

2nd Insurance
Journal
Performance
Awards



Prize
Distribution
Ceremony of
EFU Sports
Club



Best
Corporate &
Sustainability
Report
Award





In memory of

Roshen Ali Bhimjee

13th August, 1917 - 10th December 1998

A visionary, a friend and an inspiration

He has left us a legacy we are proud to follow.

His memories will always be with us.

EFU Group



GENERAL

EFU GENERAL INSURANCE LTD



LIFE

EFU LIFE ASSURANCE LTD

Allianz



HEALTH

ALLIANZ EFU HEALTH INSURANCE LTD

Advisory Committee:

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

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Mr. Hasanali Abdullah elected as Chairman of IAP for 2016-17

Mr. Hasanali Abdullah, Managing Director & Chief Executive, EFU General has been elected as the Chairman of Insurance Association of Pakistan (IAP). Executive and Technical Committees for the year 2016-17 are as follow:

EXECUTIVE COMMITTEE

Mr. Hasanali Abdullah,

Mr. Arshad P. Rana,
Mr. Atiq Anwar Mahmudi,
Mr. Abdul Razak Ahmed
Mr. Abdul Waheed
Mr. Fredrik Coenrard De Beer
Mr. Mohammad Hussain Hirji
Mr. Muhammad Rahat Sadiq
Mr. Nasar us Samad Qureshi
Mr. S. Shahid Abbas
Mr. Zain Ul Haq Qureshi
Mr. Tahir Ahmed,

Chairman

Senior Vice Chairman
Vice-Chairman
Member
Member
Member
Member
Member
Member
Member
Member
Member
(Ex-Officio Member)

EFU General Insurance

Atlas Insurance Limited
Jubilee General Insurance
Reliance Insurance Company
Askari General Insurance
Adamjee Life Assurance
Century Insurance Company
United Insurance Company
Alfalah Insurance Company
EFU Life Assurance
Asia Insurance Company
Jubilee General Insurance



*Mr. Hasanali Abdullah
Managing Director
& Chief Executive*

REGIONAL COMMITTEE NORTH

Mr. Abdul Haye,
Mr. Muhammad Hisham,
Mr. Liaquat Ali Khan
Mr. Muhammad Saeed
Mr. Naeem Uddin
Syed Imran Rabbani
Mr. Tahseen Ahmed Khan

Chairman
Vice Chairman
Member
Member
Member
Member
Member

Alfalah Insurance Co. Ltd.
IGI Insurance Limited
EFU General Insurance Ltd.
Atlas Insurance Ltd
Adamjee Insurance Co. Ltd.
Jubilee General Ins. Co. Ltd.
Reliance Insurance Co. Ltd.



*Mr. Liaquat Ali Khan
Sr. Executive Vice President
Lahore Division*

ACCIDENT COMMITTEE

Mr. Imran Ahmed,
Mir Mahmood Ali,
Mr. Kashif Qayyum
Mr. Muhammad Rashid Awan
Syed Haider Hasan
Mr. S.M. Hanif
Mr. Tariq Mushtaq

Chairman
Vice Chairman
Member
Member
Member
Member
Member

EFU General Insurance Ltd.
Century Insurance Co. Ltd.
IGI Insurance Limited
Alfalah Insurance Co. Ltd.
Adamjee Insurance Co. Ltd.
Askari General Insc. Co. Ltd.
Jubilee General Ins. Co. Ltd.



*Mr. Imran Ahmed
Executive Director
Motor, Head Office*

LIFE COMMITTEE

Ms. Lilly R. Dossabhoy,
Mr. Jalal Meghani,
Mr. Mohammad Asim Khan
Mr. Muhammad Rashid
Syed Fahad Subhan

Chairperson
Vice Chairman
Member
Member
Member

Jubilee Life Insurance Co. Ltd.
Adamjee Life Assurance Co. Ltd.
EFU Life Assurance Co. Ltd.
State Life Ins. Corp. of Pak. Ltd.
IGI Life Insurance Limited

MARINE COMMITTEE

Ms. Amna Sarfraz Khan,
Mr. Karim Merchant,
Mr. Jamshaid Hussain
Mr. Mohammed Sohail Nazir
Mr. Muhammad Amin Bawany
Mr. Muhammad Murtuza Kazi
Mr. Muhammad Naveed Fayyaz

Chairperson
Vice Chairman
Member
Member
Member
Member
Member

Adamjee Insurance Co. Ltd.
Jubilee General Insc. Co. Ltd.
IGI Insurance Limited
EFU General Insurance Ltd.
Reliance Insurance Co. Ltd.
Chubb Insurance Pakistan Ltd.
Alfalah Insurance Co. Ltd.



*Mr. M. Sohail Nazir
Deputy Executive Director
Marine, Head Office*

PROPERTY COMMITTEE

Capt. Zubair H. Qureshi,
Mr. Azfar Arshad,
Mr. Faisal Khan
Mr. Kamran Arshad Inam
Mr. Rehman Saeed
Mr. Rizwan Akhtar
Mrs. Shaheen H. Sumar

Chairman
Vice Chairman
Member
Member
Member
Member
Member

Adamjee Insurance Co. Ltd.
Jubilee General Insurance Co. Ltd.
IGI Insurance Limited
EFU General Insurance Ltd.
Century Insurance Co. Ltd.
Reliance Insurance Co. Ltd.
Alfalah Insurance Co. Ltd.



*Mr. Kamran Arshad Inam
Executive Director
Property, Head Office*

EFU General conferred Best Corporate and Sustainability Report Award

EFU General Insurance Limited was conferred with Best Corporate Report Award 2015 in the category of the Non-Banking Financial Institutions. Mr. Altaf Qamruddin Gokal, Chief Financial Officer of the company received this award from Shaikh Saqib Masood former President ICAP.

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 select 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 conforming to the highest standards of compliance, improved quality of disclosure and presentation. It also signifies the strength of EFU in insurance industry.

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



*Mr. Altaf Qamruddin Gokal receiving award
(L to R): Mr. Nadeem Yousuf Adil, Mr. Shaikh Saqib Masood,
Mr. Yacoob Sattar and Mr. Anisur Rehman*



*L to R: Mr. Faraz Aslam, Mr. Rizwan Ahmed, Mr. Arshad Ali Khan, Mr. Aslam A. Ghole,
Mr. Altaf Qamruddin Gokal, Mr. Ali Ghulam Ali, Mr. Fakhruddin Ashiq Hussain,
Mr. Waqas Youmus and Mr. Kashif Gillani of EFU General Insurance Limited*

2nd Insurance Journal Performance Awards



The Second Insurance Journal Performance Awards ceremony was held recently at Marriot Hotel, Karachi. Mr. Hasanali Abdullah, Chairman, Insurance Association of Pakistan (IAP), Mr. Raeesuddin Paracha, Federal Insurance Ombudsman, Mr. Saifuddin N. Zoomkawala, Convener, Insurance Journal Performance Awards Committee and Mr. M. Jamaluddin, Editor, Insurance Journal were present at the event.

