



## EFU General created a history by crossing Rs. 20 Billion Written Premium and Takaful Contributions

Continued on page 4



EFU General achieved  
1st, 2nd and 3rd positions in  
IAP's Table Tennis Tournament 2018



Mr. Mehran Khan Ghaloo  
of EFU General won  
IAP's Elocution Contest 2018

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## EFU General created a history by crossing Rs. 20 Billion Written Premium and Takaful Contributions

In 2017, EFU General created history when it became the first-ever company to write premium (including Takaful contributions) of over Rs. 20 billion and earned profit after tax Rs. 2,344 million.

In this regard, a grand gathering was held at EFU House, Karachi where Mr. Hasanali Abdullah, Managing Director welcomed all the guests. Mr. Saifuddin N. Zoomkawala, Chairman and members of the Board of Directors graced the event and a large number of executives of EFU offices of Karachi were also present.

To begin with, Mr. Hasanali Abdullah shared with audience the ultimate dedication, hard work and sincerity of all EFU employees. These people have worked hard enabling EFU General to underwrite premium exceeding Rs. 20 billion. He appreciated the association of all EFU Family members who dedicated their whole life for the success of this company.

After his opening remarks, Mr. Saifuddin N. Zoomkawala addressed the gathering. Firstly Mr. Saifuddin N. Zoomkawala regarded the lunch, not merely a lunch but a big procession, which was fully jam packed with EFU's people. He appreciated this effort of unity and thanked all EFU Family members for their dedication and sincerity, who have been working all over the country. He said that EFU is not a company but a family. He also gave examples of the sons and daughters of the staff of EFU who are highly qualified and are working at various levels.

He thanked the support of EFU's board of directors, The Bhimjee family and Jahangir Siddiqui family in the progress of the company. He thanked by saying that these two families have been consistently supporting EFU General.

He concluded his address with the prayers for the progress and happiness of all EFU team and their children.

# Celebration moments at EFU House, Karachi





# Celebration moments at Islamabad Region



## EFU General conferred SAFA Award

South Asian Federation of Accountants (SAFA) award ceremony was held in Kathmandu, Nepal, where it awarded SAFA BPA “Certificate of Merit” to EFU General Insurance Limited in the category of “Financial Services Sector” for “Best Presented Annual Report Award”. EFU General has been receiving this award for the last four consecutive years. It is a great honor

for EFU General and the Insurance industry that annual reports of EFU General have been recognized at SAARC level.

The SAFA award is considered as the most prestigious accolade for financial reporting in the South Asian Region and signifies SAFA's recognition and reward for organizations which have achieved excellence in presentation and disclosure of high quality, relevant, reliable and objective financial statements in accordance to the framework stipulated by the International Accounting Standards.



SAFA award for last four consecutive years to EFU General is the acknowledgement of its commitment for the promotions of “Good Corporate Governance” and “Best Business Practices”. EFU General always considers its responsibility to adhere to transparency and disclosure and is committed to provide investors and other stakeholders with transparency.

## 5th Batch of Management Trainees

In order to strengthen the management and to achieve the desired goals, it is necessary for an organization to have well educated and trained officers. Keeping in view EFU General inducted Management trainees in 2018 also.



Mr. A. Wahab Hussain



Ms. Ammara Khalid



Mr. Ammad Saleem



Mr. Farrukh A. Khan



Ms. Ghulam Fatima



Mr. Hussain Asghar



Ms. Kanwal Naz



Mr. Kirshan Lal



Ms. Madiha Jamil



Mr. Mehran Khan Ghaloo



Mr. Noman A. Khan



Mr. Saad Iqbal



Mr. Salman A. Baloch



Ms. Sana Perveen



Ms. Saniya Salahuddin



Ms. Sana Ejaz



Ms. Summiya Oza



Syed Mudasir Mehdi



Mr. Venesh Kumar



To acknowledge the tireless efforts of members of ISO team, a certificate distribution ceremony was held at auditorium of EFU House, Karachi. Because of this team EFU General has qualified for ISO 9001:2015 certification from United Kingdom. The certificates were distributed by members of Management Representative (MR) committee amongst the members of ISO team.

# ISO 9001:2015 Certificate Distribution Ceremony



Mr. Aftab Ahmed

*Members of MR committee:  
Mr. D. H. Sidhwa, Mr. Hasan Riaz, Mr. Ghulam Haider  
and Mr. Ali Ghulam Ali presenting the certificates  
amongst the members of ISO team.*



Syed Ahmed Hassan



Mr. Aneel A. Khan



Syed Anwar Hasnain



Mr. Arshad Hameed



Ms. Asifa Waseem



Mr. Fakhruddin



Mr. Imran Ahmed



Mr. Kashif K. Gilani



Ms. Khalida



Mr. Khawaja Samiullah



Mr. Mohsin A. Baig



Mr. M. Furqan



Mr. M. Mushtaq



Mr. M. Imran Hanif



Syed M. Saleem



Mr. M. Tariq



Ms. Nayyar Sultana



Ms. Nida Zehra



Mr. Noshad A. Siddiqui



Mr. Qazi Maqsood



Mr. Rahim Khowaja



Ms. Salma Altaf



Ms. Safiah Jamal



Syed Shabib A. Rizvi



Ms. Shaheena



Mr. Sheikh A. Rehman



Mr. Talha S. Chishti



Syed Zeewaqar Ali

# Meritorious 25 Years

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

## Head Office

1. Aslam A. Ghole	Sr. Executive Vice President	Finance, HO
2. Haseeb Ahmed Bajwa	Sr. Vice President	IT, HO
3. Farrukh Ahmed Qureshi	Vice President	IT, HO
4. Fouzia Naz	Vice President	M.D's Secretariate
5. Reaz Hussain Siddiqui	Vice President	M.D's Secretariate
6. Asif Iqbal	Assistant Vice President	Property , HO
7. Hamid Pervez	Manager	Finance, HO
8. Huma Nayyar	Manager	Miscellaneous, HO
9. Muhammad Amin	Assistant	HRD

