zaman Shah	Manager (Dev)	Jinnah Division	4-Jul
53.	Khalid Mahmood	Development Officer	Lahore Division	4-Jul
54.	Wasif Mubeen	Senior Vice President (Dev)	Central Division (Unit-A)	5-Jul
55.	Saeed Ahmed	Vice President	Property, Head Office	5-Jul
56.	Muhammad Shoab	Vice President	Port View Branch	5-Jul
57.	Saad Iqbal	Executive Officer	Metropolitan Division	5-Jul
58.	Imran Ahmed	Assistant Vice President	Motor, Head Office	6-Jul
59.	Muhammad Mushtaq	Assistant Vice President	Statistics & Credit Control, H.O.	6-Jul
60.	Musakhar- Uz- Zaman	Deputy Executive Director	Clifton Division	7-Jul
61.	Liaquat Imran Khan	Senior Vice President	S.I.T.E. Division (Auto Leasing)	7-Jul
62.	Syed Zulfiqar Mehdi	Assistant Vice President (Dev)	City Branch Karachi	7-Jul
63.	Mufti Naveed Hussain	Deputy Manager	Metropolitan Division	7-Jul
64.	Saif Ur Rehman	Deputy Manager	A.W.P. Unit	7-Jul
65.	Rahim Khowaja	Vice President	Marine, Head Office	8-Jul
66.	Abdul Majeed	Manager	Jinnah Division	8-Jul
67.	Khalid Diwan	Manager (Dev)	Corporate Division	8-Jul
68.	Kaleem Imtiaz	Senior Vice President	Central Division	9-Jul
69.	Kausar Hamad	Assistant Vice President	Central Division	9-Jul
70.	Aslam Lodhi	Senior Surveyor	Central Division (Auto Leasing)	9-Jul
71.	Anjum Kamal Khan	Executive Vice President	Al-Falah Branch	10-Jul
72.	Sikandar Kasbati	Senior Vice President	Tower Branch	10-Jul
73.	Asif Ahmed Butt	Assistant Vice President	Al-Falah Branch	10-Jul
74.	Mohammad Mustafa	Assistant Vice President	Metropolitan Division (A.K. Unit)	10-Jul
75.	Israr Gul	Assistant Vice President	Corporate Division (J.P. Unit)	13-Jul
76.	Javed Iqbal Barry	Assistant Executive Director	Central Division (Unit-B)	14-Jul
77.	Imran Ali Khan	Sr. Executive Vice President (Dev.)	Corporate Division	14-Jul
78.	Ahmad Saeed Khan	Vice President (Dev.)	Al-Hamd Branch	15-Jul
79.	Usman Ali Khan	Executive Vice President	Faisalabad Branch	16-Jul
80.	Agha Haider Abbas	Senior Development Officer	Peshawar Branch	16-Jul
81.	Khalid Usman	Deputy Executive Director	Port View Branch	17-Jul
82.	Amin Imtiaz Allana	Deputy Manager	Finance, Head Office	17-Jul
83.	Irfan Ahmad	Vice President	Internal Audit, Head Office	19-Jul
84.	Reaz Hussain Siddiqui	Vice President	M.D's Secretariat	19-Jul
85.	Ramesh Mulraj Bherwani	Senior Vice President (Dev.)	Jinnah Division	20-Jul
86.	Imran Ahmed Siddiqui	Assistant Vice President	Stationary, Head Office	20-Jul
87.	Shahzad Ahmed Khan	Executive Officer	WTO, Head Office	20-Jul
88.	Naveed Akbar	Assistant Superintendent	Property, Head Office	20-Jul
89.	Faisal Masood	Deputy Manager	Central Division	21-Jul
90.	Saleem Tariq Ahmad	Executive Director (Dev.)	Central Division Unit (C)	21-Jul
91.	Muhammad Ashraf	Assistant Manager	S.I.T.E. Division (Auto Leasing)	24-Jul
92.	Abdul Qadir Memon	Senior Executive Vice President	I.T., Head Office	25-Jul
93.	Muhammad Hussain	Assistant Executive Director (Dev)	Jinnah Division	26-Jul
94.	Muhammad Ilyas	Vice President (Dev.)	Jinnah Division	27-Jul