Chairman Insurance Association Pakistan Mr. Hasanali Abdullah, in his speech suggested that all vehicles in the

country should be insured. In case of any incident the government pays huge amount to the affected people. If vehicles are insured the burden will shift to the private sector, he added.

Federal Insurance Ombudsman Mr. M. Raeesuddin Paracha said that insurance penetration in Pakistan is the lowest in the region that requires us to create awareness among masses about this important sector.

He said that the purpose of award nomination is in fact an encouraging move to recognize and appreciate the working and good performance of the insurance companies in the field of good corporate governance and discharging their duties for corporate social responsibility as highest donor and the underwriting profit award.

He suggested that apart from current award list, there should be an award for 'Best Business Performance' to a company which has promptly settled the claims in highest numbers. One more award should also be dedicated to a company for abiding the rules and regulations under corporate governance as a 'Corporate Governance Award', he added.

Mr. Saifuddin N. Zoomkawala, appreciated the efforts of the team of Insurance Journal to organize the ceremony and suggested that categories of Awards should be increased.

Mr. Jamaluddin said that award ceremonies like this encourage healthy competition and helps excelling companies to further increase their portfolio of clients.

In the ceremony following six awards were distributed:

Two awards for Corporate Social Responsibility (C.S.R)

C.S.R. Award for highest donation as percentage of after tax profit (2013-15) dedicated to Mr. Roshen Ali Bhimjee went to TPL Direct Insurance Ltd. and the second C.S.R. Award for highest donations (2013-15) was bagged by Jubilee General Insurance Co.



Two Awards for highest underwriting profit

For highest underwriting profit percentage of the written premium (2013-15) dedicated to Mr. Mohammad Choudhry went to Atlas Insurance Ltd. while the second highest underwriting profit percentage of the underwritten premium (2013-15) was awarded to United Insurance Co.



Two Awards for Writing best Articles for the Insurance Journal

First award dedicated to Mr. M. A. Chishti was given to Dr. Safdar Ali Butt professor Emeritus of Finance and Corporate Governance Capital University of Sciences and Technology Islamabad.

Insurance Journal Award for writing best articles for Insurance Journal went to Mr. Nasir Siddiqui of IGI Insurance Co. Lahore.

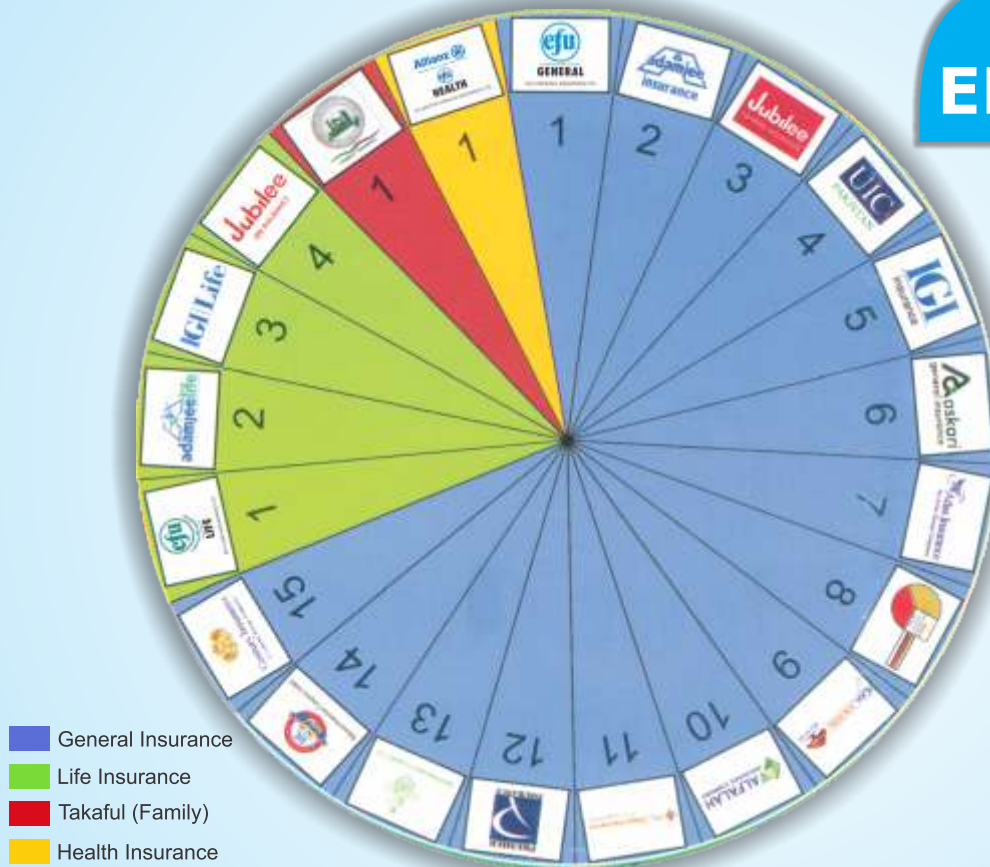


At last souvenirs and mementos were distributed among the members of the Insurance Journal Performance Committee 2016 and the people who worked hard to make the program successful.

The ceremony ended with a vote of thanks by Mr. Ayaz Gad, Chairman, Karachi Insurance Institute.

Pride of EFU Family

EFU Group's Companies among the Top Positions in Ranking of Insurance Companies of Pakistan, EXCEEDING Over Rs. 1,000,000,000 Gross Premium Written in 2015



Courtesy: Quarterly Insurance Journal, Jan-Mar 2016

Annual Prize Distribution Ceremony EFU Sports & Recreation Club



Mr. Naseem Qureshi



Mr. Khurram Ali Khan



Mr. Jaffer Dossa



Mr. Hasanali Abdullah

For appreciating and encouraging the employees, EFU Sports & 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 & Recreation Club, Mr. Khurram Ali Khan, Sr. Executive Director, Head Office, Mr. M. Iqbal Lodhia, Senior Executive Director, Jinnah Division, Mr. M. Iqbal Dada, Executive Director, Metropolitan Division and Mr. D. H. Sidhwa, Executive Director, HR, Head Office also graced the occasion. A large number 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 provide healthy ways to relax". He also appreciated the participation of ladies in sports.



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".



Mr. Khurram Ali Khan also addressed the audience. He emphasized taking part in healthy activities of sports to keep body and mind healthy.