## Souther Zone

10. Shahid Younus	Assistant Executive Director (Dev.)	Multan Division
11. Syed Shahid Mehmood	Assistant Executive Director (Dev.)	Central Division (Unit-B)
12. Faisal Gulzar	Sr. Executive Vice President	Central Division (Unit-B)
13. Azmat Maqbool	Sr. Executive Vice President (Dev.)	Central Division (Unit-B)
14. Syed Iftikhar Haider Ziadi	Sr. Executive Vice President (Dev.)	Central Division (Unit-C)
15. Ali Raza	Executive Vice President	Clifton Division
16. Shahab Khan	Executive Vice President	Central Division (Auto Leasing Unit)
17. Waseem Ahmed	Executive Vice President	Central Division (Unit-B)
18. Abdul Wahab Polani	Executive Director (Dev.)	AWP Unit
19. Abdul Saboor	Sr. Vice President	Multan Division
20. Muhammad Saleem Gaho	Sr. Vice President	Clifton Division
21. Sikandar Kasbati	Sr. Vice President	Tower Branch
22. Tariq Mehmood	Sr. Vice President	Multan Division
23. Syed Mudassar Ali	Vice President	Tower Branch
24. Syed Ali Haider Rizvi	Vice President (Dev.)	Central Division (Unit-B)
25. Izhar Fatima	Assistant Vice President	Clifton Division
26. Muhammad Sualeh	Assistant Vice President	Central Division
27. Omer Maqsood	Dy. Chief Manager	Crescent Branch
28. Ahmed Nadeem Alvi	Assistant Manager	Multan Division
29. Shagufta Naseem	Junior Officer	City Branch Karachi
30. Mohsin Ali	Junior Assistant	Jinnah Division
31. Sohail	Junior Assistant	Jinnah Division
32. Abdul Ghaffar	Daftari/Qasid	Multan Division
33. Iftikhar Ali	Daftari/Qasid	Multan Division
34. Lal Bux Solangi	Datari/Qasid	Hyderabad Branch

## Northern Zone

35. Ross Masood	Assistant Executive Director	Al-Hamd Branch
36. Muhammad Farooq	Sr. Executive Vice President (Dev.)	Gulberg Branch
37. S. M. Aamir Kazmi	Executive Vice President	Peshawar Branch
38. Usman Ali	Executive Vice President	Lahore Division
39. Mubashir Saleem	Sr. Vice President (Dev.)	Al-Hamd Branch
40. Muhammad Salim Babar	Sr. Vice President (Dev.)	Leeds Centre Branch
41. Zakaullah Khan	Sr. Vice President (Dev.)	Islamabad Branch
42. Masud Akhtar	Assistant Vice President	Al-Hamd Branch
43. Ahmed Irshad	Manager	Gulberg Branch
44. Tanveer Ahmed	Manager	Model Branch
45. Khalil Hussain Shah	Deputy Manager	Al-Hamd Branch
46. Waseem Mehmood	Deputy Manager	Model Branch
47. Atiqur Rehman	Assistant Manager	Islamabad Branch
48. Muhammad Ramzan	Assistant Superintendent	Model Branch
49. Shakeel Ahmed	Assistant Superintendent	Lahore Division
50. Muhammad Rafique	Junior Assistant	Bank Square Branch
51. Iqbal Shahid	Junior Assistant	Model Branch
52. Nisar Khan	Daftari/Qasid	Peshawar Branch
53. Zafar Iqbal	Daftari/Qasid	Faisalabad Branch

## Pictorial Moments of Gold Medal Distribution Ceremonies



Mr. Jaffer Dossa, Sr. Advisor, Southern Zone and Mr. Kauser Ali Zuberi, AED, Crescent Branch presenting Gold Medal and Certificate to Mr. Omer Maqsood.



Mr. Jaffer Dossa presenting Gold Medal and Certificate to Ms Shagufta Naseem. Mr. Ali Kauser, DED & Mr. A. Mateen Farooqi of City Branch Karachi also seen.



Mr. Altaf Qamruddin Gokal, Chief Financial Officer presenting Gold Medals and Certificates to Mr. Aslam A. Ghole and Mr. Hamid Pervaz.



Mr. M. Amin Sattar, SEVP, Hyderabad Br. received Gold Medal and Certificate on behalf of Mr. Lal Bux Solangi from Mr. Jaffer Dossa and Mr. M. Iqbal Lodhia



Mr. Jaffer Dossa and Mr. M. Iqbal Lodhia presenting Gold Medals and Certificates to Mr. Mohsin Ali and Mr. Sohail. Office colleagues of Jinnah Division also seen.



Mr. Jaffer Dossa and Mr. M. Iqbal Lodhia presenting Gold Medal and Certificate to Mr. A. Wahab Polani.



Mr. D. H. Sidhwa, Executive Director, HR, HO presenting Gold Medal and Certificate to Mr. M. Ameen. Mr. Aftab Ahmed, SVP, HR also seen.



Mr. Khurram Nasim, Executive Director, Miscellaneous, HO awarding Gold Medal and Certificate to Ms. Huma.



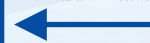
Mr. Nudrat Ali, Deputy Managing Director, Clifton Division presenting Gold Medals and Certificates to Ms. Izhar Fatima, Mr. Ali Raza and Mr. Muhammad Saleem Gaho



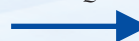
Mr. Salman Rashid, Deputy Managing Director, Central Division presenting Gold Medals and Certificates to: Mr. Faisal Gulzar, Mr. Shahab Khan, Mr. Waseem Ahmed, Mr. Mahmood Sualeh, Syed Shahid Mahmood, Mr. Azmat Maqbool, Syed Iftikhar Haider Zaidi and Mr. Ali Haider Rizvi. Mr. Abdul Sattar Baloch, Executive Director also seen in the picture.



Mr. S. M. Amir Kazmi, Executive Vice President, Peshawar Branch presenting Gold Medal and Certificate to Mr. Nisar Khan.



Mr. A. Hameed Qureshi, Deputy Executive Director I. T. Dept., H.O. presenting Gold Medal and Certificate to Mr. Farrukh A. Qureshi



# Insurance Day Celebrations

# Insurance Day 2018

April 5th 2018



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



This year, Insurance Association of Pakistan (IAP) celebrated sixth "Insurance Day" on 5th April 2018. The day commenced with the publication of special supplements on insurance in the leading newspapers of the country followed by various events. Two leading cricket teams of the industry played the Super Final Cricket match at Lahore. A Family Carnival was also organized to provide entertainment for families.



Essay and elocution contests were held to encourage young professionals. Indoor-sport events were also held.



## Elocution Contest

As a part of the Insurance Day activities Insurance Association of Pakistan (IAP) organized an elocution contest. The topic selected was 'Is e-Learning for me?'

The activity received a positive response from the industry and the participants expressed their views on the topic.



Mr. Mehran Khan Ghaloo of EFU General Insurance won the contest.

Chairman of IAP Mr. Tahir Ahmed addressed the participants and encouraged them to participate in such events. In the end, he presented the prizes to the winners.

# Insurance Day 2018

April 5th 2018

Insurance  
Day  
Celebrations

## First IAP Table Tennis Tournament-2018



EFU Sports & Recreation Club had a prestigious honor to host First IAP Table Tennis Tournament-2018 held at EFU House Karachi. Several players of the insurance industry of Pakistan participated in the event.

