

Annual Prize
Distribution
Ceremony of
EFU Sports &
Recreation Club



FPCCI
Achievement
Award



Fire
Safety
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:

Mahmood Lotia
Qamber Hamid, L.L.B., L.L.M.
Jaffer Dossa
Darius H. Sidhwa

Feature Writer & Analysts:

Aamir Kazmi
Salma Altaf
Naseem Qureshi

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

Inside ...

- 4 Review of Quality Management System
- 4 ISO 9001-2015 External Surveillance Audit
- 5 FPCCI Achievement Award
- 6 Fire Safety Award
- 7 APDC of EFU Sports & Recreation Club
- 9 EFU launched Agent Foundation Course
- 9 Result CII - October 2017
- 10 Officers Training Program
- 11 Workshop on Reinsurance
- 11 External Training during 2017
- 12 Result Quiz 25 - Miscellaneous Insurance
- 13 Hajj Mubarak
- 14 Condolence Meeting
- 17 Score

Review of Quality Management System



Management Review meeting on Quality Management System (QMS) was held at EFU House, Karachi to ensure that all relevant information regarding the operation of QMS is conveyed to the management hierarchy for appropriate decisions making made for ensuring continuity, sustainability, adequacy and effectiveness.

Mr. Hasanali Abdullah, Managing Director & Chief Executive chaired the meeting. All the Heads of the

Departments of Head Office and Members of Management Representative Committee shared their views.



ISO 9001:2015 External Surveillance Audit



To maintain ISO 9001:2008 Certification, EFU General Insurance Limited is required to comply with External Surveillance Audit, which is mandatory every year.

Amendments were made to ISO 9001 standards and a new version ISO 9001:2015 was published on 23rd September 2015, requiring ISO 9001:2008 certified companies to adopt version of these new standards within a period of three years.

In view thereof, EFU is required to make amendments to its Quality Management System within 3 years. The work on 9001:2015 amendments started targeted with the completion target of November, 2017. For this compliance, EFU invited ISO

external auditors for ISO 9001:2015 Gap Analysis audit and was completed successfully on 3rd October 2017. Thereafter, on 21st and 22nd November 2017, EFU successfully completed the ISO 9001:2015 external surveillance and certification audit procedures.

The ISO external auditors Mr. Khalid Aslam and Mr. Hasnain Ashraf from United Registrar of Systems (URS) in the final meeting, appreciated combined efforts of all for implementing and successfully running the ISO 9001:2015 Quality Management System (QMS) at EFU, as no single Non Compliance (NC) was identified, during the course of audit and thanked all for close cooperation and assistance provided to them.

They also added that EFU is one of the few companies, which has graduated successfully from 9001:2008 to 9001:2015 standards. They were also of the opinion that most probably within the Insurance sector EFU was the first and congratulated EFU on achieving this milestone.

They informed about forwarding of the recommendations to their Head Office in UK for ISO 9001:2015 certification to EFU. They also informed that EFU would receive ISO 9001:2015 certificate from UK in January 2018.

Mr. Jaffer Dossa (DMD) and Mr. Darius Sidhwa (ED) thanked auditors for carrying out ISO 9001:2015 certification audits at EFU and presented gifts to auditors in appreciation of their efforts and visit.



EFU General Conferred FPCCI Achievement Award



Federal Minister Mr. Mohammad Pervaiz Malik presenting 5th FPCCI Achievement Award and Gold Medal to Mr. Altaf Qamruddin Gokal.
(L to R): Mr. S. M. Muneer, Former Chairman TDAP and Former President FPCCI, Mr. Zubair Tufail, President, FPCCI and Mr. Muhammad Zubair, Governor Sindh are also seen in the picture.

EFU was conferred the Achievement Award/Gold Medal for the year 2016 by the Federation of Pakistan Chambers of Commerce & Industry (FPCCI) for the fifth consecutive year. The honorable Federal Minister for Commerce & Textiles Mr. Mohammad Pervaiz Malik was the chief guest at this auspicious ceremony, held at Pearl Continental Hotel, Karachi. Mr. Altaf Qamruddin Gokal, Chief Financial Officer, received the award.

FPCCI Achievement Awards are distributed among the business entities in recognition of their outstanding performance every year. The distribution of these awards over the years has not only recognized the best efforts of the business enterprises but also inculcated the spirit of competition.

Recognizing and honoring the dedicated individuals and enterprises of Pakistan has made a profound and long lasting contribution towards socio-economic development of the country. Distribution of these coveted awards help in building image of individuals, companies as well as the country.



EFU General Conferred Fire Safety Award 2017



EFU has been awarded the 7th Fire Safety Award 2017 for adopting exceptional in-house fire safety measures.