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 Ms. Asfa Waseem



Ms. Asha



Mr. A. Ghafar Ibrahim



Mr. M. Ali



Mr. Zaigham Abbas



Mr. Jaffer Dossa, Deputy Managing Director
presenting prize to Mr. Abdul Hameed



Ms. Anila Sajjid



Mr. Muhammad Hafeez



Ms. Sabeen Shiwani



Mr. Sarfaraz



Mr. Khurram Ali Khan, Sr. Executive Director
presenting prize to Ms. Azra



Ms. Farzana Feroz



Mr. Muhammad Altaf



Syed Kashif



Mr. Shamim



Mr. M. Iqbal Lodhia, Sr. Executive Director
presenting prize to Ms. Mehmooda Bano



Ms. Rizwana



Mr. Saeed Alam



Mr. M. Shajaruddin



Ms. Zeenat



Mr. M. Iqbal Dada, Executive Director
presenting prize to Mr. Hussain Mustafa



Ms. Khalida Karim



Mr. D. H. Sidhwa, Executive Director
presenting prize to Ms. Muhammad Iqbal



Ms. Khalida Ghajoor



EFU PREMIER LEAGUE *Cricket Tournament 2016*



A tape ball cricket tournament was arranged for the EFU Family and was named as “EFU Premier League Cricket Tournament 2016” at DHA Stadium, Karachi.

Following four teams have participated in the tournament:

| Teams | Captain |
|---------------|--------------------------|
| EFU King | Mr. Khurram Nasim Ghuman |
| EFU Eagle | Mr. Asim Iqbal |
| EFU Gladiator | Mr. Ali Safdar, |
| EFU Lion | Mr. Rizwan Hussain |

Mr. Hasanali Abdullah, Managing Director and Chief Executive, Mr. Jaffer Dossa, Deputy Managing Director and Chairman EFU Sports Committee, Mr. Kamran Arshad Inam and Mr. Iqbal Lodhia, along with a large number of EFU Executives, Officers and Staff members also attended the occasion.

The response was enormous and every player showed great enthusiasm, organizer, and guests watched the matches with great interest. It was encouraging that the women employees were also present to witness the matches and encourage all the players.



EFU King



EFU Eagle



EFU Gladiator



EFU Lion

Pictorial Moment of the Event



EFU General participates CFO-Summit 2016



The Institute of Cost and Management Accountant of Pakistan (ICMAP) had recently organized a “CFO–Summit 2016” at Movenpick Hotel, Karachi. The aim of the summit was to bring together the CFOs, CEOs, COOs and other member network of Pakistan's largest companies to collaborate on the most pressing issues in Global Finance.

Mr. Munawar Salemwala, Assistant Executive Director, Finance, H.O. attended the summit and received a Memento on behalf of EFU General Insurance Limited.

Seminar on Diabetes Mellitus



Dr. Aftab Ali, Medical Officer, EFU General shed light on the topic of “Diabetes Mellitus” on the occasion of Annual Diabetes Day at the auditorium of EFU House, Karachi. Dr. Aftab Ali explained the fatal hazards of this common disease.

A large number of executives and officers of EFU General attended this lecture and expressed their views that the lecture was really informative.



| | | |
|--------------------------------|---------------------|---|
| FPG >126 OGTT >200 | DIABETES | <p>TOGETHER WE CAN STOP DIABETES</p> <p>DIAGNOSING & LEARNING</p> <p><i>a bonus</i></p> <p>Diabetes Mellitus</p> |
| FPG 99 - 126 OGTT 140 - 200 | PRE-DIABETES | |
| FPG <99 OGTT <140 | NORMAL | |




Getting Ready for Disruptive Innovation in Takaful

Takaful Rendezvous 2016



Recently a conference was held at Mandarin Oriental Hotel, Kuala Lumpur, with the theme “Getting Ready for Disruptive Innovation in Takaful”. Mr. Rizwan Hussain, Executive Director, Central Division was invited as a guest speaker. The conference arranged by Asia Insurance Review (AIR), Takaful Rendezvous 2016. The conference was based on Takaful in which the main points given by the speakers were: Firstly, the need to nurture visionary leadership within the Takaful space, secondly, the need to create an enabling environment within organizations for the innovation and thirdly, the importance of creating value for customers by continually improving customer convenience and experience. In this regard, technology is an enabler to better improve customer experience.

One of the most important discussions at the conference centered on changing customer preferences and knowing your customer and the way technology is changing consumers' behavior .

In a recent survey done by ReMark Asia Pacific, customers in the region ranked 'brand trust' and 'customer service' as more important than product and pricing.

Technology and consumer trends was a salient topic at the event, and about how technology has spawned the emergence of peer-to-peer insurance – which is not too dissimilar to Takaful – as well as the increased popularity of usage-based insurance, where premium is determined by individual behavior, rather than the behavior of a group of people sharing similar characteristics.

GROSS WRITTEN CONTRIBUTION

AS OF 30th SEP. 2016

| | |
|------------------------------------|-------------|
| EFU General Insurance Ltd. | 844 million |
| United Insurance Co. Ltd. | 361 million |
| Jubilee General Insurance Co. Ltd. | 256 million |
| Adamjee Insurance Co. Ltd. | 92 million |

Source: Quarterly Financial Reports

Speakers also cited the importance of mobile phones which will convert e-commerce into m-commerce. They noted how nearly half of Asian consumers have adopted mobile commerce, generating significant opportunities for Takaful operators.

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 Development Officers working in branches falling under Southern Zone.

Mr. Darius H. Sidhwa, Executive Director & Management Representative, conducted these training sessions. These training sessions were attended by 81 Development Officers with great enthusiasm.



Training in Punjab Region

The HR Department (H.O.) conducted a training program for Development Officers of Punjab Region of Group No.2 at Lahore. This training was conducted by Mr. D.H. Sidhwa, Executive Director that was spread over two weeks. The following subjects were covered in this training program:

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

As per daily program the training sessions were conducted and followed by Q&A Session with an evaluation for each subject. On the last day the certificates were distributed among the successful participants.

All the participants appreciated the efforts of Mr. D.H. Sidhwa in conducting this knowledgeable training program, which made the participants more competitive.



Congratulations

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

Hajj Mubarak



Mr. Faisal Gulzar
Sr. Executive Vice President
Central Division (Unit-B)



Mr. Farukh Aamir Beg
Sr. Executive Vice President
Motor, Head Office



Mr. Shaikh M. Nadeem
Sr. Executive Vice President (Dev.)
Central Division (Unit-C)



Mr. Javed Iqbal Khan
Sr. Vice President
Ichhra Branch



Mr. S. M. Shamim
Sr. Vice President
Corporate Division

Achievement

Harris Anwar Naqshbandi s/o Mr. Anwar Amadani, Assistant Vice President, Southern Zone released first Official Album of *Naat*. Harris Anwar is a popular *naat khuwan*. EFU Family members congratulate him on this achievement.