Participants of EFU General Mr. Hussain Mustafa, I.T. Dept., Mr. Atif Haider, Marine Dept. and Mr. Abdul Hameed, Port View Branch achieved 1st, 2nd and 3rd positions respectively.

At the end of the tournament Mr. N. A. Usmani, Secretary IAP distributed the trophies among the position holders.



## KII Chess and Table Tennis Tournaments - 2018

EFU Sports & Recreation Club also hosted Karachi Insurance Institute (KII) Chess and Table Tennis Tournaments - 2018 at EFU House Karachi.

In Chess Tournament, Mr. Mansoor Ali of EFU General won the tournament while in Table Tennis Tournament participants of EFU General Mr. Hussain Mustafa, Mr. Atif Haider and Mr. Abdul Hameed, achieved winner up position.



# Insurance Day 2018

April 5th 2018

## Pakistan's largest insurer is also the leader in Window Takaful Operations

EFU General Insurance Limited provides a full range of insurance services to fulfill all of its customers' needs whether they are commercial or individual clients. We provide Fire & Property Damage, Marine, Aviation & Transport, Motor, Miscellaneous Services and Takaful Covers to our clients.

**EFU is the only insurance  
group in Pakistan underwriting  
all classes of business:  
Life-General-Health**

Ever since our establishment in 1932, we have met the challenges of changing times. We have built a diversified customer base, covered more types of risks than any other, enhanced our expertise and delivered on our promises.

Today, with over 85 years of winning customer trust we stand as Pakistan's largest and the oldest general insurer, always ready to go the extra mile to serve better.

In the year 2017 EFU General Insurance Limited including its Takaful Operations have crossed the Gross Premium/Contribution figure of Rs. 20 billion. It is the first company in the history of Pakistan to achieve this milestone.

**Today, with over 85 years of  
winning customer trust, we  
stand as Pakistan's largest and  
the oldest general insurer,  
always ready to go the extra  
mile to serve better.**

The success of EFU lies in its professional management, dedicated marketing team and professional operational staff. The continued support given by the top management is an added advantage to its progress.

Since May 06, 2015 Takaful Operations have been added in EFU General's bouquet of services. With increase demand for



*By: M. Vaqaruddin, MBA, ACII  
Head of Window Takaful Operations  
EFU General Insurance Ltd.*

Islamic mode of financing all over the world a need was felt that in order to complete the Islamic Financial Cycle, cover for the assets must be provided through Islamic mode. To cater to this segment EFU responded by starting Window Takaful Operations.

**EFU has always played a role of  
institution giving the emerging  
Pakistan insurance industry  
the leadership, manpower and  
drive needed to grow  
and face challenges.**

In short span of time EFU has achieved great milestones in Takaful. In the very first full year of its operations in 2016 EFU Window Takaful Operations crossed the magic figure of Rs.1.0 billion as gross contribution. This was followed by crossing gross contribution figure of Rs.1.5 billion in the year 2017 reflecting 50% growth over 2016.

EFU is the only insurance group in Pakistan underwriting all classes of business: LIFE-GENERAL-HEALTH.

EFU Window Takaful Operations work under continuous guidance of a Shariah Advisor who is held at high esteem at EFU. Every new agreement, new product or a new investment avenue is first discussed and approved by a Shariah Advisor.

EFU enjoys a unique position by having a formidable marketing team that has the ability to penetrate the market. With their dedicated approach we have been able to write the above business.

# Insurance Day 2018

April 5th 2018

With appropriate checks and balances in place, EFU has delegated underwriting and claim payment authority at division and branch levels. Before doing this the operational and marketing team is trained by management and Shariah Advisor to understand the delicacies of takaful concept. This is in line with SECP instructions. We have been authorized by SECP to conduct the training within our company.

Takaful is based on brotherhood. It is a noble concept by which, as against conventional insurance, the risk instead of being transferred, remains with the participants of the pool.

Contributions from participants are poured into the pool which is maintained by the operator whether dedicated or Window Takaful Operators and the fund is then utilized to meet claims expenses for those unlucky participants who meet with an event causing them financial loss. This is called Participants' Takaful Fund which is a Waqf Fund.

Thus, we see, that today EFU is placed in such a position that it is able to provide all the needed Insurance/Takaful covers to its clients/participants based upon professional advice in the most competitive manner. By having support of internationally known Re-Insurance/Re-Takaful Operators, we are able to write large and medium size risks. Our sound balance sheet gives our clients the needed confidence.

Today, with over 85 years of winning customer trust we stand as Pakistan's largest and the oldest general insurer, always ready to go the extra mile to serve better.

EFU has always played a role of institution giving the emerging Pakistan insurance industry the leadership, manpower and drive needed to grow and face challenges. It is the only insurance group in Pakistan underwriting all classes of business: LIFE-GENERAL-HEALTH.

## Appreciation

In most of the events of insurance day celebrations, EFU's participants were the winners. A get-together arranged at EFU House, Karachi wherein Mr. Hasanali Abdullah, Managing Director and Chief Executive encouraged the winners and appreciated their efforts in recreational activities.



*Mr. Hasanali Abdullah alongwith winner of IAP's Elocution Contest 2018.  
R to L: Mr. Hasanali Abdullah, Mr. Mehran Khan Ghaloo and Mr. D. H. Sidhwa, Executive Director, HR.*



*Mr. Hasanali Abdullah, alongwith winners of 1st IAP Table Tennis Tournament - 2018 and KII Table Tennis Tournaments - 2018.  
L to R: Mr. Abdul Hameed (3rd position), Mr. Atif Haider (2nd Position) and Mr. Hussain Mustafa (1st Position) with their trophies.*



*Mr. Hasanali Abdullah alongwith winner of KII Chess Tournaments - 2018.  
L to R: Mr. S. Mansoor Ali (winner), Mr. Hasanali Abdullah, Mr. Jaffer Dossa, (Chairman, EFU Sports & Recreation Club) Mr. Naseem Ahmed (Secretary EFU Sports Club) and Sheikh Aziz.*

# Insurance Day Celebration at Rawalpindi

Rawalpindi Islamabad Insurance Institute (RIII) in collaboration with Insurance Association of Pakistan (IAP) celebrated Insurance day on April 05, 2018 at Ambassador Hotel, Islamabad. Mr Noman Mehboob, Vice President, EFU General Insurance, Rawalpindi Division gave presentation on different aspects of Liability Insurance in Pakistan.