The Fire Protection Association of Pakistan and National Forum for Environment and Health (NFEH) jointly organized 7th Annual Fire Safety Awards for 2017 at Karachi. Mr. Nasir Hussain Shah, Provincial Minister was the chief guest at the ceremony. Mr. Aamir Ali Khan, Senior Vice President received the award. The ceremony was graced by prominent personalities from corporate sector, government and media.

The Fire Safety Awards are conferred every year to recognize and promote the organizations which make an outstanding contribution towards following the best safety measures for attaining sustainable development in the safety culture.



EFU Sports & Recreation Club organized Annual Prize Distribution Ceremony



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. Altaf Qamruddin Gokal, Chief Financial Officer, Mr. A. Rehman Khandia, Deputy Managing Director, Corporate Division and Mr. M. Iqbal Lodhia, Senior Executive Director, Jinnah Division also graced the occasion. A large number of EFU Family members also attended the event.

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

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

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



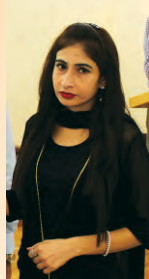
Prize Distribution Ceremony



*Mr. Hasanali Abdullah, Managing Director
presenting prize to Mr. Adeel*



Ms. Asha



Ms. Azra



Ms Gulshan Aziz



Mr. Zaigham Abbas



Ms. Zeenat



*Mr. Jaffer Dossa, Deputy Managing Director
presenting prize to Mr. Ikhlaj*



Mr. Naseem Naqvi



Ms. Sabeen Shiwani



Mr. Saeed Kashif



Mr. Saqib



Mr. Sarfaraz A. Khan



*Mr. Altaf Qamruddin Gokal, Chief Financial Officer
presenting prize to Ms. Eshrat Jahan*



Ms. Haddiqua



Ms. Maria Rizvi



Ms. Mehmooda Bano



Ms. Nayyar Sultana



Ms. Nida Zehra



*Mr. A. Rehman Khanida, Deputy Managing Director
presenting prize to Mr. Hussain Mustafa*



Mr. M. Altaf



Mr. Mohsin



Ms. Samreen Kashif



Ms. Sonia



Ms. Sughra Karim



*Mr. M. Iqbal Lodhia, Sr. Executive Director
presenting prize to Mr. Asif*



Mr. A. Hamid



Mr. Amjad Shehzad



Ms. Asifa Waseem



Mr. Atif Haider



Mr. Faisal Umar

EFU General launched Agent Foundation Course



Securities & Exchange Commission of Pakistan (SECP) has recognized training facilities of EFU General Insurance Limited and accorded its Training Division the status of EFU Insurance Institute to offer in house Agent Foundation Course, which is also posted at the website of the Commission.

EFU successfully launched its “First Agent Foundation Course” for corporate agents, after receiving permission from Insurance Division of SECP.

This training program is regularly attended by participants from Business Partners Banks. Mr. Darius H. Sidhwa (ED-HRD) conducts this training session.

All participants provided very positive feedback about this training session and appreciated EFU's efforts for providing this training.

The feedback from all the participant banks has been congregated and is synopsised below:

The subject course has been conducted in a manner which created a symbiotic learning environment and effectively provided an in-depth understanding of Insurance proposition, its history, legalities and technicalities involved. The course also imparted the reinsurance mechanism and more importantly focused on the market conduct with reference to Insurance and Banking. Agent responsibilities were another core topic of the course which was discussed and delivered proficiently during the session. Participants said it was worth attending course, being anticipated to augment the overall knowledge and understanding of the Insurance.

October 2017 Result CII

The following candidates of EFU General have been declared passed by the Chartered Insurance Institute, London in the examination (held in October 2017) in the subject(s) stated against their respective names. Some candidates have achieved the certificate of CII Level 3 which is also mentioned with their respective names .



*Ms. Aliya Dossa
Assistant Vice President
Clifton Division
M92*



*Mr. Atique Ahmed
Deputy Manager
Motor, H.O.
M05*



*Mr. Subash Kumar
Deputy Manager
Miscellaneous, H.O.
IF1*



*Mr. Muhammad Saleem
Assistant Manager
Lahore Division
M85*



*Mr. Shaikh A. Rehman
Assistant Manager
Property, H.O.
IF1*



*Syed Tariq Shah
Assistant Manager
Peshawar Branch
IF4*



*Ms. Syeda Anum
Assistant Manager
City Branch Lahore
IF4, M92*



*Mr. Muhammad Nafees
Executive Officer
Corporate Division
590*



*Mr. M. Saqib Durry
Executive Officer
Corporate Division
IF1*



*Ms. Saima Kausar
Executive Officer
Central Division
590*

Key to subjects codes in which the candidates were successful

IF1 Insurance Legal and Regulatory
M92 Insurance Business & Finance

IF4 Insurance Claim Handling Process
590 Principles of Takaful

M85 Claims Practice
M05 Insurance Law

Officers Training Program



Officers Training Program was organized by HR, Head Office with the collaboration of Southern Zone. The objective of this training was to create awareness about insurance products among the executives in office and field.



