

Prize Distribution Ceremonies of Essay Competition



EFU conferred
Environment,
Health, Safety
& Security
Award



EFU conferred
Consumers
Choice
Award





GENERAL

Protection that
Stands Out.

Delivering on promises... since 1932.

EFU GENERAL
INSURANCE LTD.
your insurance company

Rated: AA+

www.efuinsurance.com

Advisory Committee:

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

Feature Writers & Analysts:

Fatima Bano, M.B.A., A.C.I.I.
Javid Iqbal Barry, M.B.A., L.L.B., F.C.I.I.
Mohammad Nasir, M.B.A.
S. Aftab Hussain Zaidi, M.A., M.B.A.
S. M. Aamir Kazmi, L.L.B

Consulting Editors:

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

Editor:

Muhammad Tariq

Chief Editor:

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

Inside ...

- 4 EFU General - The Oldest, Best and Largest Insurer of Pakistan
- 5 Prize distribution ceremony of Essay Competition - 2015
- 6 EFU General conferred Environment Health, Safety & Security Award 2016
- 7 Consumers Choice Award 2016
- 8 Jewel of China
- 11 *Eid-ul-Fitar Millan Mosaic*
- 12 Workshop on Mitigation of Emerging Risk
- 13 Training of Development Officer at Punjab
- 14 Workshop ISO 9001:2008
- 15 *Umra Mubarak*
- 16 Result of Quiz 20 'Motor Insurance'
- 18 Happy Birthday to you!
- 19 Curing Cancer with Carrots!
- 21 Score

EFU General - The Oldest, Best and Largest Insurer of Pakistan

Within the fraternity of insurers in Pakistan, EFU General Insurance Limited stands distinguished. It is not merely a statement but backs by its long history, innovative business model, dedicated team and above all the confidence shown by all the stakeholders. The performance of the company is fully recognized by credit rating agencies and the number of awards conferred by those who critically monitor the performance of business entities operating in Pakistan, EFU General has always proved itself as the best insurance company in Pakistan. EFU is ISO 9001:2008 certified company and is rated AA+ with 'Stable' outlook by JCR-VIS and PACRA rating agencies.

EFU is the largest insurer in Pakistan. It is operating through a branch network of more than 60 offices spread in all major cities of the country. Location of the offices in each business area makes EFU's presence possible and nearness to the customers is one of the tools for 'Total Quality Service'. The company has 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 "EFU House, Karachi" and "EFU House, Lahore".

Key Financial Date at a Glance	Rupees in Million	
	2015	2010
Written Premium	15,008	10,232
Profit/(Loss) before tax	4,809	(360)
Shareholder's Equity	15,847	9,591
Investment & Properties	19,357	11,899
Total Assets	32,264	24,542

Primarily, the key parameters to evaluate the performance of an insurance company are: growth in premium, claim payment capacity and promptness, relationship with reinsurers, share of investment income in total income and dividend payout to the shareholders. Over the years balance sheet size of EFU has grown substantially. Its share price has remained fairly stable despite volatility of the economy of the country.

Risk is a multi-dimensional phenomenon and a constant feature of everyday life. Fires, accidents, thefts, explosions, natural calamities and terrorism are the more common types of risk the community faces. The dimensions and effects of such loss events have since long assumed major significance for whole economies. The question of how to

predict and prevent such risks is accordingly the subject of intensive discussion both in the political sphere and among the public at large. The complex realities of modern economic life and the growing awareness of the public at large place increasing demand on companies to pursue appropriate and far-sighted policies about risk. The same applies to insurers in determining their underwriting policies. The rapid development of new technologies and the changing nature of production processes necessitate a constant analysis of risk profiles. Both entrepreneurs and insurers therefore face enormously increased need for analytical and advisory services. EFU continuously monitors and controls the risks.



*Mr. Hasanali Abdullah
Managing Director
& Chief Executive*

EFU General provides a full range of insurance services to fulfill the needs of all of its customers being commercial and individual clients. The company's product portfolio comprises of Fire & Property Damage, Marine, Aviation & Transport, Motor, Miscellaneous, Value Added Services and Takaful. EFU works closely with clients to identify various risk exposures and then provides specific insurance proposals. This helps in loss prevention and reducing the cost of protection. In addition to insurance protection, it is EFU's practice to provide risk reduction advice to clients and assist them in developing preventive capabilities to avert mishaps and disasters. EFU's clients include large, medium and small sized customers in all sectors of the economy like textile, sugar, fertilizer, power plants, road works, petro chemical, refineries and many more.

EFU General believes that meeting customer expectations comes from consistently meeting standards and delivering consistent results is at the core of quality assurance procedures. It is the responsibility of management to ensure that every employee understands the quality definitions and how he / she is to make certain those standards are met. Measuring the quality that is delivered is critical for consistent results. As per ISO 9001:2008 standards, EFU General has established procedures for quality assurance of services by continually improving the effectiveness of the quality management system.

Continued on page 14

Prize Distribution Ceremony of Essay Competition-2015



Mr. Muhammad Sirajuddin

A prize distribution ceremony was held to applaud the efforts of the participants in Essay Writing Competition. Mr. Hasanali Abdullah, Managing Director and Chief Executive of EFU General Insurance Limited graced the occasion.

Mr. Hasanali Abdullah addressed the gathering. He paid his regard to all the participants. He also said that Essay writing is a skill, which requires ability to think for innovative ideas; art to use good vocabulary & expressions; and to compose sentences with coherence.

He also emphasized the importance of participation saying that winning and losing is not as important as participation, which in fact, is a vital essence of active professional life. There are many languages in the world which possess very strong place in the international communities but writing in English has its own value. This competition will certainly pave the way for holding other intellectual competitions.

Mr. Muhammad Ilyas Khan, Executive Vice President gave brief details of Essay Competition. EFU announced first essay writing competition in 2015 on the topic “How to use technology for increasing our business in the best manner?”