Mr. Mansoor Hasan Khan
Vice President
Central Division
(Auto Leasing Unit)



Mr. Muhammad Tauseef
Assistant Vice President
Corporate Division



Mr. Shaikh M. Khurram
Assistant Vice President
Central Division (Unit-B)

Umrah Mubarak



Mr. Atif Haider
Senior Vice President
Marine, Head Office



Mr. Mansoor Ahmed
Sr. Vice President
Multan Division



Mr. M. Naseem
Sr. Vice President
SITE Division



Mr. Muhammad Saleem
Sr. Vice President
Jinnah Division



Mr. Arshad Hameed
Assistant Vice President
I.T., Head Office

Exam Pass

Ms. Maryam D/o Mr. Muhammad Aleem, Daftari, Public Relation Department, Head Office has achieved A-One Grade in Matric Exam in 2016.



EFU Family members congratulate her on her success.



Mr. Zia ur Rehman
Assistant Manager
I. T., Head Office



Ms. Shagufta Naseem
Junior Officer
City Br., Karachi

Result of Quiz - 21 Miscellaneous Insurance

Correct entries in the 21st Quiz Contest were six. The draw was held at Head Office to award prizes. The award distribution ceremony was held at EFU House, Karachi. Mr. Khurram Nasim, Deputy Executive Director, Miscellaneous Department, H.O.

distributed the prizes among the three lucky winners. The names of the successful participants whose solutions were 100% correct are as under:

| | | |
|-----------------------------|-------------------|----------------------------------|
| 1. Ms. Khalida Karim | Manager | Legal Department, H.O. |
| 2. Ms. Maria Rizvi | Deputy Manager | Property Claims Department, H.O. |
| 3. Mr. Mohammad Haider Syed | Deputy Manager | Corporate Division |
| 4. Mr. Ali Ashraf | Executive Officer | City Branch, Karachi |
| 5. Mr. Hussain Asghar Ali | Executive Officer | Metropolitan Branch |
| 6. Mr. Muhammad Azam | Executive Officer | Corporate Division |



Ms. Khalida Karim, Ms. Maria Rizvi and Mr. Ali Ashraf receiving prizes from Mr. Khurram Nasim

Solution of Quiz - 21 Miscellaneous Insurance

| | | |
|-----|---|-------|
| 1. | Product Liability Insurance covers legal liability of the Insured for bodily injury only. | False |
| 2. | In Student Travel Insurance maximum insured age is up to 85 years. | False |
| 3. | Bankers Blanket Bond provides coverage for Directors and Officers legal liability. | False |
| 4. | Mysterious Disappearance of passport is covered under Travel Insurance Policy. | 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 |
| 6. | Political Risks are insurable under all Miscellaneous Insurance Policies. | False |
| 7. | Mobilization Advance Bond covers defect liability period. | False |
| 8. | Larceny is covered under Cash in Safe Insurance Policy. | False |
| 9. | Workmen Compensation Insurance Policy provides compensation as per Road Traffic Act. | False |
| 10. | Performance Bond covers defects liability period. | True |



General Connection 16 YEARS AGO TODAY
Issue No. 33 July 2000

Price of Success

Dear Colleagues,

Our people are how we differentiate ourselves from our competitors. They are the people who give that One percent Extra that makes EFU the first choice company for our customers.

EFU provides life-long employment and career growth to its employees. Our employee development and qualification enhancement program provides opportunity to talented people to grow and rise to the highest levels of management. We hold our employees in the highest esteem and we do all we can to increase their self-worth so that they can achieve fulfillment and full potential. In return we ask for dedication, hard work and professionalism. Products can be copied by others but people can not be copied.

With best wishes,

Saifuddin N. Zoomkawala

Condolence Meetings



Mr. Muhammad Nasir



Mr. Inayatullah Chaudhry



Mr. Muhammad Usman



Mr. Kamran Sami

Mr. Mohammad Nasir, Senior Executive Vice President, I.T., Head Office Mr. Inayatullah Chaudhry, Sr. Vice President & Branch Head, Sahiwal Branch, Mr. Muhammad Usman, Assistant Vice President, SITE Division and Mr. Kamran Sami, Office Incharge, Abbottabad Branch sadly passed away *Inna Lillahay Wa Innah Elahay Rajion*.

Condolence meetings were held at Head Office which were attended by the Managing Director, Senior Executives, Officers and staff members. *Fatiha* was offered for their souls and may Almighty Allah give patience and courage to the bereaved families to bear this loss (*Ameen*).



Quiz - 22

Property Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Answer You Think is Correct

1. Due to heavy rain an electric pole fell down near a godown containing stock of cotton. The stock caught fire due to short circuit & caused damage. What is the proximate cause of this loss?
a) Short Circuit b) Nature of commodity c) Atmospheric Disturbance (heavy rain)
2. A restaurant owner wish to take Fire & Allied perils insurance policy for his restaurant. Will the policy cover restaurant's neon sign?
a) Fire policy covers it b) Fire policy does not cover neon sign
c) A separate policy for neon sign to be taken by the owner
3. An insured's factory premises got damaged by fire, as a result of this there was a loss in revenue. This loss will be compensated in:
a) Fire claim b) FLOP (Fire Loss Of Profit) c) MLOP (Machinery Loss of Profit)
4. A client wishes to get his Textile Mill insured which is of class I construction. Adequate firefighting equipment (Fire Extinguishers, Hydrant & Tube Well) is installed at the premises. What possible discount will he get by the insured?
a) FEA Discount b) Class of construction discount c) Hydrant & Tube Well Discount
d) All of the above
5. The insured wants to get his fire policy canceled after six months of inception. The insurer would
a) Refuse to cancel the policy until premium is paid in full.
b) Cancel the policy and provide a pro-rata refund of the premium.
c) Refuse cancellation as policy cannot be canceled after six months have passed.
6. A CGP policy is issued for a period of three months. What percentage of premium would be charged?
a) 40% b) 50% c) 60%
7. An insurer provides a quotation to the client stating that it is valid for 10 days. If the client wants to accept the quotation after 20 days, what is the position of both the parties?
a) The client can accept the quotation as long as he pays the premium immediately.
b) The quotation is invalid but the insurer may honor the quotation if material facts have not changed.
c) The insurer must withdraw the quotation.
8. For BPV, apart from the proposal form what other documentary proofs are required for a prudent risk management practice?
a) Fitness Certificate of boiler b) License of boiler operator c) All of the above
9. Before the commencement of an erection project, what insurance is likely required for the machinery (to be erected).
a) MB and Fire allied perils b) Marine Cargo / Fire and allied etc c) All of the above
10. Stock Declaration is not allowed for?
a) Stocks in process b) Retail stock c) Prorata policy d) All of the above

Terms and Conditions

- ◆ All employees (Except Property, 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 31 January, 2016.
- ◆ This form may be photocopied.
- ◆ All entries should be sent to Chief Editor of General Connection.
- ◆ Give your full name, designation and Division/Branch/Department in the space provided:

Name: Designation:

Office: Signature:

Just too good...