This 16-days in-house training program was attended by 35 officers. Mr. Darius H. Sidhwa, Executive Director, HR conducted these training sessions.



Certificates were distributed among the participants. Certificate distribution ceremony was graced by Mr. Jaffer Dossa, Deputy Managing Director & Head of Southern Zone.

Certificate Distribution Ceremony



Workshop on Reinsurance at JCR-VIS Credit Rating Company



Mr. Darius H. Sidhwa, Executive Director and Head of HR Department participated in a program arranged by JCR-VIS Credit Rating Company Limited at its Head Office. He discussed “Dynamics of the current reinsurance industry and different types of reinsurance programs” in detail.

Mr. Sidhwa not only highlighted the Pre and Post 9/11 scenario of reinsurance market but also thoroughly explained the working of different types of treaties and the risks covered. The concept of annual aggregate deductible and combination of Quota and Surplus treaties was discussed in details. In addition, real life examples of current and previous heavy losses, especially the catastrophic events around the globe, with their impact on reinsurance market were discussed for better understanding and imparting knowledge.

A large number of staff members including key officials of JCR-VIS attended this informative session, expressed their views and asked pertinent questions about the agenda.

The session ended on a highly positive note. Ms. Faryal Ahmad Faheem, Deputy CEO, JCR- VIS thanked the speaker and presented souvenir to him.

External Training during 2017

EFU arranged new and improvised learning sessions to keep its employees updated with the changing market trends and practices. HR Department arranged the following institutional learning programs at various levels during the year 2017.

Learning Program	Institute
1. Adobe Illustrator	Arena Multimedia
2. Advance MS Excel	I.T. Park Technology
3. Advance MS Excel	Pakistan Insurance Institute
4. Corrosion & Corrosion Control in Industrial Practices	NED University of Engineering & Technology
5. Development Human Resource & Administrative Policy Manuals	Pakistan Institute of Management
6. Diploma of Human Resource Management	Pakistan Institute of Management
7. Effective Communication	Pakistan Insurance Institute
8. Financial Lines	Karachi Insurance Institute
9. Financial Management for Non-Finance Professional	NED University of Engineering & Technology
10. 7th Fire Safety & Security Convention 2017	National Forum for Environment & Health
11. Fraud Risk Management and Data Cyber Security	Institute of Business Administration (IBA)
12. General Takaful Operations (2nd batch)	Pakistan Insurance Institute
13. General Takaful Operations (4th Batch)	Pakistan Insurance Institute
14. Hazard & Operability (HAZOP) study	NED University of Engineering & Technology
15. HRM Summit	Nutshell Forum
16. Industrial Fire Fighting & Emergency Response	Greenbarry
17. Insurance Rules 2017 & Code of Corporate Governance	Damsel Consulting
18. Int. Conference on 'Climate Changes & Emerging Risk'	Pakistan Insurance Institute
19. Managing Training & Development Function	Pakistan Institute of Management
20. Property Insurance-Risk Quality Assessment	Pakistan Insurance Institute
21. The Future Summit	Nutshell Forum

Result of Quiz -25 Miscellaneous Insurance

Correct entries for the 25th Quiz Contest were seven. The award distribution ceremony was held at EFU House, Karachi where Mr. Khurram Nasim, Executive Director, Miscellaneous, H.O. distributed the prizes among the two lucky winners of Karachi while another prize distribution ceremony was held at Faisalabad Branch where Mr. Usman Ali Khan, Sr. Executive Vice President & Head of Faisalabad Branch distributed the prize to the lucky winner of Faisalabad Branch.

The names of the successful participants whose solutions were 100% correct are:

1. Ms. Nimra Inam	Assistant Vice President	Lahore Secretariat
2. Mr. Zahid Qureshi	Assistant Vice President	Faisalabad Branch
3. Mr. Sabeeh Khawar	Deputy Manager	Clifton Division
4. Mr. Salman Khan	Deputy Manager	Metropolitan Division
5. Mr. Bilal Ahmed	Assistant Manager	Property, Head Office
6. Syed Tariq Shah	Assistant Manager	Mardan Branch
7. Mr. Hussain Asghar	Executive Officer	Metropolitan Division