Following officers of EFU General from all over Pakistan participated in this competition:

Position	Participant	Designation	Office
1.	Mr. Muhammad Sirajuddin	Vice President	Southern Zone
2.	Ms. Najma Riaz	Assistant Vice President	Peshawar Branch
3.	Ms. Ansa Azhar	Executive Vice President	Corporate Division
4.	Syed Shabib Ali Rizvi	Deputy Manager	HR, H.O.
5.	Mr. Muhammad Abid Ali	Assistant Manager	Property U/W, H.O.
6.	Mr. Muhammad Hyder Syed	Deputy Manager	Corporate Division
7.	Mr. Ali Ashraf	Executive Officer	City Branch, Karachi

A panel of judges comprising of Senior Executives of EFU General, was constituted for critically evaluating the essays. Finally, Mr. Muhammad Sirajuddin secured 1st position while Ms. Najma Riaz secured 2nd position.

In the end, Mr. Hasanali Abdullah gave away a cash prize of Rs. 25,000/- to the winner of 1st Prize and Certificates to all the participants.

While Mr. S. M. Aamir Kazmi, Head of Peshawar Branch awarded a cash prize of Rs. 10,000/- to 2nd position holder Ms. Najma Riaz at Peshawar Branch.



L to R: Mr. Inayatullah Khalil, Ms. Najma Riaz, Mr. S. M. Aamir Kazmi, Mr. Saleemullah Khan and Mr. Ali Farman



L to R: Mr. M. Abid Ali, Mr. M. Ilyas Khan, Mr. S. Shabib A. Rizvi, Mr. Hasanali Abdullah Ms. Ansa Azhar, Mr. M. Sirajuddin, Mr. Ali Ashraf and Mr. M. Hyder Syed

EFU General conferred Environment, Health, Safety & Security Award 2016



Syed Mehdi Imam, Advisor, EFU General Insurance Limited is receiving Environment, Health, Safety & Security Award

EFU General Insurance Limited has been conferred with the Environment, Health, Safety & Security Award in the Category of Fire Safety. Syed Mehdi Imam, Advisor to EFU General received this award.

The Professionals Network (TPN) and Ethical Business Update (EBU) in the collaboration with various related organizations launched the 2nd International Environment, Health & Safety (EHS) Awards along with the 2nd International Conference on EHS at Marriot Hotel, Karachi.

Mr. Younus M. Bashir, President, Karachi Chamber of Commerce & Industry (KCCI) was the Chief Guest at the event. The award distribution ceremony was attended by representatives from corporate sector, print and electronic media persons, members of business community and many others.



EFU General conferred Consumers Choice Award 2016



Mr. Muhammad Ilyas Khan, Executive Vice President, Head Office is receiving Consumers Choice Award 2016 from Raja Pervez Ashraf, former Prime Minister. Syed Nasir Hussain Shah, Provincial Minister of Sindh and Mr. Kaukab Iqbal, Chairman CAP, are also seen.

EFU General has been conferred with the Consumers Choice Award 2016 in the Category of Best General Insurance Company of Pakistan. Mr. Muhammad Ilyas Khan, Executive Vice President, Head Office received this award.

The Consumer Association of Pakistan (CAP) organized this magnificent event at Pearl Continental Hotel, Karachi. Chief Guest Raja Pervez Ashraf, Former Prime Minister of Pakistan distributed the awards. The ceremony was graced by high profile personalities from government, public and private sectors.

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

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



Jewel of China



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

On Tuesday 3rd May 2016, at around midnight flight number TG- 508 of Thai Airways took off from Karachi's Jinnah International Airport for Bangkok with 72 top marketing executives of 2015 along with the Zonal, Divisional, Branch and Unit Heads. From Bangkok another connecting flight took us to Beijing where we landed on Wednesday 4th May 2016 at around 15:50 local time and checked into Crown Plaza Wangfu Jing Hotel. The day ended with a sumptuous dinner at Xinjiang Red Rose Muslim Restaurant followed by some foot tapping music and Belly dancing.

Beijing is the capital of Peoples Republic of China and one of the most populous cities in the world with a total population of over 21 Million. It is the third most populous city of the world. It is also the second largest city of China after Shanghai and is the political, cultural and educational center of China. Headquarters of most of China's largest state owned companies located here. The Beijing Capital International Airport is the second busiest airport of the world in terms of passenger traffic.

The city's history dates back three millennia and has been the political centre for much of the past eight centuries. The city is known for its opulent palaces, temples, parks, gardens, tombs, walls and gates. Art treasures and universities have made it a centre of culture and art of the country.

Thursday, 5th May 2016, was reserved for a visit to the Great Wall of China which was an experience of a lifetime. One has to be there to experience the grandiose imposing structure of this seventh wonder of the world.



The Great Wall of China is series of fortifications made of stone, brick, tamped earth, wood and other materials generally built along an east to west line across the historical northern borders of China to protect the Chinese states and empires against the raids and invasions of the various nomadic groups from Eurasia. Several walls were built as early as the seventh Century B.C. These were later joined together and made bigger and stronger and now collectively referred to as the Great Wall. Especially famous is the Wall built between 220- 206 B.C. By Qin Shi Huang, the first Emperor of China. Little of that wall remains. Since then, the Great Wall has on and off been rebuilt, maintained and enhanced. The majority of the existing portion of wall was built during the Ming Dynasty.

The purpose of the Great Wall included not only border control but its defensive characteristics were enhanced with the construction of watch towers, troop barracks, garrison stations and transportation corridors.

A comprehensive archaeological survey, using advanced technologies has concluded that Ming Wall with all of its branches measures around 8,850 K.M.

From the Great Wall we proceeded to the Jin Dian Cloisonne Factory that contains a treasure trove of art ceramics, paintings and sculptures, followed by a mouth watering lunch at Golden Palace Chinese Restaurant.