*Syed Aftab Hussain Zaidi (Executive Director – EFU General Insurance, Rawalpindi Division and Vice Chairman, RIII) presented shields to: Mr Noman Mehboob (Vice President – EFU General Insurance Ltd), Chief Guest Mr Jamal-ud-Din (Chief Editor – Insurance Journal) and Mr Abdul Waheed (President & CEO, Askari General Insurance Company Ltd.)*

## Result of Quiz-25 Property Insurance

Correct entries for the 25th Quiz Contest were six. The names of the successful participants whose solutions were 100% correct are:

- |                         |                   |                            |
|-------------------------|-------------------|----------------------------|
| 1. Ms. Hiba Mirza       | Junior Officer    | Corporate Division         |
| 2. Mr. Habib A. Ghaffar | Executive Officer | HR, Head Office            |
| 3. Mr. Nasir Ahmed      | Assistant Manager | Miscellaneous, Head Office |
| 4. Mr. Tooba Fatima     | Deputy Manager    | Mehran Branch              |
| 5. Mr. Muhammad Mazhar  | Deputy Manager    | Clifton Division           |
| 6. Ms. Nida Zehra Naqvi | Deputy Manager    | Marine, Head Office        |

## Solution of Miscellaneous Insurance Quiz

- What does Testing mean in an EAR policy?  
c) All of above  
Engineering policies.
- In your opinion which endorsement(s) amongst below are applicable under CAR policy.  
a) 003 Maintenance Visits Cover & 008 Earth quake  
b) NRV is the requirement and basis of Sum Insured under all Engineering policies
- Is a standard Fire and Allied policy an appropriate cover for a genset(generator) which is insured under MB policy. Why?  
c) a & b  
7. CGP is a process in a textile mill, what does CGP stands for?  
c) Cotton Ginning & Pressing
- If sum insured under CPM policy is below NRV, what is the disadvantage to the Insurer on this account?  
b) Low Premium  
8. On which of the following 'PP' Warranty on cotton bales is applicable:  
b) In Open
- Before the commencement of an erection project, what insurance is likely required for the machinery (to be erected).  
c) All of the above  
9. Which clause is a built in clause in a standard fire policy?  
b) Electrical Clause B
- What is the significance and importance of NRV in  
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.





# Technical Training Program

A technical training program was organized by HR, Head Office in collaboration with Northern Zone at Lahore. This 5-days in-house program was attended by 1st group of officers and admin staff of the Punjab Region. Mr. Darius H. Sidhwa, Executive Director conducted this training program and discussed the following subjects:

- Business Interruption/Loss of Profit Insurance
- Risk Management
- Reading financial report of an insurance company
- Market Conduct and Insurance Rules 2017
- Product Liability Insurance

All the participants took keen interest in learning and enjoyed this training program. They shared their experiences with each other through group discussions and appreciated the efforts of Mr. D. H. Sidhwa and HR, Head Office. The participants desired that such training programs on other subjects may be arranged in the future as well.

At the end of program certificates were distributed among the participants. Certificate distribution ceremony was graced by Mr. Liaquat Ali Khan, Sr. Executive Vice President.



## Hot water taken early in the morning

Share this message with an aim to get the virtues. One of the famous heart specialists has forwarded this message to convey it to others for saving their lives.

Japanese doctors have shown 100% results of treating patients with warm water. Following some disease can be treated successfully by drinking warm water on empty stomach:

- Severe headache (Migraine)
- High blood pressure
- Blood deficiency
- Joints' pain
- Acidity
- Epileptic fits
- Asthma
- Disorder of heart beat
- Ear, eye, nose and throat related diseases
- Restless
- Lack of appetite
- Ulcer
- Cholesterol
- Blockage of veins
- Severe cough
- Heart pain
- Whooping Cough
- Urine & Urinary bladder related diseases

### Method of Treatment

Daily early in the morning take 4 glasses of hot water (160CC). Water should not be so hot that it may burn your mouth/tongue. Start drinking gradually up to 4 glasses per day with empty stomach.

### Precaution:

Don't eat and drink anything for next 45 minutes after drinking hot water.

### Duration of Treatment:

The cure of the following illnesses has been proved successful in the respective time span:

Diabetes	30 days
Blood Pressure	30 days
Stomach related diseases	10 days
All type of cancer	9 months



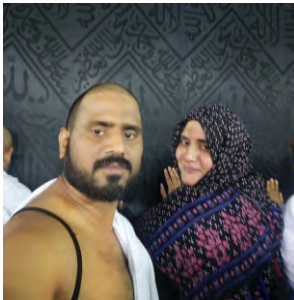
Courtesy: Dr. Aftab Ali  
Chief Medical Officer

# Umrah Mubarak

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



*Mr. Abdul Hamid Qureshi, Deputy Executive Director, alongwith Mr. Abdul Qadir Memon, Sr. Executive Vice President and Syed Muhammad Salim, Vice President of IT, H.O. congratulates to: Mr. Ziaur Rehman, Assistant Manager, Mr. Mustafa Johar, Assistant Manager, Mr. Arshad Hussain, Assistant Manager and Mr. Umer, Assistant on performing Umrah.*



*Mr. Saifullah Siddiqui of Jinnah Division with his wife*



*Mr. Abdul Ghaffar of Finance, HO with his wife*



*Colleagues of Ms. Farzana Parveen of Metropolitan Division congratulate her on performing Umrah.*



*Mr. Shehzad Habib  
Executive Director  
Multan Division*



*Mr. M. Rehan Iqbal Booti  
Sr. Vice President (Dev.)  
Corporate Division*



*Mr. Shabbir Hussain  
Vice President  
City Branch, Karachi*



*Mr. Abdul Qadir  
Manager  
Finance, HO*



*Ms. Madiha Jamil  
Management Trainee  
HR, HO*



*S. Zaigham Abbas  
Deputy Manager  
Medical, HO*



*Mr. Ejaz Ahmed  
Assistant  
Corporate Division*



## General Connection 17 YEARS AGO TODAY

Issue No. 38

January 2001

### Discover Hidden Capabilities

Dear Colleagues,

Life though is said to be a game of chance, but with hard work, will and determination one can change and improve it.

Nothing in life is impossible. One only needs to test his hidden capabilities; this is possible by attempting to discover the hidden capabilities. When a new assignment is entrusted to you take it as a blessing. Try to learn from superiors, study and then attempt to do it and it would really be done. It may take a little longer time initially but ultimately one will master it and would be able to guide/teach others and thus would be able to do service not only to your own self but greater service by teaching others. Whatever one knows it is the religious duty to impart to others, knowledge is an asset which must be spread.

When performing duties, never think that it is some one else's work; take it as your own. With this approach, no work would be found as burden but one would get pleasure by doing it.

These are the days of competition. Everywhere you look, it is competition, competition and competition. Everyone now a days has to work hard not only to excel but for survival. It is not only true for individuals but also for organizations. Collectively all of us need to improve our knowledge and skills. Continuous education should be the aim of everyone in whatever area of work one is involved.