Lucky
Winners



Mr. Sabeeh Khawar and Mr. Bilal Ahmed receiving prizes from Mr. Khurram Nasim



Mr. Zahid Qureshi receiving prize from Mr. Usman Ali Khan

Solution of Miscellaneous Insurance Quiz

1.	Public Liability Insurance covers imposition of fines, penalties & exemplary damages not permissible in law.	False
2.	Travel Insurance Covers loss of personal belongings while lost in Pakistan.	False
3.	Nuclear Risk is covered under all Miscellaneous Insurance Policies.	False
4.	Directors and Officers Liability also covers criminal & fraudulent acts of the Directors and Officers of the organization	False
5.	Product Liability Insurance covers legal liability of Insured towards the third parties for bodily and/or property damage arising out of Products sold, distributed & manufactured.	True
6.	Workmen Compensation limit for workmen working in Sindh is PKR 500,000	True
7.	Performance Bond is issued to guarantee the satisfactory completion of project and compliance of contract conditions by a contractor/bond holder.	True
8.	Employee dishonesty is covered under the Fidelity Guarantee Insurance	True
9.	Money Laundering is not covered under Professional Indemnity Insurance Policy	True
10.	Employer's Liability is mandatory in Pakistan.	False

HAJJ Mubarak

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



Mr. S. Salman Rashid
Dy. Managing Director
Central Division



Mr. Imdadullah Awan
Executive Vice President (Dev.)
Islamabad Branch



Mr. Muhammad Naseem
Sr. Vice President
SITE Division



Mr. Waqas Younus
Assistant Vice President
Finance, H.O.



Ms. Shahida Khan
Manager (Dev.)
Metropolitan Division



Ms. Shagufta Naseem
Junior Officer
SITE Division



Mr. Sohail Nazir,
Dy. Executive Director,
alongwith
Mr. Badar Amin,
Asst. Executive Director
and other colleagues
of Marine, H.O.
congratulates to
Mr. Shahjahan,
Sr. Vice President,
on performing Hajj.

Farewell



Peshawar Branch organized a farewell party in the honor of Mr. Naeem Ahmad, Deputy Manager on his retirement. Mr. Aamir Kazmi, Head of Peshawar Branch and other officials of Peshawar Branch were also present at the occasion.

MEMORIES



Mr. A. Ghaffar A. Karim, Executive Vice President (Dev.), Central Division (Unit-B) receiving his prize from Late Mr. Roshen Ali Bhimjee, the then Chairman, EFU General in the Annual Function held in 1990. Mr. Saifuddin N. Zoomkawala, current Chairman, and Mr. Muhammad Younus can also be seen.



General Connection 17 YEARS AGO TODAY

Issue No. 38

January 2001

Misunderstanding

Dear Colleagues,

People become victims of misunderstanding all the time, and easily. Misunderstanding occurs between persons within organizations between families and in social groups leading to trouble. The cause of misunderstanding, whether created deliberately or unintentionally is lack of communication, refusal to listen, attaching meanings to words or deeds that are not intended and lack of sufficient common ground and shared understanding.

It requires a deliberate effort to avoid misunderstanding because most often we project our own thoughts, desires or motivations on others, and attribute to them our own mischiefs. If you tell lies you will believe other also tell lies. If you are deceitful you will believe others are also deceitful.

Mutual respect is peace. Peace is to love. Love exists when man respects all others as he respects himself. We are born to love, but we learn to hate. The old saying is most apt in these times that "hatred does not cease with hatred. Hatred ceases with love".

With best wishes,

Saifuddin N. Zoomkawala

Condolence Meeting



Mr. Anis Mehmood



S. Hussain Alam



S. Haseeb R. Rizvi

Mr. Anis Mehmood, Sr. Executive Vice President (Dev.), Central Division, Syed Hussain Alam, Vice President, Marine, H.O. and Syed Haseeb Raza Rizvi, Executive Officer Jinnah Division recently passed away. *Inna Lillahay Wa Innah Elahay Rajion.*

Condolence meetings were held at Head Office which were attended by 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 26 - Property Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Answer You Think is Correct