After lunch we proceeded to the Birds Nest Stadium or Beijing National Stadium, which was created for use throughout the 2008 Summer Olympics and will be used again in 2022 during Winter Olympics. The stadium is currently used mostly for football matches. The construction cost of this stadium was US\$ 428 million and it has a capacity for 91,000 spectators at a time. The stadium consists of two independent structures, standing 50 feet apart in red concrete seating bowl and outer steel frame around it giving it a unique look as a bird nest!

The day concluded with a delicious dinner at Tandoori Restaurant of Zhaolong Hotel.

Friday 6th May 2016 was dedicated to the full day tour of Beijing's essential attractions like Tiananmen Square and the Forbidden City.



Tiananmen Square is large city square in the centre of Beijing named after Tiananmen (Gate of Heavenly Peace). The square contains the monuments to the Peoples Heroes, The Great Hall of the People, The National Museum of China and the Mausoleum of Mao Zedong who proclaimed the founding of the Peoples Republic of China in this square on 1st October 1949. Tiananmen Square is included among the top ten city squares of the World. It has great cultural significance as it was the site of several important events in the Chinese history. The square is best known in recent memory as the focal point of the Tiananmen Square protests of 1989, a pro democracy movement which ended on 4th June 1989 with the declaration of martial law in Beijing.

The Forbidden City was the Chinese Imperial Palace during the Ming Dynasty to the end of the Qing Dynasty from 1420 to 1912. It is located in the centre of Beijing and now houses the Palace Museum. It served as the home of emperors and their households as well as the ceremonial and political centre of Chinese Government for almost 500 years.

Constructed from 1406 to 1420 the complex consists of 980 Buildings and covers 180 acres. The Palace Complex exemplifies traditional Chinese palatial architecture. It was declared a world heritage Site in 1987 and is listed by UNESCO as the largest collection of preserved ancient wooden structures in the world. It is the most visited museum in the world with over 14 million annual visitors. Jin or Forbidden referred to the fact that no one could enter or leave the palace without the emperor's permission.

After the memorable visit, we proceeded for lunch to Chusai Restaurant that was followed by shopping at the Silk Market and Hongqiao Market. After the shopping we proceeded to watch a Chinese Acrobatic Show that was full of thrills and chills.

Our last engagement of the evening was a delicious Turkish Dinner at the Turkish Mum Restaurant.

On Saturday 7th May 2016, we left Beijing at around 17:05 local time by Thai Airways flight number TG- 615 that landed at Bangkok's Sawarnabhami International Airport at 21:15 local time. After enjoying a lavish Indian Dinner at Coco's Cafe we checked into the Siam Kempinski Bangkok Hotel.

Sunday 8th May 2016 was a day free to enjoy the sights and sounds of Bangkok followed by an International Buffet Dinner on board Chao Paraya Cruise with live music and dance.

Monday 9th May 2016 was the concluding day of this memorable tour as our Thai Airways flight touched down at Jinnah International Airport at 23:15 local time and we left for our homes with sweet memories of this most enchanting tour.





Eid-ul-Fitar Millan Mosaic



Workshop on 'Mitigation of Emerging Risk'



Mr. Jaffer Dossa

To give better understanding and knowledge to young and new entrants of marketing, Southern Zonal Office in collaboration with HR, Head Office organized a workshop on Mitigation of Emerging Risks at EFU Auditorium, Karachi.

A seasoned economist, Mr. Shabbir H. Kazmi was invited to share his views on the topic. The speaker highlighted that with the passage of time new types of risks were arising that necessitate clear understanding by the field staff. It also requires developing new products/policies that could address the hazards.

Mr. Kazmi highlighted that often clients want to skip a few covers to save money that could prove 'Pennywise Pound Foolish'. Therefore, it becomes the responsibility of the insurer to let the clients know about the emerging risks and also recommend measures to mitigate these risks.



Mr. Shabbir H. Kazmi

A large number of participants working in branches covered under Southern Zone attended the workshop and expressed their views that the workshop was really informative.

Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone thanked the speaker for sharing his expertise. In conclusion of the program as a token of appreciation a gift was presented to Mr. Shabbir H. Kazmi.



Training of Development Officers of Punjab Region

The HR Department (H.O.) conducted a training program for Development Officers of Punjab Region, the first Group at Lahore. This training was conducted by Mr. D.H. Sidhwa, Executive Director, HR, Head Office in two weeks.

The following subjects were covered in this training program:

- ◆ Fire Insurance.
- ◆ Loss of Profit Insurance.
- ◆ Engineering Insurance.
- ◆ Risk Management.
- ◆ Marine Insurance.
- ◆ Motor Insurance.
- ◆ Misc. Accident Insurance.
- ◆ Liability Insurance.
- ◆ Bonds Insurance.
- ◆ Market Conduct (Provisions of Insurance Law).
- ◆ How to read financial report of an Insurance Company.

As per daily program the training sessions were conducted followed by Question & Answer session and evaluation of each subject. On the last day the certificates were distributed among the successful participants by Mr. Shaukat Saeed Ahmed, Senior Executive Director and Regional Head Punjab. All the participants appreciated the efforts of Mr. D.H. Sidhwa in conducting this knowledgeable training program which has made the participants more articulated.





Workshop on 'ISO 9001:2008'

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 "ISO Workshops" for two groups of officers working in branches fall under Southern Zone.



Mr. Darius H. Sidhwa, Executive Director & Management Representative, conducted these training sessions. These training sessions were attended by 36 officers with great enthusiasm.

Continued from page 4

EFU General - The Oldest, Best and Largest Insurer of Pakistan

EFU invests extensively in cultivating and motivating the employees and train them to face market challenges efficiently. The secret of EFU's success is the fact that EFU's Human Resources are its real strength. Several of EFU's employees are enrolled to pursue and progress towards ACII, the world wide acceptable professional insurance qualification from Chartered Insurance Institute (CII), London, UK. EFU has "25" Chartered Insurers from CII, UK, "16" engineers and "13" professional accountants.