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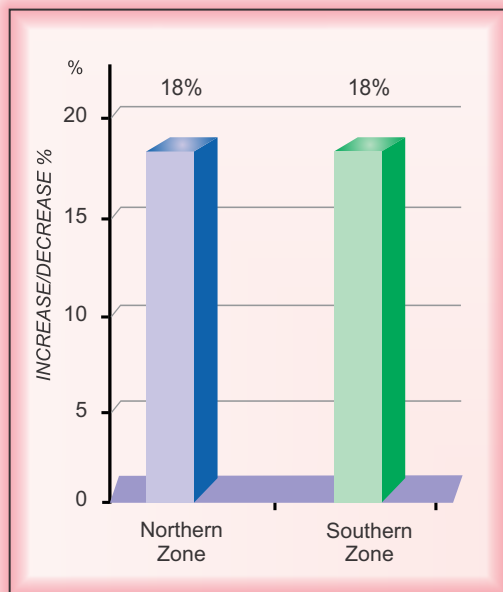
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Score

Growth of Zones

Based on Premium Performance
Upto March 2016 as compared to March 2015



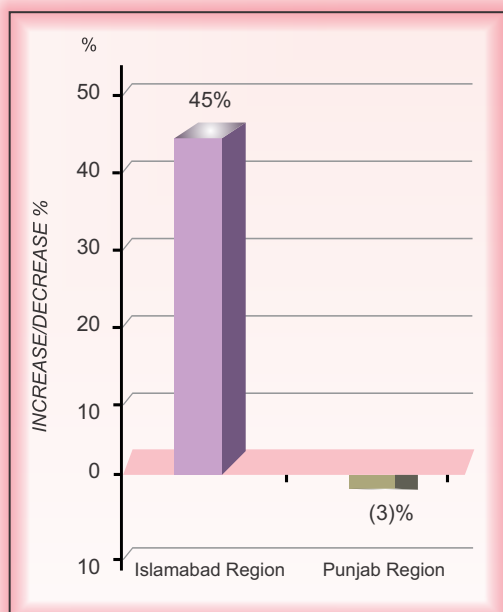
Mr. Qamber Hamid
Sr. Deputy Managing Director
Head of Northern Zone



Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone

Growth of Regions

Based on Premium Performance
Upto March 2016 as compared to March 2015



Regional Heads of Northern Zone



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

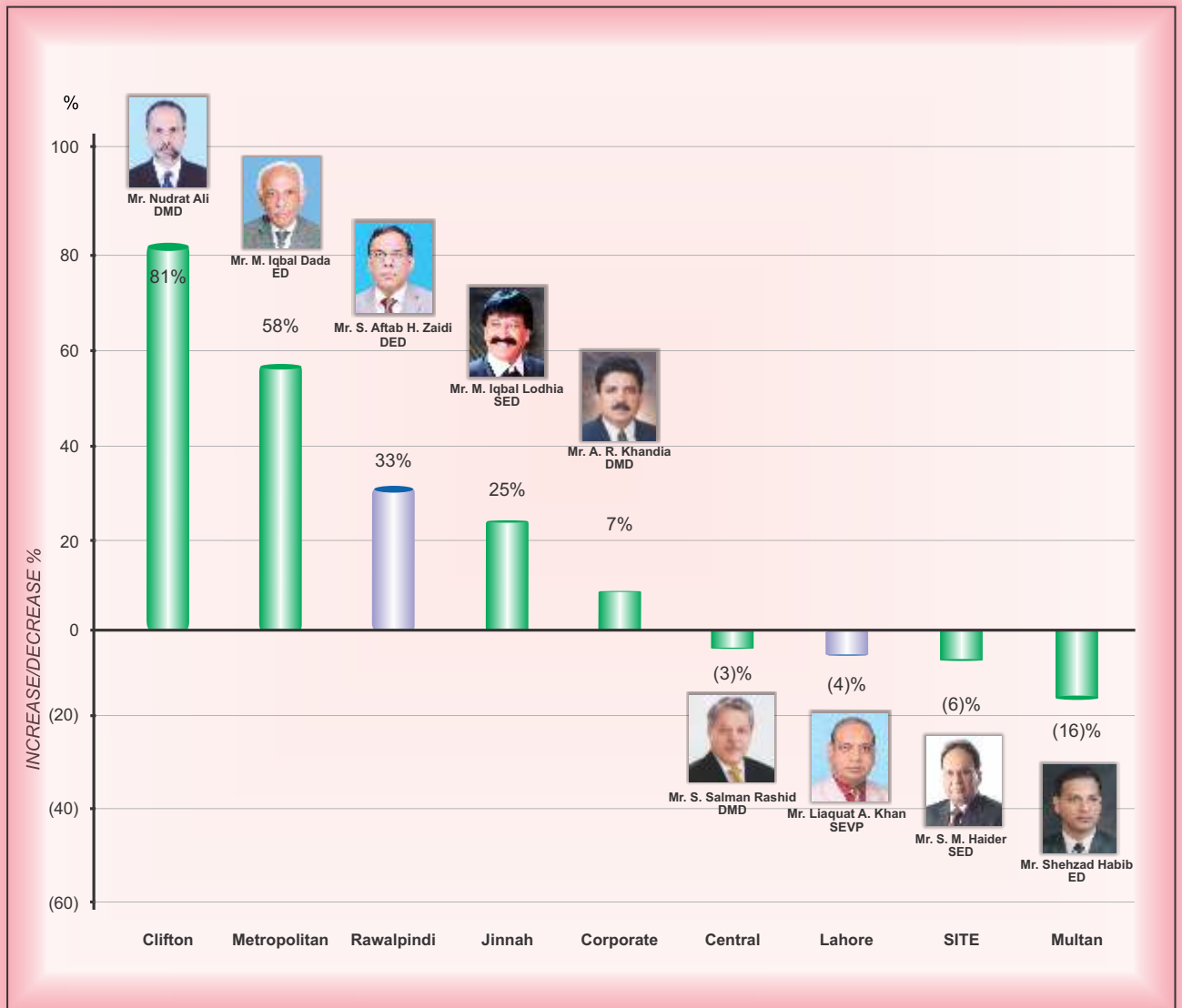


Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Head of Punjab Region

Score

Growth of Divisions

Based on % of Premium Performance Upto March 2016 as compared to March 2015



Score

RANK WISE Premium Performance of Divisions

Upto March 2016

Name of Division	Rank
Clifton Division	1
Central 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. Nudrat Ali
Deputy Managing Director
Clifton Division



Mr. S. Salman Rashid
Deputy Managing Director
Central Division



Mr. S. Aftab H. Ziadi
Deputy Managing Director
Rawalpindi Division

Score

Growth of Branches

Based on % Premium Performance
Upto March 2016 as compared to March 2015

Branch	Rank	
	2016	2015
Islamabad	1	2
Bank Square	2	1
Faisalabad	3	3
Gulberg	4	4
Tower	5	8
New Unit	6	8
Leeds Center	7	7
City, Karachi	8	5
A.W.P. Unit	8	6
Model	8	9
Hyderabad	9	10
Crescent	10	10
Peshawar	11	11
Al- Falah	12	13
Gulberg Arcade Unit	13	11
Ichhra	13	12
Denso Hall	14	15
Jamrud Road	14	19
City, Rawalpindi	15	16
Mehran	16	15
City, Lahore	16	17
New Garden Town	17	14
Gujranwala	17	19
Sahiwal	18	17
Sialkot	18	18
Al-Muqet	18	19
Port View	19	15
Al Hamd	19	18
Indus	20	20
City, Faisalabad	21	21
Egerton Road	22	19
Sargodha	23	21

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad



Babar A. Sheikh
Bank Square



Usman Ali Khan
Faisalabad

Southern Zone



Shoaib Razzak Branchari
Tower, Karachi



Ali Kausar
City, Karachi



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

 Northern Zone
 Southern Zone

Score

Top - 10 Division/Branch

Based on Operating Surplus
Upto March 2016

Rank	Name of Division/Branch	%
1	City Branch, Rawalpindi	88
2	Clifton Division	74
3	Tower Branch	71
	Leeds Centre Branch	71
4	Sahiwal Branch	70
	Islamabad Branch	70
5	Jinnah Division	69
6	Port View Branch	66
7	City Karachi Branch	65
	City Lahore Branch	65
8	Peshawar Branch	62
	Model Branch	62
9	Sargodha Branch	61
10	Corporate Division	59

■ Northern Zone
■ Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Inayatullah Chaudhary
Sahiwal Branch



Malik Firdaus Alam
Islamabad Branch



Iftikharuddin
Leeds Centre Branch



Agha Ali Khan
City, Rawalpindi



Nudrat Ali
Clifton Division



Shoaib Razzak Bramchari
Tower Branch



M. Iqbal Lodhia
Jinnah Division

Score

Recovery Performance

Upto March 2016

Top - 15 Players

#	Division/Branch	%
1	Sargodha Branch	99
2	Islamabad Branch	95
3	City Branch, Lahore	90
4	Sahiwal Branch	89
5	Hyderabad Branch	88
	City Branch, Rawalpindi	88
6	Gujranwala Branch	85
7	Mehran Branch	84
	SITE Division	84
8	Indus Branch	82
	Al-Falah Branch	82
9	Jamrud Road Branch	81
10	Rawalpindi Division	78
11	Corporate Division	70
12	Multan Division	69
13	Faisalabad Branch	67
14	Lahore Division	66
	Bank Square Branch	66
15	City Branch, Faisalabad	64
	Leeds Centre Branch	64
	Al-Hamd Branch	64
	Crescent Branch	64