1. What does Testing means in an EAR policy?
a) To check and verify whether the functioning of the plant system is smooth and as intended.
b) A process carried out after completion of erection works to Test plant system.
c) All of above
2. In your opinion which endorsement(s) amongst below are applicable under CAR policy.
a) 003 Maintenance Visits Cover & 008 Earth quake
b) 702 Operation / maintenance of Insured Machinery & 332 Depreciation Adjustment for Repairs to Combustion Engines
c) a & b
3. Is a standard Fire and Allied policy an appropriate cover for a genset(generator) which is insured under MB policy. Why?
a) No, MB policy covers Fire & Allied Perils too.
b) No, Fire and Allied policy does not provide coverage of breakdown of Gensets
c) a & b
4. If sum insured under CPM policy is below NRV, what is the disadvantage to the Insurer on this account?
a) A High Premium b) Low Premium c) None of above
5. Before the commencement of an erection project, what insurance is likely required for the machinery (to be erected).
a) Fire and allied perils on stocks b) After Completion Operational policies such as MB and Fire allied perils
c) All of the above
6. What is the significance and importance of NRV in Engineering policies.
a) NRV is the requirement and basis of Claim settlement under all Engineering policies
b) NRV is the requirement and basis of Sum Insured under all Engineering policies
c) All of the above
7. CGP is a process in a textile mill, what does CGP stands for?
a) Cotton Growing Process b) Cotton Ginning Process c) Cotton Ginning & Pressing
8. On which of the following 'PP' Warranty on cotton bales is applicable:
a) In Godown b) In Open c) In Stock in Process
9. Which clause is a built in clause in a standard fire policy?
a) Fire & Lightning b) Electrical Clause B c) Electrical Clause A
10. A claim was made in respect of sugar which was being dried and refined in a heating chamber & was damaged by smoke & heat. Is this claim payable?
a) Claim is not payable because loss or damage caused due to any heating process or any process involving the application of heat' is an exclusion in Fire Policy.
b) Claim is payable because Loss or damage caused due to any heating process or any process involving the application of heat' is an inclusion in Fire Policy.
c) None of 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 9 February, 2018.
- ◆ 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:

85
YEARS
1932-2017

Timeless Values...



Future
Focussed
Performance
Driven

Integrity
& Trust

Customer
Centric

Long Term
Relationships

Caring
& Sharing

Timeless values stand the test of time.
At EFU General, these values form the foundation
of our enduring business philosophy.

Protecting you since 1932.

**EFU GENERAL
INSURANCE LTD.**
your insurance company

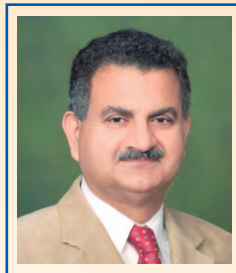
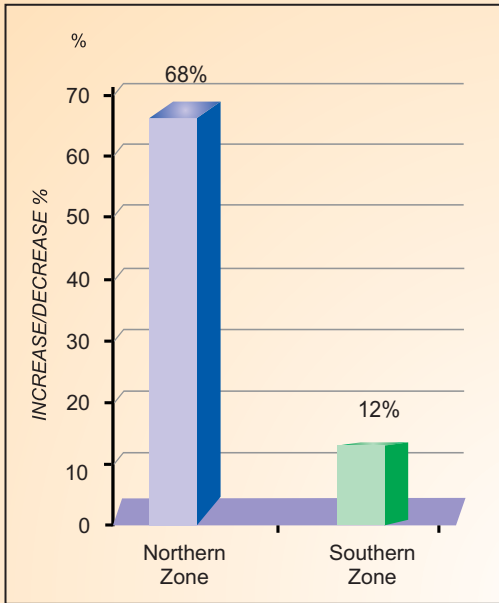
Rated: AA+

www.efuinsurance.com

Score

Growth of Zones

Based on Premium Performance
Upto September 2017 as compared to September 2016



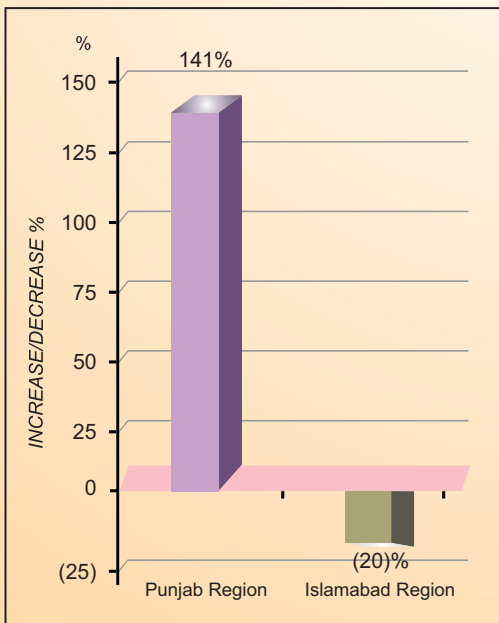
Mr. Qamber Hamid
Sr. Deputy Managing Director
Head of Northern Zone



Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone

Growth of Regions

Based on Premium Performance
Upto September 2017 as compared to September 2016



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

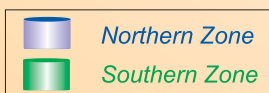
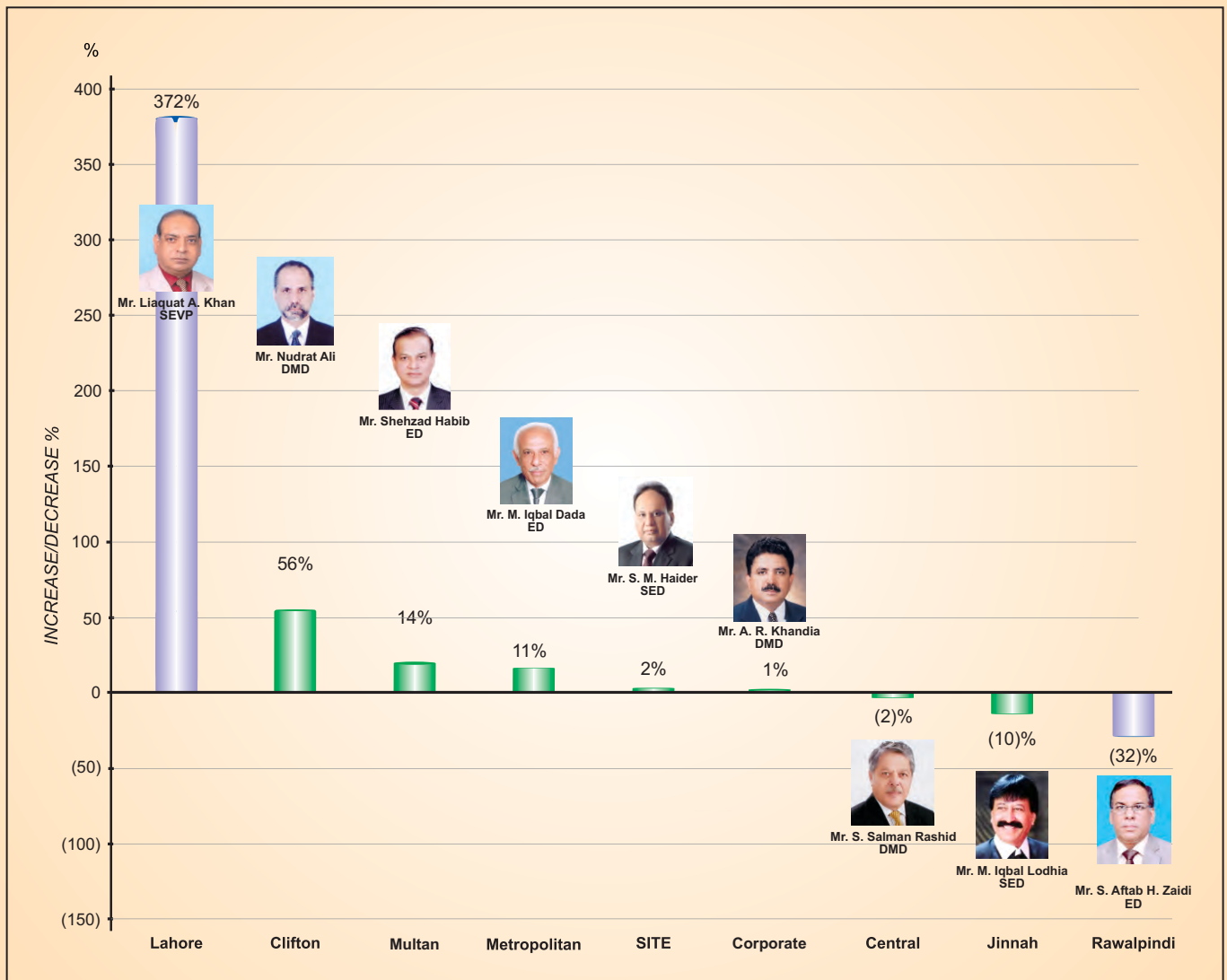


Mr. M. Akber Awan
Deputy Managing Director
Head of Islamabad Region

Score

Growth of Divisions

Based on Premium Performance
Upto September 2017 as compared to September 2016




Score

RANK WISE Premium Performance of Divisions

Upto September 2017

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

	Northern Zone
	Southern Zone

Top 3 Divisions



Mr. Liaquat A. Khan
Sr. Executive Vice President
Lahore Division



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



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

Score

RANK WISE Premium Performance of Branches/Units

Upto September 2017 as compared to September 2016

Branch/Unit	Rank	
	2017	2016
Islamabad	1	2
Tower	2	1
Gulberg Arcade Unit	3	9
A.W.P. Unit	4	4
Gulberg	5	5
Faisalabad	6	3
Bank Square	7	6
Port View	8	7
New Unit Lahore	9	8
City, Karachi	9	11
Leeds Center	10	12
Crescent	11	10
Peshawar	12	13
Hyderabad	12	14
Ichhra	12	15
Al Hamd	13	16
Model	14	17
City, Faisalabad	15	26
Mehran	16	21
Denso Hall	17	18
Al-Muqet	18	19
City, Lahore	19	20
Jamrud Road	20	22
Al-Falah	21	23
Sialkot	22	24
Gujranwala	23	26
New Garden Town	24	25
City, Rawalpindi	25	29
Sahiwal	26	27
Sargodha	27	28