EFU obtains reinsurance covers from companies with sound financial health. Reinsurance arrangements in place include treaty and facultative arrangements, including catastrophe cover. The effect of such reinsurance arrangements is that the company may not suffer ultimate net insurance losses beyond the company's risk appetite in

any one year.

EFU General has received Achievement Award (4 Times Consecutively) of the Federation of Pakistan Chamber of Commerce and Industry, Corporate Excellence Award (3 Times Consecutively) of Management Association of Pakistan, Best Corporate Report Award (3 Times) of Institute of Chartered Accountant of Pakistan (ICAP) and Institute of Cost and Management Accountants of Pakistan (ICMAP), Best Presented Annual Report, Certificate of Merit (2 Times Consecutively) of South Asian Federation of Accountants, Top 25 Companies Award (9 Times) of Pakistan Stock Exchange, Brands of the year Award (7 Times Consecutively) of Brands Foundation Pakistan and Consumers Choice Award (4 Times Consecutively) of Consumers Association of Pakistan.

Umrah Mubarak

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



Mr. Muhammad Shakil Khan
Sr. Executive Vice President
Property, H.O.



Syed Shahid Mehmood
Sr. Executive Vice President (Dev.)
Central Division (Unit- B)



Syed Nazish Ali
Executive Vice President
Corporate Division



Mr. Abdul Rashid
Sr. Vice President
Central Division



Mr. Iftikhar Siddiqui
Vice President (Dev.)
SITE Division



Syed Rashid Mehmood
Executive Officer
Corporate Division



Mr. Zulfiqar Khan
Junior Assistant
Miscellaneous, H.O.



Mr. Essa Wali Muhammad
Junior Assistant (Cdr.)
Central Division

Memories



Mr. Muhammad Shehzad Habib, Executive Director & Divisional Head Multan Division receiving his prize from Late Mr. Roshen Ali Bhimjee, former Chairman, EFU General in the Annual Function held in 1995. Mr. Saifuddin N. Zoomkawala, Chairman, EFU General also seen.

Quiz Winner



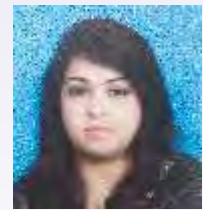
Mr. Nouman Qayyum, Executive Officer, Rawalpindi Division winner of 19th Quiz contest 'Marine Insurance' receiving his prize from Mr. Akbar Awan, Deputy Managing Director & Regional Head. Syed Aftab Hussain Zaidi, Deputy Executive Director, Rawalpindi Division is also seen.

Meritorious 25 Years



To commemorate Silver Jubilee association with EFU General Insurance Limited Mr. Mushtaq Ahmed of EFU Leeds Centre Branch awarded gold medal and certificate for rendering his meritorious services to the company.

Exam Pass



Ms. Nimra Inam, Manager, Lahore Division has passed 820 - Advanced Claims and P85 - Claims Practice of CII Exam from Chartered Insurance Institute, London.

EFU Family members congratulate her for this success.

Notice Board

Indus Branch has been merged with SITE Division.

Result of Quiz - 20 'Motor Insurance'

Correct entries in the 20th Quiz Contest were five. The draw was held at Head Office to award prizes. The award distribution ceremony was held at Southern Zonal Office, Karachi. Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone distributed the prizes among the lucky winners. The names of the successful participants whose solutions were 100% correct are as under:

1. Mr. Imtiaz Ahmed
2. Mr. Kamran Vohra
3. Mr. Mohammad Furqan
4. Mr. Mohamad Hamza Farooqui
5. Syeda Tooba Fatima

Assistant Vice President
Deputy Manager
Deputy Manager
Deputy Manager
Deputy Manager

Crescent Branch
Corporate Division
Personnel & Admin, H.O.
Clifton Division
Mehran Branch



Mr. Kamran Vohra, Mr. M. Hamza Farooqui and Syeda Tooba Fatima receiving prizes from Mr. Jaffer Dossa

Solution of Quiz - 20 Motor Insurance

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



General Connection 16 YEARS AGO TODAY

Issue No. 30

April 2000

Good Character

Dear Colleagues,

Our late Chairman Mr. Roshen Ali Bhimjee has well said, Good Character employee is the person who must also be good father/mother, good husband/wife, good brother/sister, good son/daughter." The gist of the late chairman's message is that a person who cares for his/her family will also be a good employee.

Competence and ability will enable you to get to the top but it is character that keeps you from falling off. You do good business, with good clients and of the highest integrity, you do not compromise on principles. The task of building leaders of character is a difficult one. Good character leaders are trust worthy put personal considerations aside for the larger good, have courage and compassion. Demands of leadership require that the body, the mind and the heart work together in unison.

With best wishes,

Saifuddin N. Zoomkawala

Quiz 21 - Miscellaneous Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	Product Liability Insurance covers legal liability of the Insured for bodily injury only.	True	False
2.	In Student Travel Insurance maximum insured age is upto 85 years.	True	False
3.	Bankers Blanket Bond provides coverage for Directors & Officers legal liability.	True	False
4.	Mysterious Disappearance of passport is covered under Travel Insurance Policy.	True	False
5.	Public Liability Insurance covers legal liability of Insured towards the third parties for bodily and/or property damage arising out of business occupation of the insured.	True	False
6.	Political Risks are insurable under all Miscellaneous Insurance Policies.	True	False
7.	Mobilization Advance Bond covers defect liability period.	True	False
8.	Larceny is covered under Cash in Safe Insurance Policy.	True	False
9.	Workmen Compensation Insurance Policy provides compensation as per Road Traffic Act.	True	False
10.	Performance Bond covers defects liability period.	True	False

Terms and Conditions

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

Happy
Birthday
to you!