Top - 3 Leading Players

Northern Zone



A. Shakoor Paracha
Sargodha Branch



Malik Firdaus Alam
Islamabad Branch



Zarrar I. Z. Bandey
City Branch Lahore

Southern Zone



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



S. M. Haider
SITE Division



Ahmed Hussain Zuberi
Indus



Growth of Zones Remittance Performance

Score

Upto March 2016

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Rawalpindi Division	1	3
Clifton Division	2	1
SITE Division	3	5
City Branch Rawalpindi	4	29
Corporate Division	5	4
Central Division	6	2
Islamabad Branch	7	8
Lahore Division	8	6
Metropolitain Division	9	9
Faisalabad Branch	10	12
Jinnah Division	11	7
City Branch Karachi	12	19
Leeds Centre Branch	13	17
Tower Branch	14	15
A. W. P. Unit	15	20

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Agha Ali Khan
City, Rawalpindi



Malik Firdaus Alam
Islamabad Branch

Southern Zone



Nudrat Ali
Clifton Division



S. M. Haider
SITE Division



A. R. Khandia
Corporate Division



Score

Top 10 Marketing Executives

Classwise Premium Upto March 2016

Northern Zone

Property Insurance

1. Imdadullah Awan	Islamabad Branch
2. Haji M. Shakeel	New Unit, Lahore
3. Muhammad Farooq	Gulberg Branch
4. Mehmood Ali Khan	Faisalabad Branch
5. Saleem Babar	Leeds Centre Branch
6. M. Mujahid Ali	New Unit Lahore
7. M. Arif Bhatti	Gujranwala Branch
8. Aysha Siddiq	Gulberg Branch
9. Ashiq Hussain Bhatti	Ichhra Branch
10. Qasim Ayub	Al-Muqet Branch

Top Three



Imdadullah Awan
Islamabad Branch



Haji M. Shakeel
New Unit, Lahore



Muhammad Farooq
Gulberg, Lahore

Marine Insurance

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

Top Three



Muhammad Farooq
Gulberg, Lahore



Azhar H. Chishti
Leeds Centre, Lahore



Qasim Ayub
Al-Muqet Branch

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Falah Branch
3. Ejaz Ahmed	Islamabad Branch
4. Saleem Babar	Leeds Centre Branch
5. Muhammad Farooq	Gulberg Branch
6. Qazi Altaf Hussain	Islamabad Branch
7. Haji M. Shakeel	New Unit, Lahore
8. Mehmood Ali Khan	Faisalabad Branch
9. Zakaullah Khan	Islamabad Branch
10. Kubra Altaf	Ichhra Branch

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Falah Branch



Ejaz Ahmed
Islamabad Branch

Miscellaneous Insurance

1. Muhammad Farooq	Gulberg Branch
2. M. Tayyab Nazir	Lahore Division
3. Rana Khalid Manzoor	Gulberg Arcade Unit
4. Ajaz Ali	Peshawar Branch
5. Arshad Iqbal	Peshawar Branch
6. Husseina Anwer	Lahore Division
7. Saira Ahmed	Al-Hamd Branch
8. Aamir Masih	Lahore Division
9. Mubashar Saleem	Al-Hamd Branch
10. Shahid Raza Kazmi	Al-Falah Branch

Top Three



Muhammad Farooq
Gulberg, Lahore



M. Tayyab Nazir
Lahore Division



Rana Khalid Manzoor
Gulberg Arcade Unit

Score

Top 10 Marketing Executives

Classwise Premium Upto March 2016

Southern Zone

Property Insurance

1. Ali Safdar	SITE Division
2. Aamir Ali Khan	Jinnah Division
3. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
4. Shazia Rahil	Metropolitan Division
5. M. Aamir Khadeli	Metropolitan Div. (A.K Unit)
6. Muneeb Farooq Kothawala	Metropolitan Division
7. Kothawala (Group)	Metropolitan Division
8. S. Imran Ziadi	Central Division
9. Saleem Tariq	Central Division (Unit-C)
10. Shahida Khan	Metropolitan Division