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad



Sitwat Mehmood Butt
Gulberg Arcade Unit



Javid Akhtar Shaikh
Gulberg

Southern Zone





Shoaib Razzak Branchari
Tower, Karachi



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



Khalid Usman
Port View Branch

 Northern Zone
 Southern Zone

Score

Top - 10 Divisions/Branches

Based on Operating Surplus
Upto September 2017

Name of Division/Branch	Rank
Rawalpindi Division	1
Islamabad Branch	2
Lahore Division	2
Corporate Division	3
Metropolitan Division	4
Jinnah Division	5
Hyderabad Branch	6
Model Branch	7
Sahiwal Branch	8
New Garden Town Branch	9
Clifton Division	10

■	Northern Zone
■	Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



S. Tayyab H. Gardezi
Model Branch



Liaquat Ali Khan
Lahore Division



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Zaidi
Rawalpindi Division



A. Rehman Khandia
Corporate Division



M. Iqbal Dada
Metropolitan Division



M. Iqbal Lodhia
Jinnah Division

Score

Recovery Performance

Upto September 2017

Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi	100
	City Branch, Lahore	100
2	Lahore Division	97
3	Hyderabad Branch	95
4	Bank Square Branch	94
5	Mehran Branch	93
	Sahiwal Branch	93
6	Clifton Division	92
7	Al-Falah Branch	91
8	Gujranwala Branch	90
9	Multan Division	88
	New Garden Town	88
10	Corporate Division	87
	Sargodha Branch	87
11	Leeds Centre Branch	83
12	Model Branch	81
	Central Division	81
13	Sialkot Branch	79
14	Crescent Branch	78
	Ichhra Branch	78
15	Gulberg Branch	77
	City Branch Karachi	77
	Denso Hall Branch	77
	Faislabad Branch	77

Top - 3 Leading Players

Northern Zone



Agha Ali Khan
City, Rawalpindi



Zarrar I. Z. Bandey
City Branch Lahore



Liaquat Ali Khan
Lahore Division



Babar A. Sheikh
Bank Square Branch

Southern Zone



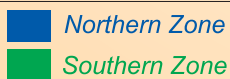
M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



Nudrat Ali
Clifton Division



Score

Remittance Performance

Upto September 2017

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Lahore Division	1	1
Clifton Division	2	2
Corporate Division	3	3
Rawalpindi Division	4	6
Central Division	5	4
SITE Division	6	5
Jinnah Division	7	7
Metropolitan Division	8	8
Multan Division	9	10
Gulberg Arcade Unit	10	12
Islamabad Branch	11	9
Tower Branch	12	11
City Rawalpindi Branch	13	38
A. W. P. Unit	14	14
Gulberg Branch	15	15

Top - 3 Leading Net Remitters

Northern Zone



Liaquat Ali Khan
Lahore Division



S. Aftab H. Ziadi
Rawalpindi Division



Sitwat Mehmood Butt
Gulberg Arcade Unit

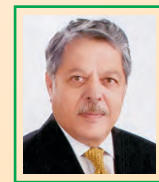
Southern Zone



Nudrat Ali
Clifton Division



A. Rehman Khandia
Corporate Division



S. Salman Rashid
Central Division

 Northern Zone
 Southern Zone

Score

Top - 10 Marketing Executives

Classwise Premium Upto September 2017

Northern Zone

Property Insurance

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

Top Three



Somia Ali
Islamabad Branch



Mehmood Ali Khan
Faisalabad Branch



Haji M. Shakeel
New Unit, Lahore

Marine Insurance

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

Top Three



Muhammad Farooq
Gulberg Branch



Mehmood Ali Khan
Faisalabad Branch



Imran Ghaffar Paracha
Gulberg Arcade Unit

Motor Insurance

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

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Falah Branch



Muhammad Farooq
Gulberg Branch

Miscellaneous Insurance

1. Ashiq Hussain Bhatti	Ichhra Branch
2. M. Tayyab Nazir	Lahore Division
3. Rubina Khalid	Lahore Division
4. Mehmood Ali Khan	Faisalabad Branch
5. M. Haroon Akbar	Rawalpindi Division
6. Mubashar Saleem	Al-Hamd Branch
7. Muhammad Farooq	Gulberg Branch
8. Sana Ullah	Ichhra Branch
9. Haji M. Shakeel	New Unit Branch
10. Ashmed Saeed Khan	Al-Hamd Branch