1.	Jaffer Dossa	Deputy Managing Director	Southern Zonal Office	11-Sep
2.	Muhammad Iqbal Lodhia	Senior Executive Director	Jinnah Division	11-Sep
3.	Quaid Johar	Senior Vice President	Finance, Head Office	11-Sep
4.	Mazher H. Qureshi	Senior Exec. Vice President	Mehran Branch	12-Sep
5.	Sabiha Zehra	Vice President	Marine, Head Office	12-Sep
6.	S. Mahmood Razi	Assistant Vice President	Marine, Head Office	12-Sep
7.	Muhammad Mujahid Ali	Assistant Vice President (Dev)	New Unit Lahore	12-Sep
8.	Muhammad Abid	Assistant Manager	Lahore Division	12-Sep
9.	Chan Zeb	Junior Assistant Cadre	City Branch Karachi	12-Sep
10.	Darius H. Sidhwa	Executive Director	H. R., Head Office	13-Sep
11.	Muhammad Ali	Executive Officer	Finance, Head Office	13-Sep
12.	Akhtar Kothawala	Asst. Executive Director (Dev)	Metropolitan Division	14-Sep
13.	Mohammad Aamir	Sr. Exec. Vice President (Dev)	Metropolitan Division (A. K. Unit)	14-Sep
14.	Muhammad Saqib Durray	Executive Officer	Corporate Division	14-Sep
15.	Javed Ali	Assistant Superintendent	A.W.P. Unit	14-Sep
16.	Saifullah	Senior Vice President	Rawalpindi Division	15-Sep
17.	Tariq Mahmood	Senior Vice President	Multan Division	15-Sep
18.	Faraz Javed	Senior Vice President (Dev)	City Rawalpindi	15-Sep
19.	Syed Sohail Haider Abidi	Senior Vice President (Dev)	S.I.T.E. Division (A. L. Unit)	15-Sep
20.	Amir	Executive Officer	Central Division (A. L. Unit)	15-Sep
21.	Abdul Hameed	Senior Development Officer	Metropolitan Division	15-Sep
22.	M.A. Qayyum	Executive Vice President	Corporate Division	17-Sep
23.	Muhammad Rafique Khawaja	Assistant Vice President	Finance, Head Office	17-Sep
24.	M. Muzammil Siddiqui	Assistant Manager	S.I.T.E. Division (A. L. Unit)	17-Sep
25.	Atif Anwar	Executive Vice President	Finance, Head Office	18-Sep
26.	Aneel Ahmed Khan	Manager	Motor, Head Office	18-Sep
27.	Hafiz M.Athar Meraj	Assistant Manager	Central Division (A. L. Unit)	18-Sep
28.	Gulzar Ali	Junior Assistant Cadre	Central Division (Unit-B)	18-Sep
29.	Fiaz Ahmed	Assistant Vice President	Lahore Secretariat	19-Sep
30.	Syed Mohammad Waseem	Assistant Vice President (Dev)	Central Division (Unit-A)	19-Sep
31.	Saiqa Jamal	Assistant Manager	Southern Zone	19-Sep
32.	Jameel Masood	Executive Vice President (Dev)	Corporate Division	20-Sep
33.	Rahim	Manager	Central Division (A. L. Unit)	20-Sep
34.	Rafiullah Khan	Assistant Vice President	Property, Head Office	21-Sep
35.	Suhail Siddique Khan	Executive Officer	City Rawalpindi	21-Sep
36.	Aftab Ahmed	Vice President	H. R., Head Office	22-Sep
37.	Kamran Vohra	Deputy Manager	Corporate Division	23-Sep
38.	Muhammad Azhar Aftab	Assistant Manager	Sialkot Branch	23-Sep
39.	S. Ferozuddin Haider	Vice President	S.I.T.E. Division	24-Sep
40.	Salman Khan	Deputy Manager	Metropolitan Division	24-Sep
41.	Muhammad Arif Khan	Assistant Superintendent	A.W.P. Unit	24-Sep
42.	Abdul Shakoora Piracha	Senior Vice President	Sargodha Branch	25-Sep
43.	Zaib Kamal	Executive Officer	Central Division (A. L. Unit)	25-Sep
44.	Abdul Razzaq	Trainee Officer	Metropolitan Division	25-Sep



Wishing you success, joy and happiness always!

45.	Malik Rashid Aziz	Deputy Chief Manager (Dev)	Multan Division	26-Sep
46.	Ather Qureshi	Manager (Dev)	Gulberg Arcade Unit	26-Sep
47.	Ghulam Sarwar	Assistant Manager	Marine, Head Office	26-Sep
48.	Muhammad Faraz Aslam	Senior Vice President	Finance, Head Office	27-Sep
49.	Asad Masud	Junior Officer	Rawalpindi Division	27-Sep
50.	Muhammad Owais Alam	Senior Vice President	Motor, Head Office	28-Sep
51.	Muhammad Sirajuddin	Vice President	Southern Zone	28-Sep
52.	Irfan Irtiza Khan	Manager (Dev)	Clifton Division	28-Sep
53.	Khalida	Manager	Miscellaneous, Head Office	29-Sep
54.	Badarul Muneer Shaikh	Assistant Manager (Dev)	Crescent Branch	29-Sep
55.	Somia Ali	Senior Vice President (Dev)	Islamabad Branch	30-Sep
56.	Syed Mumtaz Haider	Deputy Manager	S.I.T.E. Division	30-Sep
57.	Nasir Mehmood	Junior Officer	Abbottabad Branch	30-Sep

Curing Cancer with Carrots!



She Drank Carrot Juice Every Day For 8 Months: You Won't Believe What Happened!

Ann Cameron is the writer of numerous books for kids, however in this story she is the key character. After being diagnosed with colon cancer she became even more popular.

In June 2012 when cancer entered in third phase she was operated on. This wasn't her first meeting with the unwanted disease. In 2005 her spouse died due to lung cancer, despite undergoing chemotherapy.