At the point of death, a man, Tom Smith, called his children and advised them to follow his footsteps so that they could have peace of mind in all that they do.

His daughter, Sara, said,
"Daddy, it is unfortunate you are dying without a penny in your bank.

Other fathers' that you tag as being corrupt, thieves of public funds left houses and properties for their children; even this house we live in is a rented apartment.

Sorry, I can't emulate you, just go, let's chart our own course.

Few moments later, their father gave up the spirit.

Three years later, Sara went for an interview in a multinational company.

At interview the Chairman of the committee asked,
"Which Smith are you?"

Sara replied,
"I am Sara Smith. My Dad Tom Smith is now late."

Chairman cuts in,
"O my God, you are Tom Smith's daughter."

He turned to the other members and said,
"This Smith man was the one that signed my membership

form into the Institute of Administrators and his recommendation earned me where I am today. He did all these free. I didn't even know his address, he never knew me. He just did it for me."

He turned to Sara,
"I have no questions for you, consider yourself as having gotten this job, come tomorrow, your letter will be waiting for you."

Sara Smith became the Corporate Affairs Manager of the company with two Cars with Drivers, A duplex attached to the office, and a salary of £100,000 per month excluding allowances and other costs.

After two years of working in the company, the MD of the company came from America to announce his intention to resign and needed a replacement. A personality with high integrity was sought after, again the company's Consultant nominated Sara Smith.

In an interview, she was asked the secret of her success,

With tears, she replied, "My Daddy paved these ways for me. It was after he died that I knew that he was financially poor but strikingly rich in integrity, discipline and honesty".

She was asked again, why she was weeping since she was no longer a kid as to miss her dad still after a long time.

15 Things Money Can't Buy



Memories



Mr. Hamid-us-Salam, Vice President (Dev.), Crescent Branch receiving his prize from Late Mr. Roshen Ali Bhimjee, the then Chairman, EFU General in the Annual Function held in 1995. Mr. Saifuddin N. Zoomkawala, current Chairman, EFU General is also seen.

Happy
Birthday
to you!



| | | | | |
|-----|--------------------------|---------------------------------|-----------------------------|--------|
| 1. | Kashif Masood | Senior Exec. Vice President | WTO, Head Office | 9-Jan |
| 2. | Tanveer Ahmed | Executive Officer | Faisalabad Branch | 9-Jan |
| 3. | Khalid Ahmed | Senior Surveyor | Motor Survey Unit-SZ | 9-Jan |
| 4. | Mir Babar Ali | Deputy Exec. Director (Dev.) | Central Division (Unit-E) | 10-Jan |
| 5. | Muhammad Farhan Rasheed | Assistant Vice President | S.I.T.E. Division | 10-Jan |
| 6. | Tanveer Ahmed | Manager | Model Branch | 10-Jan |
| 7. | Syed Tariq Shah | Assistant Manager | Peshawar Branch | 10-Jan |
| 8. | Imran Qasim | Vice President | Corporate Division | 11-Jan |
| 9. | Mubashir Raza | Assistant Manager | Multan Division | 11-Jan |
| 10. | Kausar Ali Zuberi | Assistant Executive Director | Crescent Branch | 12-Jan |
| 11. | Shabeeh Hyder | Assistant Vice President | Motor, Head Office | 12-Jan |
| 12. | Ghazanfar Abbas | Assistant Manager | City Branch Faisalabad | 12-Jan |
| 13. | Muhammad Amir Khan | Development Officer | Lahore Division | 12-Jan |
| 14. | Muhammad Aamir | Executive Officer | Corporate Division | 13-Jan |
| 15. | Muhammad Ali Tharani | Assistant Superintendent | Southern Zonal Office | 13-Jan |
| 16. | Abdul Wahid | Deputy Executive Director | Corporate Division | 14-Jan |
| 17. | Noshad Alam Siddiqui | Assistant Vice President | Reinsurance, Head Office | 14-Jan |
| 18. | Amjad Ali | Executive Officer | City Branch Karachi | 14-Jan |
| 19. | Zarrar Ibn Zahoor Bandey | Senior Executive Vice President | City Branch Lahore | 15-Jan |
| 20. | Muhammad Shajaruddin | Manager | Southern Zonal Office | 15-Jan |
| 21. | Shahid Yaqub | Manager | Multan Division | 15-Jan |
| 22. | Liaquat Ali | Assistant | Southern Zonal Office | 15-Jan |
| 23. | Khurshid Ahmed | Daftri/Qasid | Gujranwala Branch | 15-Jan |
| 24. | Abdul Rashid | Executive Vice President | Central Division | 16-Jan |
| 25. | Shagufta Naseem | Junior Officer | City Karachi | 16-Jan |
| 26. | Muhammad Najeeb Anwar | Senior Executive Vice President | New Unit Lahore | 17-Jan |
| 27. | Omer Anwer | Development Officer | Al-Hamd | 17-Jan |
| 28. | M. Umar Rafique Zuberi | Deputy Manager | Clifton Division | 18-Jan |
| 29. | Noorani Azam | Assistant Manager | Lahore Division | 18-Jan |
| 30. | Saeed Khan | Junior Officer | Miscellaneous, Head Office | 19-Jan |
| 31. | Mansoor Ahmed | Senior Vice President | Multan Division | 20-Jan |
| 32. | Syed Shabib Ali Rizvi | Manager | H. R., Head Office | 20-Jan |
| 33. | Munawwar Hussain | Executive Officer | Crescent Branch | 20-Jan |
| 34. | Muhammad Ashraf | Senior Development Officer | Central Division (Unit-D) | 20-Jan |
| 35. | S. Mushtaq Ali | Assistant | Internal Audit, Head Office | 20-Jan |
| 36. | Mushir Ahmed | Junior Assistant Cadre | Finance, Head Office | 20-Jan |
| 37. | Muhammad Saeed | Daftri/Qasid | Finance, Head Office | 20-Jan |
| 38. | Abdul Wahab Polani | Executive Director (Dev.) | A.W.P. Unit | 21-Jan |
| 39. | Imran Yasin | Senior Vice President | Gulberg Branch | 21-Jan |
| 40. | Muhammad Ali | Vice President | Internal Audit, Head Office | 21-Jan |
| 41. | Muhammad Zia-Ul-Haq | Vice President (Dev.) | S.I.T.E. Division | 21-Jan |
| 42. | Waqas Ahmed Najmi | Manager | Al-Muqet Branch | 21-Jan |
| 43. | Syed Shahid Hussain | Senior Exec. Vice President | Personnel & Admin., H.O. | 22-Jan |
| 44. | Hadia Habib | Manager | Property, Head Office | 22-Jan |
| 45. | Muhammad Ateequllah | Executive Officer | S.I.T.E. Division | 22-Jan |
| 46. | Muhammad Aslam Awan | Assistant | Rawalpindi Division | 22-Jan |
| 47. | Mahmood Lotia | Sr. Deputy Managing Director | M.D's Secretariat | 23-Jan |
| 48. | Nadeem Ahmed | Senior Vice President | Central Division | 23-Jan |
| 49. | Muhammad Maroof Chaudhry | Vice President | Islamabad Branch | 23-Jan |
| 50. | M. Rashid Salim Siddiqui | Assistant Vice President | I.T., Head Office | 23-Jan |