With best wishes,

Hasanali Abdullah

# Quiz 27 - Marine Insurance

Refresh Your Underwriting Skills and Win Prizes

*Select The Box You Think is Correct*

1.	Can we use Institute Air Clauses cargo for shipments moving within Pakistan by Air?	True	False
2.	Road Rail Cargo Clauses B covers the risk of Hijacking.	True	False
3.	DWT stands for DUE WEIGHT TONNAGE.	True	False
4.	Port side of the vessel is the side of the vessel towards port.	True	False
5.	A forty feet container is also termed as 2 TEUs.	True	False
6.	ICC Air does not cover shipment by road conveyance.	True	False
7.	ALOP and DSU are one and the same thing.	True	False
8.	Draft of a port means the distance between seabed and sealevel.	True	False
9.	Name of the vessel cannot be changed.	True	False
10.	Two different vessels can have the same name.	True	False

## Terms and Conditions

- ◆ All Officials (Except Marine 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 8 June, 2018.
- ◆ 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!



*Wishing you success, joy  
and happiness always!*

1.	M. Shehzad Habib	Executive Director	Multan Division	1-Jun
2.	Muhammad Saleem Gaho	Senior Vice President	Clifton Division	1-Jun
3.	Muhammad Rashid	Assistant Vice President	Jinnah Division	1-Jun
4.	Abdul Ghaffar	Deputy Manager	Finance, Head Office	1-Jun
5.	Muhammad Iqtidar Naushahi	Deputy Manager	Lahore Division	1-Jun
6.	Zeenat	Assistant Manager	Jinnah Division	1-Jun
7.	Samia Kouser	Executive Officer	Central Division	1-Jun
8.	Shehzina Ramzanali	Assistant Manager	Jinnah Division	2-Jun
9.	Abdul Rehman	Deputy Chief Surveyor	Central Division (A. L. Unit)	3-Jun
10.	Qazi Irshad Muhammad	Deputy Manager	Peshawar Branch	3-Jun
11.	Adnan	Assistant Manager	Metropolitan Division	3-Jun
12.	Muhammad Tabish	Junior Officer	Finance, Head Office	3-Jun
13.	Khurram Ali Khan	Senior Executive Director	Property, Head Office	4-Jun
14.	Syed Mobin A.Niazi	Vice President (Dev.)	Central Division (Unit-A)	4-Jun
15.	Ayaz Ahmed Bhutto	Deputy Chief Manager (Dev.)	Central Division (Unit-E)	4-Jun
16.	Shahid Naseem	Manager	Bank Square Branch	4-Jun
17.	Muhammad Hanif	Deputy Manager	New Unit	4-Jun
18.	Muhammad Raziq Khan	Assistant	Gulberg Branch	4-Jun
19.	Shamim Pervaiz	Senior Executive Vice President	Central Division	5-Jun
20.	S. Mubashirul Haq	Deputy Manager	Finance, Head Office	5-Jun
21.	Syed Hasnain Javed	Deputy Manager	Motor, Head Office	5-Jun
22.	Hussain Vijlani	Development Officer	S.I.T.E. Division	5-Jun
23.	Syed Tahawer Abbas Zaidi	Senior Surveyor	Multan Division	5-Jun
24.	Muhammad Shakeel	Sr. Executive Vice President (Dev.)	New Unit	6-Jun
25.	Dr. Ghulam Jaffar	Senior Vice President	City Faisalabad Branch	6-Jun
26.	Inayatullah Khalil	Senior Vice President (Dev.)	Peshawar Branch	6-Jun
27.	M. Saghiruddin	Vice President	S.I.T.E. Division	6-Jun
28.	Muhammad Iftikhar Siddiqui	Vice President (Dev.)	S.I.T.E. Division	6-Jun
29.	Syed Abid Raza	Vice President (Dev.)	S.I.T.E. Division	6-Jun
30.	Anwer Mahmood Khan	Assistant Vice President	Finance, Head Office	6-Jun
31.	Jalal-uddin Ahmed	Assistant Vice President (Dev.)	Jinnah Division	6-Jun
32.	Niaz Ahmed	Manager	Miscellaneous, Head Office	6-Jun
33.	Nadeem Baig	Assistant Manager	Central Division (A. L. Unit)	6-Jun
34.	Muhammad Shahzad Iqbal	Assistant Manager	Central Division (A. L. Unit)	6-Jun
35.	Syed Zeewaqar Ali	Vice President	Property, Head Office	7-Jun
36.	Irfan Qamar	Deputy Manager	A. K. Unit	7-Jun
37.	Shazia Hussain	Assistant Vice President	Gulberg Arcade Unit	8-Jun
38.	Syed Qamar Raza	Deputy Chief Manager (Dev.)	S.I.T.E. Division	8-Jun
39.	Abdul Qadir	Manager	Finance, Head Office	8-Jun
40.	Muhammad Kashif	Manager	Jinnah Division	8-Jun
41.	Salim-Ur-Rehman	Deputy Manager	A. K. Unit	8-Jun
42.	Mirza Bilal Ahmed	Assistant Manager	Property, Head Office	8-Jun
43.	Muhammad Din	Junior Officer	Bank Square Branch	8-Jun
44.	Khalil Hussain Shah	Deputy Manager	Al-Falah Branch	9-Jun
45.	Hasan Riaz	Senior Vice President	M.D's Secretariat	11-Jun
46.	Mirza Zakir Baig	Deputy Manager	S.I.T.E. Division	11-Jun

# Highlights 2017

## Top 10 Divisions/Branches of Northern Zone in 2017 Premium Performance

Name of Division/Branch	Rank
Lahore Division	1
Rawalpindi Division	2
Islamabad Branch	3
Gulberg Arcade Unit	4
Gulberg Branch	5
Faisalabad Branch	6
Bank Square Branch	7
New Unit, Lahore	8
Leeds Centre Branch	9
Ichhra Branch	10

### Top Three Leading Divisions/Branches



**Mr. Liaquat Ali Khan**  
Lahore Division



**Syed Aftab H. Ziadi**  
Rawalpindi Division



**Malik Firdaus Alam**  
Islamabad Branch

## Classwise Premium

Property Insurance	Marine Insurance	Motor Insurance	Miscellaneous Insurance
Lahore Division	Lahore Division	Lahore Division	Lahore Division
Rawalpindi Division	Rawalpindi Division	Bank Square Branch	Gulberg Arcade Unit
Islamabad Branch	Gulberg Branch	Rawalpindi Division	Islamabad Branch
Gulberg Arcade Unit	Faisalabad Branch	Islamabad Branch	Rawalpindi Division
Faisalabad Branch	Islamabad Branch	Gulberg Branch	Faisalabad Branch
Gulberg Branch	Gulberg Arcade Unit	Gulberg Arcade Unit	Ichhra Branch
Bank Square Branch	Leeds Centre Branch	Faisalabad Branch	Model Branch
New Unit Lahore	Ichhra Branch	City Branch Rawalpindi	Al-Hamd Branch
Leeds Centre Branch	New Unit Branch, Lahore	Ichhra Branch	Gulberg Branch
Peshawar Branch	City Branch Lahore	Peshawar Branch	Leeds Centre Branch