Top Three



Ali Safdar
SITE Division



Aamir Ali Khan
Jinnah Division



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

Marine Insurance

1. Sheraz Ansari	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
3. Nargis Mehmood	Central Division (Unit B)
4. M. Aamir Khadeli	Metropolitan Div. (A.K Unit)
5. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
6. Shazia Rahil	Metropolitan Division
7. Mobin Ahmed Niazi	Central Division (Unit-A)
8. Shazia Tariq	Central Division
9. Kothawala (Group)	Metropolitan Division
10. A. Ghaffar A. Karim	Central Division (Unit-B)

Top Three



Sheraz Ansari
Corporate Division



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



Nargis Mehmood
Central Division
(Unit-B)

Motor Insurance

1. Tauqir H. Abdullah	Clifton Division
2. Ali Safdar	SITE Division
3. Ali Rafique Chinoy	Corporate Division
4. S. Imran Zaidi	Central Division
5. S. Jaweed Envor	Central Division (A. L Unit)
6. Syed Suhail Haider	SITE Division (A. L. Unit)
7. Murtaza Ispahani	SITE Division (A. L. Unit)
8. Sarosh Hassan	Central Division (Unit-D)
9. Hassan Abbas	SITE Division (A. L. Unit)
10. Syed Mojiz Hasan	SITE Division (A. L. Unit)

Top Three



Tauqir H. Abdullah
Clifton Division



Ali Safdar
SITE Division



Ali Rafique Chinoy
Corporate Division

Miscellaneous Insurance

1. S. Muhammad Iftikhar	Central Division (Unit-A)
2. M. Aamir Khadeli	Metropolitan Div. (A.K Unit)
3. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
4. S. Imran Zaidi	Central Division
5. Ali Safdar	SITE Division
6. Syed Mojiz Hasan	SITE Division (A. L. Unit)
7. Aamir Ali Khan	Jinnah Division
8. M. Jawed Farooqui	Jinnah Division
9. M. Mubeen Akram	Jinnah Division
10. Hassan Abbas	SITE Division (A. L. Unit)

Top Three



Syed M. Iftikhar
Central Division
(Unit A)



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



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

Score

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in March 2016

Northern Zone



Mehmood Ali Khan
Faisalabad Branch



Muhammad Farooq
Gulberg Branch



Haji M. Shakeel
New Unit, Lahore



Muhammad Arif Bhatti
Gujranwala



Saleem Babar
Leeds Centre Branch



Ather Qureshi
Gulberg Arcade Unit



Ejaz Ahmed
Islamabad Branch



Faraz Javed
City Rawalpindi Branch



Qasim Ayub
Al-Muqet Branch



Aijaz Ali
Peshawar Branch



Rashid Ali
City Branch, Lahore



Saqib Riaz
Lahore Division



Mubasher Saleem
Al-Hamd Branch



Ashiq Hussain Bhatti
Ichhra Branch



Muhammad Imran
Al-Falah Branch



Akif Mukhtar Khan
Model Branch



M. Ashfaq
Sahiwal Branch



Shaikh M. Afzal
Sialkot Branch



Akhtar Ali
Rawalpindi Division



Taimoor Zaib
Jamrud Road Branch



M. Ashfaq
Sahiwal Branch



Babar A. Shaikh
Bank Square Branch



Ghulam Jaffar
City Branch, Faisalabad



M. Rizwan-ul-Haq
Egerton Road Branch



S. Tayyab H. Gardezi
Model Branch



M. Sohail
New Garden Town Branch



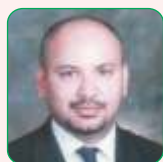
A. Shakoor Paracha
Sargodha Branch

Score

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in March 2016

Southern Zone



S. Imran Zaidi
Central Division



Aamir Ali Khan
Jinnah, Karachi



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



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



Ali Safdar
SITE, Karachi



M. Imran Naeem
Denso Hall, Karachi



M. Mushtaq Najam
Multan Division



Hamid-us-Salam
Crescent Branch



Saad Jafari
Clifton Division



Babar Zeeshan
Mehran Branch



S. Zulfiqar Mehdi
City Branch Karachi



M. Awais Memon
Hyderabad



M. Iftikhar Siddiqui
Indus Branch



Khalid Usman
Port View B ranch



M. Shoaib R. Bramchari
Tower Branch



In-house newsletter of EFU General



GENERAL

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