Wishing you success, joy and happiness always!

| | | | | |
|-----|----------------------|--------------------------------|--------------------------------|--------|
| 51. | Muhammad Haroon | Assistant Manager | Gulberg (Arcade Unit) Br. | 24-Jan |
| 52. | Adeel Ahmed | Asst. Executive Director (Dev) | Central Division (Unit-A) | 25-Jan |
| 53. | Abdul Bari Khan | Executive Vice President | Jinnah Division | 25-Jan |
| 54. | Muhammad Yousuf | Assistant | Multan Division | 25-Jan |
| 55. | Ziaur Rehman | Assistant Manager | I.T., Head Office | 26-Jan |
| 56. | Mahnour Atif | Senior Vice President (Dev) | Corporate Division | 27-Jan |
| 57. | Fazal-Ur-Rehman Butt | Assistant Vice President | Sialkot Branch | 27-Jan |
| 56. | Khizer Hayat | Manager (Dev) | Peshawar Branch | 27-Jan |
| 57. | Farhat Kaleem | Deputy Manager | Clifton Division | 28-Jan |
| 58. | Syed Kashif Azad | Assistant Manager | Corporate Division | 29-Jan |
| 59. | Muhammad Taha | Senior Surveyor | S.I.T.E. Division (A. L. Unit) | 29-Jan |
| 60. | Saeed Iqbal | Assistant Vice President | Corporate Division(J.P. Unit) | 31-Jan |
| 61. | Tariq Ahmed | Executive Officer | Metropolitan Division | 31-Jan |

PICNIC

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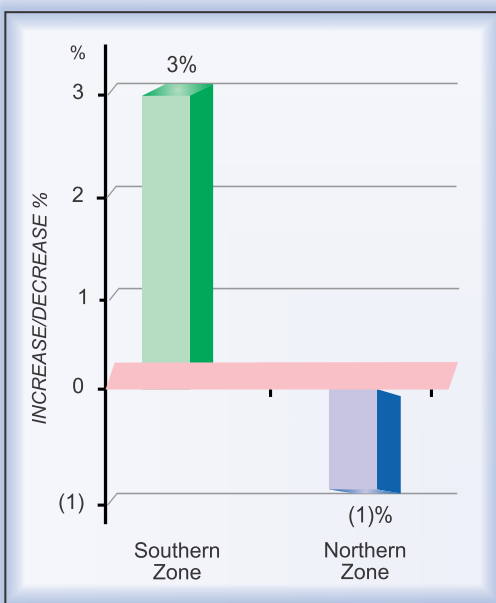
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□ THINKER

Score

Growth of Zones

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



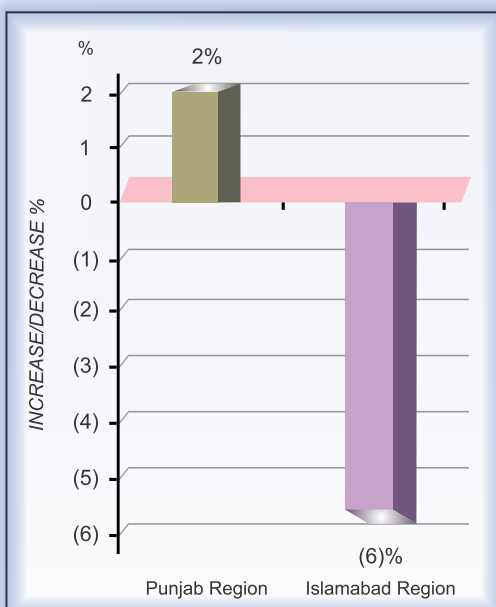
Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone



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

Growth of Regions

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



Regional Heads of Northern Zone



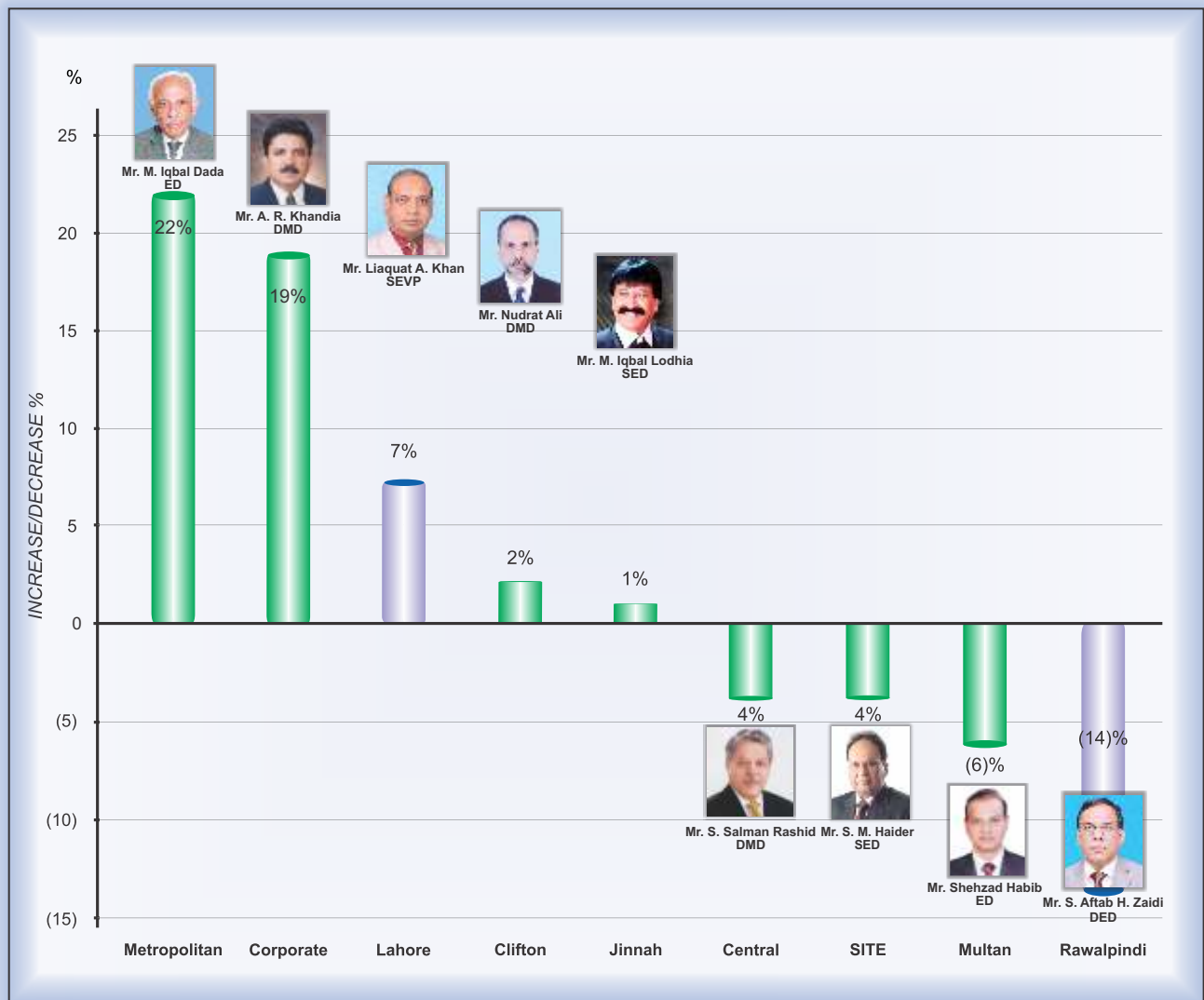
Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Head of Punjab Region