Ann refused to go through the same process as her husband and didn't have chemotherapy.

Her story was written on the Chris beats cancer blog; where individuals give alternative steps for healing cancer.

"I was exposed to operation for colon cancer in June 2012, and then I denied chemotherapy healing. I was feeling well, however after six months the cancer spread to the lungs, and entered the fourth phase," she said.

Ann said that she spent her time on

investigating through and found the story of Ralph Core who was 26 years old and had skin cancer. He wrote a story about healing his cancer by consuming 2.5 kilograms of carrot juice daily.

She started to drink carrot juice every day with same daily doses. After eight weeks she claimed that medical examination showed that cancer stopped spreading and the tumors and lymph glands began to decrease.

Surprisingly, following four months tissues were back to normal and the tumor kept on reducing.

After eight months tomography examination demonstrated that the cancer had disappeared.

There is no mystery; carrot juice is rich in natural pesticide anticancer properties and greasy alcohol, whereas carotene from carrots prevents making of the tumor cells.

After she was cured of cancer, Ann Cameron wrote a book "Curing Cancer with Carrots", that you can buy on Amazon.

PLEASE DON'T IGNORE, SHARE IT. THIS MIGHT SAVE SOMEONE'S LIFE...





Celebration Moments
of Pakistan Independence
Day at Corporate Division,
SITE Division and
City Branch, Karachi



City Br. Karachi



Corporate Division

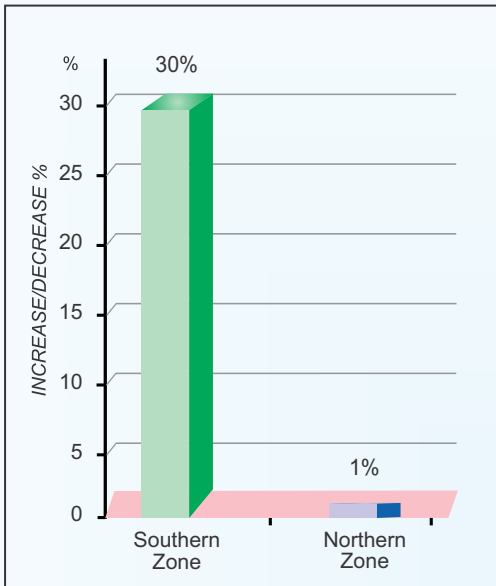


SITE Division



Growth of Zones

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



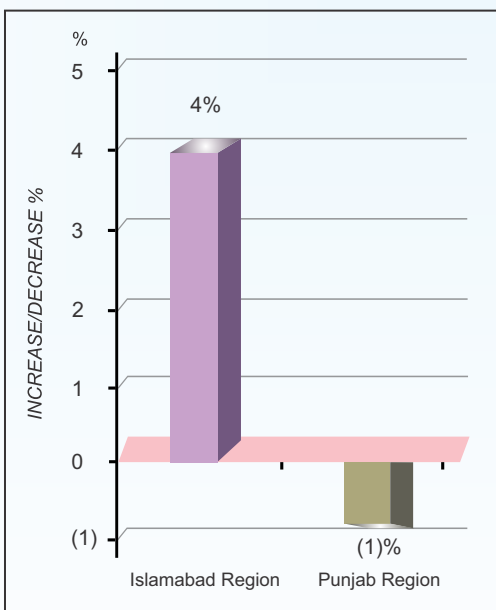
Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone



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

Growth of Regions

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



Regional Heads of Northern Zone



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

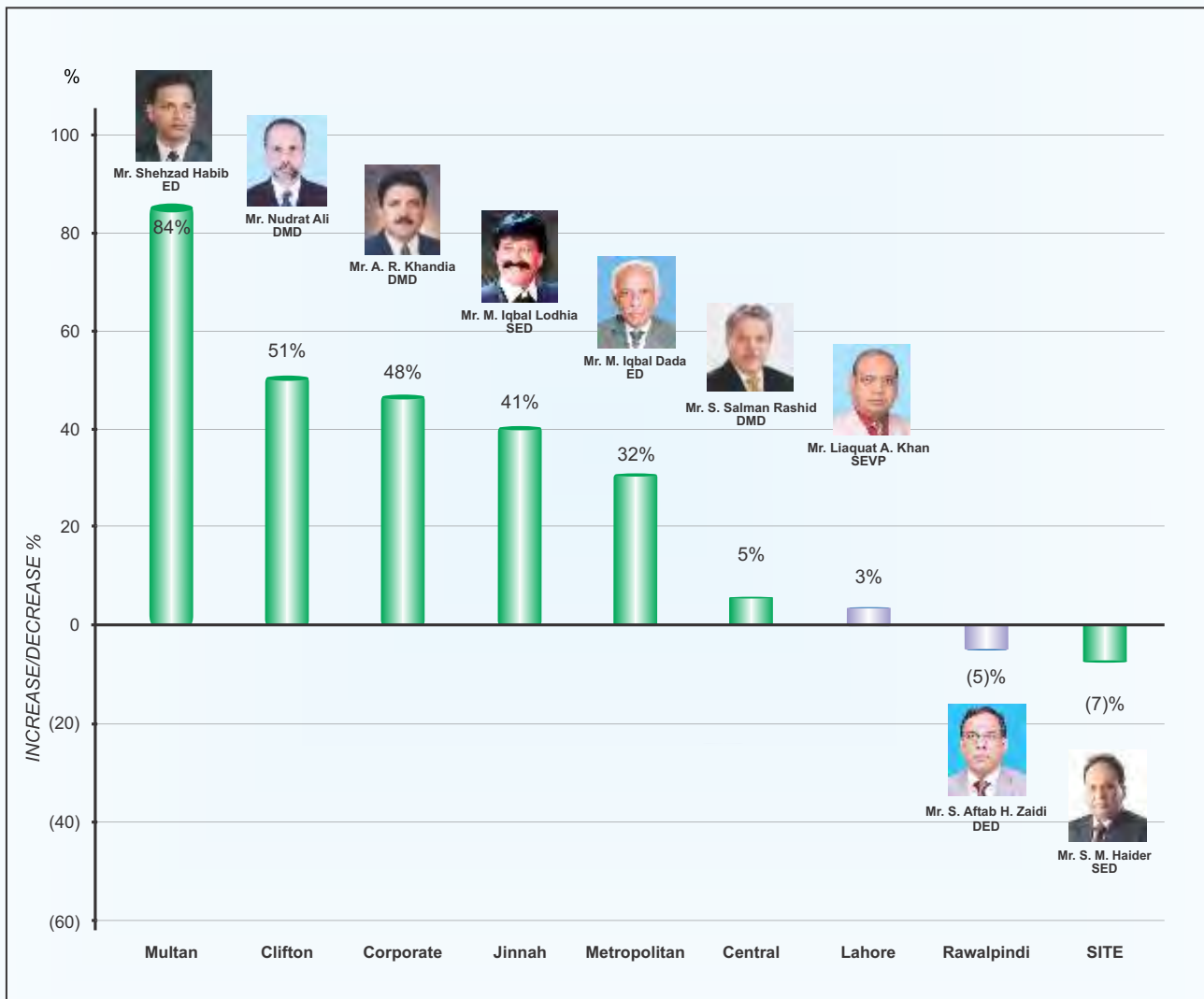


Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Head of Punjab Region

Score

Growth of Divisions

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



RANK WISE *Premium Performance of Divisions*

Upto June 2016

Name of Division	Rank
Clifton Division	1
Central Division	2
Corporate Division	3
Rawalpindi Division	4
SITE Division	5
Jinnah Division	6
Lahore 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. A. R. Khandia
Deputy Managing Director
Corporate Division

Score

Growth of Branches/Units

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

Branch/Unit	Rank	
	2016	2015
Islamabad	1	2
Tower	2	8
Bank Square	3	1
Faisalabad	4	3
Port View	5	17
Gulberg	6	6
A.W.P. Unit	7	7
New Unit Lahore	8	5
City, Karachi	9	4
Leeds Center	10	7
Gulberg Arcade Unit	11	12
Crescent	12	9
Ichhra	13	10
Hyderabad	14	11
Al-Hamd	15	15
Peshawar	16	14
Model	17	13
Denso Hall	18	18
Al-Falah	19	16
Al-Muqet	20	18
City, Lahore	20	18
Jamrud Road	20	25
Mehran	21	19
New Garden Town	22	20
Sahiwal	23	21
Sialkot	23	22
Gujranwala	23	25
Indus	24	23
City, Faisalabad	25	27
Sargodha	26	26
Egerton Road	27	24
City, Rawalpindi	28	17

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad



Babar A. Sheikh
Bank Square



Usman Ali Khan
Faisalabad

Southern Zone



Shoab Razzak Branchari
Tower, Karachi



Khalid Usman
Port View Branch



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

Northern Zone
 Southern Zone

Score

Top - 10 Division/Branch

Based on Operating Surplus
Upto June 2016

Rank	Name of Division/Branch	%
1	Leeds Centre Branch	70
2	Port View Branch	68
3	Jinnah Division	67
	Tower Branch	67
4	Islamabad Branch	66
5	City Branch, Karachi	61
6	Metropolitan Division	58
7	Lahore Division	56
8	City Branch, Rawalpindi	54
9	Multan Division	50
10	Denso Hall Branch	47

 Northern Zone
 Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Liaquat Ali Khan
Lahore Division



Malik Firdaus Alam
Islamabad Branch



Iftikharuddin
Leeds Centre Branch



Khalid Usman
Port View Branch



M. Iqbal Lodhia
Jinnah Division



Shoaib Razzak Branchari
Tower Branch



Ali Kausar
City, Karachi

Score

Recovery Performance

Upto June 2016

Top - 15 Players

#	Division/Branch	%
1	Sargodha Branch	99
2	Rawalpindi Division	95
3	City Branch, Lahore	94
4	City Branch, Rawalpindi	93
	Sahiwal Branch	93
5	Hyderabad Branch	92
	Bank Square Branch	92
6	Islamabad Branch	90
7	SITE Division	89
8	Mehran Branch	88
	Peshawar Branch	88
9	Jamrud Road Branch	87
10	Gujranwala Branch	85
11	Al-Falah Branch	82
12	Model Branch	80
13	Clifton Division	77
	Lahore Division	77
14	City Branch, Faisalabad	76
15	Indus Branch	75

Top - 3 Leading Players

Northern Zone



A. Shakoor Paracha
Sargodha Branch



S. Aftab H. Zaidi
Rawalpindi Division



Zarrar I. Z. Bandey
City Branch Lahore

Southern Zone



M. Amin Sattar
Hyderabad Branch



S. M. Haider
SITE Division



Mazhar H. Qureshi
Mehran Branch



Remittance Performance

Upto June 2016

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Clifton Division	1	1
Rawalpindi Division	2	4
Central Division	3	2
Corporate Division	4	3
SITE Division	5	5
City Branch Rawalpindi	6	41
Lahore Division	7	7
Islamabad Branch	8	8
Jinnah Division	9	6
Metropolitain Division	10	9
A. W. P. Unit	11	17
Multan Division	12	10
Tower Branch	13	11
City Branch Karachi	14	19
Bank Square Branch	15	12

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Agha Ali Khan
City, Rawalpindi