# Highlights 2017

## Top 25 Marketing Executives of Northern Zone in 2017

Gross Premium Basis

1



Somia Ali  
Islamabad Branch

2



Mehmood Ali Khan  
Faisalabad Branch

3



Haji M. Shakeel  
New Unit Branch

4



Muhammad Farooq  
Gulberg Branch

5



Imdadullah Awan  
Islamabad Branch

6



Imran Ghaffar Paracha  
Gulberg Arcade Unit

7



Rana Khalid Manzoor  
Gulberg Arcade Unit

8



Mubasher Saleem  
Al-Hamd Branch

9



M. Haroon Akbar  
Rawalpindi Division

10



Saleem Babar  
Leeds Centre Branch

11



M. Rizwan-ul-Haq  
Gulberg Branch

12



Qasim Ayub  
Al-Muqet Branch

13



M. Imran  
Al-Falah Branch

14



Ashiq Hussain Bhatti  
Ichhra Branch

15



Muhammad Arif Bhatti  
Gujranwala Branch

16



Ejaz Ahmed  
Islamabad Branch

17



Azharul Hassan Chishty  
Leeds Centre Branch

18



Ahmed Saeed Khan  
Al-Hamd Branch

19



Zakauallah Khan  
Islamabad Branch

20



Shahid Raza Kazmi  
Al-Falah Branch

21



Muhammad Mujahid Ali  
New Unit Lahore

22



Shagufta Asrar Ahmed  
Faisalabad Branch

23



Taimoor Zaib  
Jamrud Road Branch

24



Chaudhry A. Razzaq  
Faisalabad

25



Ather Qureshi  
Gulberg Arcade Unit

# Highlights 2017

## Top 10 Divisions/Branches of Southern Zone in 2017

### Premium Performance

Name of Division/Branch	Rank
Clifton Division	1
Central Division	2
Corporate Division	3
SITE Division	4
Jinnah Division	5
Metropolitan Division	6
Multan Division	7
Tower Branch	8
Port View Branch	9
City Branch Karachi	10

#### Top Three Leading Divisions/Branches



Mr. Nudrat Ali  
Clifton Division



Mr. Salman Rashid  
Central Division



Mr. A. R. Khandia  
Corporate Division

### Classwise Premium

Property Insurance	Marine Insurance	Motor Insurance	Miscellaneous Insurance
Clifton Division	Corporate Division	Central Division	Central Division
Corporate Division	Central Division	SITE Division	Clifton Division
SITE Division	Clifton Division	Corporate Division	Corporate Division
Central Division	Metropolitan Division	Clifton Division	SITE Division
Jinnah Division	Jinnah Division	Jinnah Division	Jinnah Division
Metropolitan Division	SITE Division	Metropolitan Division	Metropolitan Division
Multan Division	Tower Branch	Multan Division	Mehran Branch
Tower Branch	Multan Division	Tower Branch	City Karachi
Port View Branch	City Branch, Karachi	Crescent Branch	Tower Branch
Hyderabad Branch	Crescent Branch	City Branch Karachi	Hyderabad Branch

# Highlights 2017

## Top 25 Marketing Executives of Southern Zone in 2017 Gross Premium Basis

1



Jahangir A. Shaikh  
Corporate Division  
(JP Unit)

2



Ali Safdar  
SITE Division

3



Shiraz Ansari  
Corporate Division

4



Shazia Rahil  
Metropolitan Division

5



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

6



A. Wahab Polani  
Jinnah Division (AWP Unit)

7



Adeel Ahmed  
Central Division  
(Unit A)

8



S. Imran Zaidi  
Central Division

9



Aamir Ali Khan  
Jinnah Division

10



Ali Rafique Chinoy  
Corporate Division

11



Kothawala (Group)  
Metropolitan Division

12



Agha S. U. Khan  
Clifton Division

13



Shahab Khan  
Clifton Division

14



S. Jaweed Envor  
Central Division

15



M. Anis-ue-Rehman  
SITE Division

16



Khalid Saleem  
Corporate Division

17



S. Shahid Raza  
SITE Division

18



S. Shahid Mehmood  
Central Division  
(Unit B)

19



Nargis Mehmood  
Central Division  
(Unit-B)

20



Waleed Polani  
AWP Unit

21



Rizwan Siddiqui  
Central Division

22



Tauqir H. Abdulla  
Clifton Division

23



Rashid Habib  
Multan Division

24



Khozema Haider Mota  
Clifton Division

25

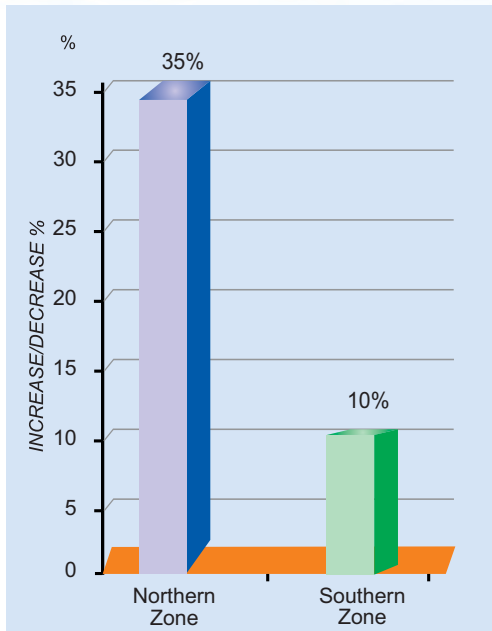


Saleem Tariq  
Central Division  
(Unit C)