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

Growth of Divisions

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



Score

RANK WISE Premium Performance of Divisions

Upto September 2016

| Name of Division | Rank |
|-----------------------|------|
| Corporate Division | 1 |
| Central Division | 2 |
| Clifton 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. A. R. Khandia
Deputy Managing Director
Corporate Division



Mr. S. Salman Rashid
Deputy Managing Director
Central Division



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division

Score

RANK WISE Premium Performance of Branches/Units

Upto September 2016 as compared to September 2015

| Branch/Unit | Rank | |
|---------------------|------|------|
| | 2016 | 2015 |
| Tower | 1 | 1 |
| Islamabad | 2 | 6 |
| Faisalabad | 3 | 3 |
| A.W.P. Unit | 4 | 2 |
| Gulberg | 5 | 5 |
| Bank Square | 6 | 4 |
| Port View | 7 | 8 |
| New Unit | 8 | 9 |
| Gulberg Arcade Unit | 9 | 16 |
| Crescent | 10 | 11 |
| City, Karachi | 11 | 7 |
| Leeds Center | 12 | 10 |
| Peshawar | 13 | 12 |
| Hyderabad | 14 | 13 |
| Ichhra | 15 | 15 |
| Al-Hamd | 16 | 14 |
| Model | 17 | 17 |
| Denso Hall | 18 | 18 |
| Al-Muqet | 19 | 20 |
| City, Lahore | 20 | 22 |
| Mehran | 21 | 23 |
| Jamrud Road | 22 | 26 |
| Al-Falah | 23 | 19 |
| Sialkot | 24 | 23 |
| New Garden Town | 25 | 25 |
| Gujranwala | 26 | 26 |
| City, Faisalabad | 26 | 28 |
| Sahiwal | 27 | 25 |
| Sargodha | 28 | 27 |
| Egerton Road | 29 | 24 |
| City, Rawalpindi | 30 | 21 |

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad



Usman Ali Khan
Faisalabad



Javid Akhtar Shaikh
Gulberg

Southern Zone



Shoaib Razzak Branchari
Tower, Karachi



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



Khalid Usman
Port View Branch



Score

Top - 10 Division/Branch

Based on Operating Surplus
Upto September 2016

| Rank | Name of Division/Branch | % |
|------|-------------------------|----|
| 1 | Islamabad Branch | 70 |
| 2 | Jinnah Division | 69 |
| 3 | Port View Branch | 67 |
| 4 | Rawalpindi Division | 64 |
| | City Branch, Rawalpindi | 64 |
| 5 | City Branch, Karachi | 61 |
| 6 | New Garden Town Branch | 60 |
| 7 | Tower Branch | 58 |
| 8 | Al-Hamd Branch | 56 |
| 9 | Model Branch | 53 |
| 10 | Multan Division | 52 |

 Northern Zone
 Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



M. Sohail
New Garden Town Branch



Agha Ali Khan
City Branch, Rawalpindi



S. Aftab H. Ziadi
Rawalpindi Division



Malik Firdaus Alam
Islamabad Branch



M. Iqbal Lodhia
Jinnah Division



Khalid Usman
Port View Branch



Ali Kausar
City, Karachi

Score

Recovery Performance

Upto September 2016

Top - 15 Players

| # | Division/Branch | % |
|----|-------------------------|----|
| 1 | Islamabad Branch | 98 |
| 2 | City Branch, Lahore | 97 |
| | City Branch, Rawalpindi | 97 |
| | Sargodha Branch | 97 |
| 3 | Bank Square Branch | 96 |
| 4 | Rawalpindi Division | 92 |
| 5 | Mehran Branch | 91 |
| | Sahiwal Branch | 91 |
| 6 | Al-Falah Branch | 87 |
| 7 | Gujranwala Branch | 84 |
| 8 | Corporate Division | 82 |
| | Model Branch | 82 |
| 9 | Hyderabad Branch | 78 |
| 10 | Clifton Division | 77 |
| | Multan Division | 77 |
| 11 | Gulberg Branch | 76 |
| | Jamrud Road Branch | 76 |
| 12 | Denso Hall Branch | 75 |
| 13 | Faisalabad Branch | 74 |
| 14 | Central Division | 73 |
| 15 | Jinnah Division | 72 |