Top Three



Ashiq Hussain Bhatti
Ichhra Branch



M. Tayyab Nazir
Lahore Division



Rubina Khalid
Lahore Division

Score

Top - 10 Marketing Executives

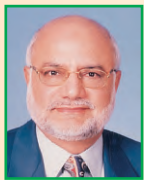
Classwise Premium Upto September 2017

Southern Zone

Property Insurance

1. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
2. Aamir Ali Khan	Jinnah Division
3. Shazia Rahil	Metropolitan Division
4. Muhammad Aamir	Metropolitan Div. (A.K Unit)
5. Kothawala (Group)	Metropolitan Division
6. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
7. Adeel Ahmed	Central Division (Unit-A)
8. Ali Safdar	SITE Division
9. M. Anis-ur-Rehman	SITE Division
10. Sheraz Ansari	Corporate Division

Top Three



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



Aamir Ali Khan
Jinnah Division



Shazia Rahil
Metropolitan 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. Muhammad Aamir	Metropolitan Div. (A.K Unit)
6. Anis Mehmood	Central Division (Unit B)
7. Nargis Mehmood	Central Division (Unit B)
8. Kothawala (Group)	Metropolitan Division
9. Syed Shahid Raza	SITE Division
10. Ali Safdar	SITE Division

Top Three



Shiraz 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. Ali Rafique Chinoy	Corporate Division
3. S. Imran Zaidi	Central Division
4. S. Jaweed Envor	Central Division (A. L. Unit)
5. Ali Safdar	SITE Division
6. Adeel Ahmed	Central Division (Unit-A)
7. Hassan Abbas	SITE Division (A. L. Unit)
8. S. Suhail Haider	SITE Division (A. L. Unit)
9. Tauqir H. Abdullah	Clifton Division
10. Muhammad Aamir	Metropolitan Div. (A.K Unit)

Top Three



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



Ali Rafique Chinoy
Corporate Division



S. Imran Zaidi
Central Division

Miscellaneous Insurance

1. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
2. Babar Zeeshan	Mehran Branch
3. Ali Safdar	SITE Division
4. Ali Haider Rizvi	Central Division (Unit B)
5. M. Anis-ur-Rehman	SITE Division
6. Waleed Polani	Jinnah Division (A.W.P. Unit)
7. Syed Imran Zaidi	Central Division
8. Syed Nisar Ahmed	Jinnah Division
9. Syed Mojiz Hasan	SITE Division (A. L. Unit)
10. Syed Shahid Mehmood	Central Division (A.L. Unit)

Top Three



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



Babar Zeeshan
Mehran Branch



Ali Safdar
SITE Division

Score

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in September 2017

Northern Zone



Somia Ali
Islamabad Branch



M. Haroon Akbar
Rawalpindi Division



Mubasher Saleem
Al-Hamd Branch



Ashiq Hussain Bhatti
Ichhra Branch



Muhammad Farooq
Gulberg Branch



Mehmood Ali Khan
Faisalabad Branch



Haji M. Shakeel
New Unit, Lahore



Muhammad Arif Bhatti
Gujranwala



Shahzad Akhtar
City Branch, Rawalpindi



Taimoor Zaib
Jamrud Road Branch



Shahid Raza Kazmi
Al-Falah Branch



Rana Khalid Manzoor
Gulberg Arcade Unit



Zia-ul-Hassan
Peshawar Branch



Basharat Ali
Sialkot Branch



M. Tayyab Nazir
Lahore Division



Rashid Ali
City Branch, Lahore



Amjad Khan
Bank Square Branch



Qasim Ayub
Al-Muqet Branch



Akif Mukhtar Khan
Model Branch



M. Ashfaq
Sahiwal Branch



Iftikharuddin
Leeds Centre Branch



Ghulam Jaffar
City Branch, Faisalabad



M. Rizwan-ul-Haq
Egerton Road Branch



M. Sohail
New Garden Town Branch



A. Shakoora Paracha
Sargodha Branch

Score

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in September 2017

Southern Zone



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



Syed Imran Zaidi
Central Division



Ali Safdar
SITE Division



A. Wahab Polani
Jinnah Division
(A.W.P. Unit)



Shazia Rahil
Metropolitan Division



Rashid A. Islam
Crescent Branch



M. Awais Memon
Hyderabad



Rashid Habib
Multan Branch



M. Imran Naeem
Denso Hall, Karachi



Khozema Haider Mota
Clifton Division



Junaid Saleem
City Branch, Karachi



Kirshan Lal
Mehran Branch



Khalid Usman
Port View B ranch



M. Shoaib R. Bramchari
Tower Branch

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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