# Score

## Growth of Zones Based on Premium Performance upto Dec. 2017 as compared to Dec. 2016

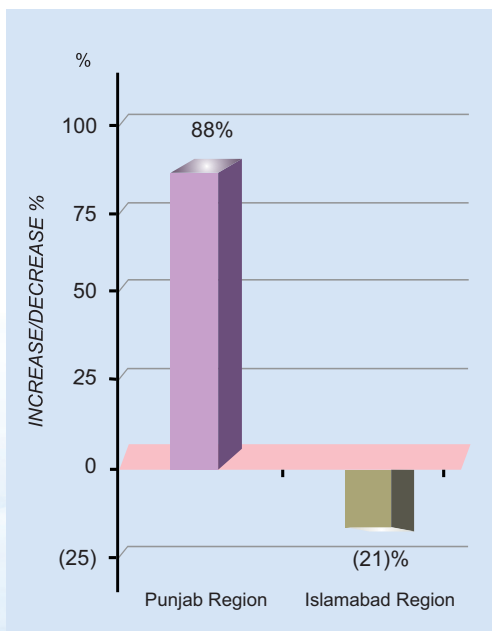


**Mr. Qamber Hamid**  
Sr. Deputy Managing Director  
Head of Northern Zone



**Mr. Jaffer Dossa**  
Sr. Advisor  
Head of Southern Zone

## Growth of Regions Based on Premium Performance upto Dec. 2017 as compared to Dec. 2016



**Mr. Shaukat Saeed Ahmed**  
Advisor  
Head of Punjab Region

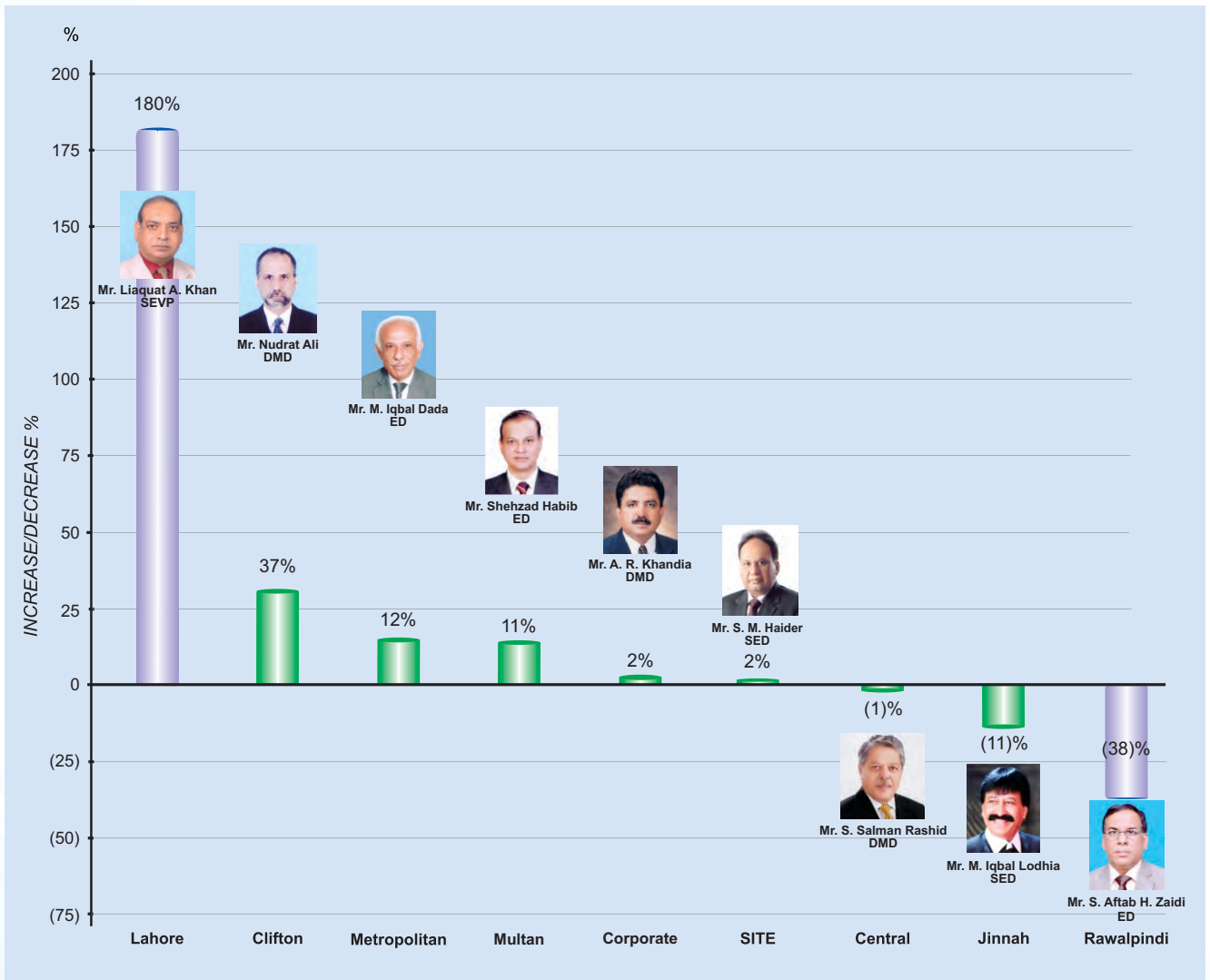


**Mr. M. Akber Awan**  
Deputy Managing Director  
Head of Islamabad Region

# Growth of Divisions

Based on Premium Performance

upto Dec. 2017 as compared to Dec.2016



**Score**

## RANK-WISE Premium Performance of Divisions

upto December 2017

 Northern Zone  
 Southern Zone

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

### Top 3 Divisions



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



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



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

## RANK WISE Premium Performance of Branches/Units

Upto Dec. 2017 as compared to Dec.2016

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



Shoab Razzak Bramchari  
Tower, Karachi



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



Khalid Usman  
Port View Branch



# Score

## Top - 10 Divisions/Branches Based on Operating Surplus upto December 2017

Rank	Name of Division/Branch	%
1	Rawalpindi Division	77
2	Islamabad Branch	73
3	Lahore Division	71
4	Corporate Division	70
	Metropolitan Division	70
5	Clifton Division	69
6	Model Branch	64
7	Hyderabad Branch	49
8	Al-Hamd Branch	48
9	Mehran Branch	47
10	Denso Hall Branch	46
	Jinnah Division	46

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

### Top - 3 Super Stars

#### Northern Zone

#### Southern Zone



Liaquat Ali Khan  
Lahore Division



Malik Firdaus Alam  
Islamabad Branch



S. Aftab H. Ziadi  
Rawalpindi Division



A. R. Khandia  
Corporate Division



M. Iqbal Dada  
Metropolitan Division



Nudrat Ali  
Clifton Division



M. Amin Sattar  
Hyderabad Branch

## Recovery Performance

Upto December 2017

### Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi	100
	City Branch, Lahore	100
2	Hyderabad Branch	99
3	Mehran	98
	Gujranwala	98
4	Lahore Division	97
5	Bank Square Branch	96
	Model Branch	96
	Rawalpindi Branch	96
6	Faisalabad Branch	95
	Al-Falah Branch	95
7	Corporate Division	94
	Sargodha Branch	94
8	Islamabad Branch	93
9	Port View Branch	92
	Sialkot Branch	92
10	New Garden Town Branch	91
11	Gulberg Branch	89
12	Leeds Centre Branch	88
	SITE Division	88
	Sahiwal Branch	88
13	City Branch Karachi	86
	Metropolitan Division	86
14	Ichhra Branch	85
	Jinnah Division	85
	Clifton Division	85
15	Crescent Branch	84