Top - 3 Leading Players

Northern Zone



Malik Firdaus Alam
Islamabad Branch



Zarrar I. Z. Bandey
City Branch Lahore



Agha Ali Khan
City Branch, Rawalpindi



A. Shakoora Paracha
Sargodha Branch



Babar A. Sheikh
Bank Square Branch

Southern Zone



Mazhar H. Qureshi
Mehran Branch



A. R. Khandia
Corporate Division



M. Amin Sattar
Hyderabad Branch

Score

Remittance Performance

Upto September 2016

Top - 15 Net Remitters

| Divisions/Branches Which have made maximum Net Remittance to H.O. | Rank | |
|---|------------|------------------|
| | Remittance | Gross Premium |
| Clifton Division | 1 | 3 |
| Corporate Division | 2 | 1 |
| Rawalpindi Division | 3 | 4 |
| Central Division | 4 | 2 |
| Jinnah Division | 5 | 6 |
| SITE Division | 6 | 5 |
| City Branch Rawalpindi | 7 | 40 |
| Lahore Division | 8 | 7 |
| Islamabad Branch | 9 | 10 |
| Multan Division | 10 | 11 |
| Metropolaitn Division | 11 | 8 |
| Tower Branch | 12 | 9 |
| A. W. P. Unit | 13 | 14 |
| Faisalabad Branch | 14 | 13 |
| Leeds Centre Branch | 15 | 22 |

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



A. R. Khandia
Corporate Division



S. Salman Rashid
Central Division

■ Northern Zone
■ Southern Zone

Score

Top 10 Marketing Executives

Classwise Premium Upto September 2016

Northern Zone

Property Insurance

| | |
|--------------------------|---------------------|
| 1. Mehmood Ali Khan | Faisalabad Branch |
| 2. Haji M. Shakeel | New Unit Branch |
| 3. Imdadullah Awan | Islamabad Branch |
| 4. Muhammad Farooq | Gulberg Branch |
| 5. Rana Khalid Manzoor | Gulberg Arcade Unit |
| 6. Imran Ghaffar Paracha | Gulberg Arcade Unit |
| 7. Azhar H. Chishti | Leeds Centre Branch |
| 8. Mubashar Saleem | Al-Hamd Branch |
| 9. M. Haroon Akbar | Rawalpindi Division |
| 10. Saleem Babare | Leeds Centre Branch |

Top Three



Mehmood Ali Khan
Faisalabad Branch



Haji M. Shakeel
New Unit, Lahore



Imdadullah Awan
Islamabad Branch

Marine Insurance

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

Top Three



Muhammad Farooq
Gulberg Branch



Mehmood Ali Khan
Faisalabad Branch



Qasim Ayub
Al-Muqet Branch

Motor Insurance

| | |
|------------------------|---------------------|
| 1. Imdadullah Awan | Islamabad Branch |
| 2. Muhammad Imran | Al-Falah Branch |
| 3. Muhammad Farooq | Gulberg Branch |
| 4. Ejaz Ahmed | Islamabad Branch |
| 5. Ahmed Saeed Khan | Al-Hamd Branch |
| 6. Mehmood Ali Khan | Faisalabad Branch |
| 7. Zakaullah Khan | Islamabad Branch |
| 8. Rana Khalid Manzoor | Gulberg Arcade Unit |
| 9. Mubashar Saleem | Al-Hamd Branch |
| 10. M. Haroon Akbar | Rawalpindi Division |

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Falah Branch



Muhammad Farooq
Gulberg Branch

Miscellaneous Insurance

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

Top Three



Mehmood Ali Khan
Faisalabad Branch



Imdadullah Awan
Islamabad Branch



Haji M. Shakeel
New Unit Branch

Score

Top 10 Marketing Executives

Classwise Premium Upto September 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. M. Aamir Khadeli | Metropolitan Div. (A.K Unit) |
| 5. Kothawala (Group) | Metropolitan Division |
| 6. A. Wahab Polani | Jinnah Division (A.W.P. Unit) |
| 7. Shazia Rahil | Metropolitan Division |
| 8. M. Khalid Saleem | Corporate Division |
| 9. Muneeb Farooq Kothawala | Metropolitan Division |
| 10. S. Imran Ziadi | Central Division |

Top Three



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



Ali Safdar
SITE Division



Aamir Ali Khan
Jinnah Division

Marine Insurance

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

Top Three



Sheraz Ansari
Corporate Division



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



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. S. Jaweed Envor | Central Division (A. L. Unit) |
| 5. Ali Safdar | SITE Division |
| 6. Tauqir H. Abdullah | Clifton Division |
| 7. Mohammad Aamir | Metropolitan Division (A.K Unit) |
| 8. A. Wahab Polani | Jinnah Division (A.W.P. Unit) |
| 9. Kothawala (Group) | Metropolitan Division |
| 10. Adeel Ahmed | Central Division (Unit-A) |

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. M. Khalid Saleem | Corporate Division |
| 3. Jahangir A. Shaikh | Corporate Division (J.P. Unit) |
| 4. Haroon H. Sattar Dada | Corporate Division |
| 5. M. Imran Naeem | Denso Hall Branch |
| 6. M. Aamir Khadeli | Metropolitan Div. (A.K. Unit) |
| 7. Syed Nisar Ahmed | Jinnah Division |
| 8. Ali Safdar | SITE Division |
| 9. S. Imran Zaidi | Central Division |
| 10. S. Ashad H. Rizvi | Corporate Division |

Top Three



Syed M. Iftikhar
Central Division
(Unit A)



M. Khalid Saleem
Corporate, Karachi



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

Score

Galaxy of Star Performers

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

Northern Zone



M. Haroon Akbar
Rawalpindi Division



Rana Khalid Manzoor
Gulberg Arcade Unit



Muhammad Farooq
Gulberg Branch



Mubasher Saleem
Al-Hamd Branch



Mehmood Ali Khan
Faisalabad Branch



Haji M. Shakeel
New Unit, Lahore



Azharul Hassan Chishty
Leeds Centre Branch



Zakaullah Khan
Islamabad Branch



Fauzia Khawaja
Lahore Division



Ashiq Hussain Bhatti
Ichhra Branch



Rashid Ali
City Branch, Lahore



Qasim Ayub
Al-Muqet Branch



M. Ashfaq
Sahiwal Branch



Shahid Raza Kazmi
Al-Falah Branch



Muhammad Arif Bhatti
Gujranwala



Taimoor Zaib
Jamrud Road Branch



Akif Mukhtar Khan
Model Branch



Shehzad Akhtar
City Rawalpindi Branch



Zia-ul-Hassan
Peshawar Branch



Salman Saeed
Sialkot 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

Score

Galaxy of Star Performers

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

Southern Zone



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



S. Imran Zaidi
Central Division



Shazia Rahil
Metropolitan Division



Khozema Haider Mota
Clifton Division



Ali Safdar
SITE Division



Shahid Younus
Multan Division



A. Wahab Polani
A.W.P. Unit



M. Awais Memon
Hyderabad



M. Imran Naeem
Denso Hall, Karachi



Syed Nisar Ahmed
Jinnah Division



Babar Zeeshan
Mehran Branch



Tahir Ali Zuberi
Crescent Branch



Syed Zulfiqar Mehdi
City Branch Karachi



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

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