Liaquat Ali Khan
Lahore Division

Southern Zone



Nudrat Ali
Clifton Division



S. Salman Rashid
Central Division



A. R. Khandia
Corporate Division



Score

Top 10 Marketing Executives

Classwise Premium Upto June 2016

Northern Zone

Property Insurance

1. Imdadullah Awan	Islamabad Branch
2. Haji M. Shakeel	New Unit Branch
3. Mehmood Ali Khan	Faisalabad Branch
4. Imran Ghaffar Paracha	Gulberg Arcade Unit
5. Muhammad Farooq	Gulberg Branch
6. Azhar H. Chishti	Leeds Centre Branch
7. Saleem Babar	Leeds Centre Branch
8. M. Haroon Akbar	Rawalpindi Division
9. Ashiq Hussain Bhatti	Ichhra Branch
10. Ahmed Saeed Khan	Al-Hamd Branch

Top Three



Imdadullah Awan
Islamabad Branch



Haji M. Shakeel
New Unit, Lahore



Mehmood Ali Khan
Faisalabad Branch

Marine Insurance

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

Top Three



Muhammad Farooq
Gulberg Branch



Qasim Ayub
Al-Muqet Branch



Imran Ghaffar Paracha
Gulberg Arcade Unit

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Falah Branch
3. Ahmed Saeed Khan	Al-Hamd Branch
4. Ejaz Ahmed	Islamabad Branch
5. Muhammad Farooq	Gulberg Branch
6. Zakauallah Khan	Islamabad Branch
7. Rana Khalid Manzoor	Gulberg Arcade Unit
8. Mubashar Saleem	Al-Hamd Branch
9. Mehmood Ali Khan	Faisalabad Branch
10. Qazi Altaf Hussain	Islamabad Branch

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Falah Branch



Ahmed Saeed Khan
Al-Hamd Branch

Miscellaneous Insurance

1. Fauzia Khawaja	Lahore Division
2. Muhammad Farooq	Gulberg Branch
3. Haji M. Shakeel	New Unit Branch
4. Rana Khalid Manzoor	Gulberg Arcade Unit
5. M. Tayyab Nazir	Lahore Division
6. Ajaz Ali	Peshawar Branch
7. Saira Ahmed	Al-Hamd Branch
8. Mian Sikandar Sheraz	Ichhra Branch
9. Mehmood Ali Khan	Faisalabad Branch
10. Ashiq Hussain Bhatti	Ichhra Branch

Top Three



Fauzia Khawaja
Lahore Division



Muhammad Farooq
Gulberg Branch



Haji M. Shakeel
New Unit Branch

Top 10 Marketing Executives

Classwise Premium Upto June 2016

Southern Zone

Property Insurance

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

Top Three



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



Ali Safdar
SITE Division



Aamir Ali Khan
Jinnah Division

Marine Insurance

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

Top Three



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



Sheraz Ansari
Corporate Division



Shazia Rahil
Metropolitan Division

Motor Insurance

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

Top Three



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



S. Imran Zaidi
Central Division



Ali Rafique Chinoy
Corporate Division

Miscellaneous Insurance

1. S. Muhammad Iftikhar	Central Division (Unit-A)
2. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
3. M. Aamir Khadeli	Metropolitan Div. (A.K Unit)
4. S. Imran Zaidi	Central Division
5. S. Ashad H. Rizvi	Corporate Division
6. Syed Nisar Ahmed	Jinnah Division
7. Aamir Ali Khan	Jinnah Division
8. Ali Safdar	SITE Division
9. Omar Maqsood	Crescent Branch
10. Mir Babar Ali	Central Division

Top Three



Syed M. Iftikhar
Central Division
(Unit A)



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



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

Score

Galaxy of Star Performers

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

Northern Zone



Imran Ghaffar Paracha
Gulberg Arcade Unit



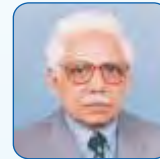
Haji M. Shakeel
New Unit, Lahore



Mubasher Saleem
Al-Hamd Branch



Mehmood Ali Khan
Faisalabad Branch



Azharul Hassan Chishty
Leeds Centre Branch



Ashiq Hussain Bhatti
Ichhra Branch



Shahid Raza Kazmi
Al-Falah Branch



Muhammad Farooq
Gulberg Branch



Ejaz Ahmed
Islamabad Branch



Qasim Ayub
Al-Muqet Branch



Muhammad Arif Bhatti
Gujranwala



Akhtar Ali
Rawalpindi Division



Arshad Iqbal
Peshawar Branch



Syed Nadeem Ahmed
City Rawalpindi Branch



Saqib Riaz
Lahore Division



Salman Saeed
Sialkot Branch



Rashid Ali
City Branch, Lahore



Taimoor Zaib
Jamrud Road Branch



Akif Mukhtar Khan
Model Branch



M. Ashfaq
Sahiwal Branch



Babar A. Shaikh
Bank Square Branch



Ghulam Jaffar
City Branch, Faisalabad



M. Rizwan-ul-Haq
Egerton Road Branch



M. Sohail
New Garden Town Branch



A. Shakoor Paracha
Sargodha Branch

Galaxy of Star Performers

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

Southern Zone



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



S. M. Iftikhar
Central Division
(Unit-A)



Shahid Younus
Multan Division



Ali Safdar
SITE Division



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



Mohammad Arfeen
Jinnah Division



M. Imran Naeem
Denso Hall, Karachi



Omar Maqsood
Crescent Branch



Khozema Haider Mota
Clifton Division



Junaid Saleem
City Branch Karachi



M. Awais Memon
Hyderabad



Babar Zeeshan
Mehran Branch



M. Iftikhar Siddiqui
Indus Branch



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

AA+

STRONG
Financial Strength
you can count on



GENERAL

EFU GENERAL
INSURANCE LTD.
your insurance company
efuinsurance.com

□ THNER

**General
Connection**

In-house newsletter of EFU General



GENERAL

EFU General Insurance Ltd.

EFU House, 6th Floor, Room 618
M.A. Jinnah Road, P.O. Box 5005, Karachi-74000
Phones: 32313471-90 Ext. 210, Fax: 32310450
E-mail: ilyas.khan@efuinsurance.com
Web: www.efuinsurance.com