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

### Top - 3 Leading Players

#### Northern Zone



Agha Ali Khan  
City Branch, Rawalpindi



Zarrar I. Z. Bandey  
City Branch Lahore



M. Amer Arif Bhatti  
Gujranwala Branch



Liaquat Ali Khan  
Lahore Division

#### Southern Zone



M. Amin Sattar  
Hyderabad Branch



Mazhar H. Qureshi  
Mehran Branch



A. R. Khandia  
Corporate Division

## Top - 15 Net Remitters

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

## Top - 3 Leading Net Remitters

### Northern Zone



Liaquat Ali Khan  
Lahore Division



S. Aftab H. Ziadi  
Rawalpindi Division



Malik Firdaus Alam  
Islamabad Branch

### Southern Zone



Nudrat Ali  
Clifton Division



A. R. Khandia  
Corporate Division



S. Salman Rashid  
Central Division



## Top 10 Marketing Executives

Classwise Premium  
Upto December 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. Rana Khalid Manzoor	Gulberg Arcade Unit
6. Muhammad Farooq	Gulberg Branch
7. Mubashar Saleem	Al-Hamd Branch
8. M. Haroon Akbar	Rawalpindi Division
9. Imran Ghaffar Paracha	Gulberg Arcade Unit
10. Saleem Babare	Leeds Centre Branch

#### Top Three



Somia Ali  
Islamabad Branch



Mehmood Ali Khan  
Faisalabad Branch



Haji M. Shakeel  
New Unit, Lahore

#### Marine Insurance

1. Mehmood Ali Khan	Faisalabad Branch
2. Muhammad Farooq	Gulberg 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. M. Rizwan Ul Haq	Gulberg Branch
8. Haji M. Shakeel	New Unit, Lahore
9. Rubina Khalid	Lahore Division
10. Syed Farhgan Ali	Ichhra Branch

#### Top Three



Mehmood Ali Khan  
Faisalabad Branch



Muhammad Farooq  
Gulberg Branch



Imran G. Paracha  
Gulber Arcade Unit

#### Motor Insurance

1. Imdadullah Awan	Islamabad Branch
3. Muhammad Farooq	Gulberg Branch
2. Muhammad Imran	Al-Falah Branch
4. M. Shehbaz Khan	Gulberg Arcade Unit
5. Ejaz Ahmed	Islamabad Branch
6. M. Haroon Akbar	Rawalpindi Division
7. M. Rizwan Ul Haq	Gulberg Branch
8. Samie Ullah	Ichhra Branch
9. Rana Khalid Manzoor	Gubrg Arcade Unit
10. Mubashir Saleem	Al-Hamd Branch

#### Top Three



Imdadullah Awan  
Islamabad Branch



Muhammad Farooq  
Gulberg Branch



M. Imran  
Al-Falah Branch

#### Miscellaneous Insurance

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

#### Top Three



Somia Ali  
Islamabad Branch



M. Tayyab Nazir  
Lahore Division



Ashiq H. Bhatti  
Ichhra Branch



### 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. Agha S. U. Khan	Clifton Division
6. Kothawala (Group)	Metropolitan Division
7. Adeel Ahmed	Central Division (Unit-A)
8. Muhammad Aamir	Metropolitan Div. (A.K Unit)
9. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
10. Shahab Khan	Clifton 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. Muhammad Aamir	Metropolitan Div. (A.K Unit)
6. Nargis Mehmood	Central Division (Unit B)
7. Kothawala (Group)	Metropolitan Division
8. Shahab Khan	Clifton Division
9. Ali Safdar	SITE Division
10. M. Imran Naem	Denso Hall Branch

#### 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. 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. Tauqir H. Abdullah	Clifton Division
7. Hassan Abbas	SITE Division (A. L. Unit)
9. Syed Suhail Ahmed	SITE Division (A. L. Unit)
10. Mohammad Aamir	Metropolitan Division (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. Saad Jafri	Clifton Division
3. Ali Safdar	SITE Division
4. Babar Zeeshan	Mehran Branch
5. Ali Haider Rizvi	Central Division (Unit-B)
6. M. Anis-ur-Rehman	SITE Division
7. Waleed Polani	A.W.P. Unit
8. S. Imran Zaidi	Central Division
9. Syed Nisar Ahmed	Jinnah Division
10. S. Mojiz Hasan	SITE Division (A. L. Unit)

#### Top Three



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



Saad Jafri  
Clifton Division



Ali Safdar  
SITE Division

# Galaxy of Star Performers

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

## Northern Zone



Somia Ali  
Islamabad Branch



Rana Khalid Manzoor  
Gulberg Arcade Unit



Qasim Ayub  
Al-Muqet Branch



M. Haroon Akbar  
Rawalpindi Division



Saleem Babar  
Leeds Centre Branch



Muhammad Farooq  
Gulberg Branch



Haji M. Shakeel  
New Unit Branch



Ashiq Hussain Bhatti  
Ichhra Branch



Shahid Raza Kazmi  
Al-Falah Branch



Muhammad Arif Bhatti  
Gujranwala



Amjad Khan  
Bank Square Branch



Arshad Iqbal  
Peshawar Branch



Saqib Riaz  
Lahore Division



Tariq Nawaz Adil  
Faisalabad Branch



S. Zeeshan Abbas Abidi  
City Branch, Rawalpindi



Salman Saeed  
Sialkot Branch



M. Amjad Riaz  
Al-Hamd Branch



Rashid Ali  
City Branch, Lahore



Taimoor Zaib  
Jamrud Road Branch



Akif Mukhtar Khan  
Model Branch



M. Ashfaq  
Sahiwal 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 December 2017

## Southern Zone



Saad Jafari  
Clifton Division



Ali Safdar  
SITE Division



Ali Rafique Chinoy  
Corporate Division



Kothawala (Group)  
Metropolitan Division



Muhammad Iqbal  
Jinnah Division



Shahid Younus  
Multan Division



A. Wahab Polani  
A. W. P Unit



S. Imran Zaidi  
Central Division



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



M. Awais Memon  
Hyderabad



Hamid-us-Salam  
Crescent Branch



Junaid Saleem  
City Branch, Karachi



M. Imran Naeem  
Denso Hall, Karachi



Babar Zeeshan  
Mehran Branch



Khalid Usman  
Port View B branch



M. Shoaib R. Bramchari  
Tower Branch

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Web: [www.efuinsurance.com](http://www.efuinsurance.com)