



EFU General Conferred
13th Consumers Choice Award



EFU General Conferred
Fire Safety Award



EFU General achieved the highest rating in the insurance industry of Pakistan

B+ with Positive Outlook by A.M. Best

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Our distinctive ratings are proof of our strong fundamentals and solid performance standards.

Our greatest and most important asset is the trust of our customers for over eight decades.

AA+
Outlook Stable
JCR-VIS

AA+
Outlook Stable
PACRA

B+
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EFU GENERAL INSURANCE LTD.
your insurance company
www.efuinsurance.com

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Inside ...

- 4 Review of Quality Management System
- 4 External Surveillance Audit
- 5 EFU conferred 13th Consumers Choice Award
- 6 EFU General conferred Fire Safety Award
- 7 Annual Prize Distribution Ceremony
- 10 Technical Training at Islamabad
- 11 Takaful Training at Islamabad & Peshawar
- 12 Congratulations
- 13 Concept of Waqf in Takaful
- 14 Result of Quiz 29 'Miscellaneous Insurance'
- 16 Quiz - 30 'Property Insurance'
- 17 Score Boards

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 to ensure 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



EFU General Insurance Limited successfully completed the ISO 9001:2015 external surveillance and certification audit procedures.

The ISO external auditor 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 him.

He informed about forwarding of the recommendations to his Head Office in UK for ISO 9001:2015 certification to EFU. He added that as ISO 9001:2015 advocates continual improvement to QMS, he has incorporated few pieces of suggestion, for improvements in his audit report.

Mr. Jaffer Dossa, Sr. Advisor and Mr. Darius Sidhwa, Executive Director thanked Mr. Hasnain Ashraf for carrying out ISO 9001:2015 certification audit at EFU and presented gift to auditor in appreciation of his efforts and visit.



EFU General Conferred 13th Consumers Choice Award 2018



EFU General has been conferred with the 13th Consumers Choice Award 2018 in the category of Best General Insurance Company of Pakistan. Mr. Altaf Qamruddin Gokal, Chief Financial Officer received this award.

The Consumers Association of Pakistan (CAP) organized this magnificent event at Pearl Continental Hotel, Karachi. Chief Guest Mr. Sardar Masood Khan, President, Azad Jammu & Kashmir and Mr. Khalid Maqbool Siddiqui, Federal Minister, IT & Telecom distributed the awards. The ceremony was graced by high profile personalities from the government, public and private sectors.

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

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



Congratulations

Mr. Mahmood Lotia elected IAP's Sr. Vice Chairman

Mr. Mahmood Lotia, Sr. Deputy Managing Director has been elected as Sr. Vice Chairman of Insurance Association of Pakistan (IAP) for the year 2018-19.



EFU General Conferred Fire Safety Award

EFU General Insurance Limited has been conferred with the 8th Fire Safety Award 2018 for excellent performance in the field of fire safety and security to ensure protection of physical assets, material and human resource alike. Syed Mehdi Imam, Advisor, EFU General received this award.



Sindh Minister for Environment & Climate Change Mr. Taimur Talpur was the chief guest. The Fire Protection Association of Pakistan

and National Forum for Environment and Health (NFEH) jointly organized 8th Fire Safety & Security Convention-2018 at Hotel Marriot, Karachi.

Congratulations

Ms. Saniya Salahuddin, Manager, EFU Clifton Division secured third position in essay competition on the topic 'CPEC's impact on the insurance Industry of Pakistan'.

This essay competition was organized by Insurance Association of Pakistan in celebration of 'Insurance Day-2018'. The competition was open to all professionals working in the insurance companies. Cash Prize and mementos were distributed by Syed Kazim Hasan, Senior Vice Chairman IAP among the winners at the IAP Annual Dinner.



New Year Celebrations



Annual Prize Distribution Ceremony of EFU Sports & Recreation Club



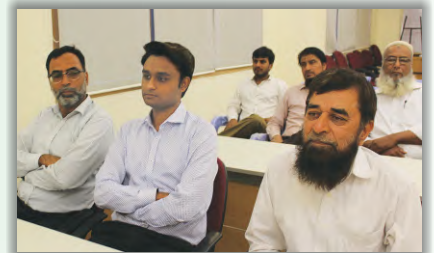
For appreciating and encouraging the employees, EFU Sports & Recreation Club organized its Annual Prize Distribution Ceremony at the auditorium of EFU House, Karachi. Mr. Hasanali Abdullah, Managing Director was the chief guest.



Mr. Jaffer Dossa, Chairman EFU Sports & Recreation Club, Mr. Muhammad Iqbal Dada, Executive Director, Metropolitan 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 also 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 Prizes to the winners



Mr. Jaffer Dossa, Senior Advisor
presenting Prizes to the winners



Mr. M. Iqbal Dada, Executive Director
presenting Prizes to the winners



Pictorial Moments of Sport Events during 2018



Technical Training at Islamabad



The HR Department, Head Office conducted training program during September 2018 for Admin and Marketing officers of Islamabad Region at Rawalpindi Division. It was five days training session and forty officers in two groups from six branches of Islamabad Region participated.

Mr. Darius H. Sidhwa, Executive Director, conducted these training sessions. The following subjects were covered.

- Business Interruption / Loss of Profit Insurance
- Risk Management
- Product Liability Insurance
- Practical Aspects of Re-insurance
- Terrorism

Mr. M. Akbar Awan, Deputy Managing Director, Islamabad Region presented the certificates to the participants and Syed Aftab Hussain Zaidi, Executive Director, Rawalpindi Division presented the vote of thanks.

Certificate Distribution Ceremony



Takaful Training at Islamabad

A Technical Training Program on Takaful was organized by HR Department, Head Office in collaboration with Islamabad Region at Rawalpindi Division. In 4-days in-house training sessions, fifty Admin and Marketing Officers of 4 branches of Islamabad Region attended this program in two groups.

Mr. M Vaqaruddin, Head of Window Takaful Operations and Mufti Ibrahim Essa, Shariah Advisor conducted these training sessions. The following subjects were covered in these training programs.

- Shariah Aspects of Takaful
(Presented by Mufti Ibrahim Essa)
- Technical Aspects of Takaful
(Presented by M. Vaqaruddin)

All the participants appreciated and responded positively regarding the training. They shared their experiences with each other through group discussions and appreciated the efforts of Mr. M. Vaqaruddin and Mufti Ibrahim Essa. The participants suggested that such training program should be arranged in future as well.



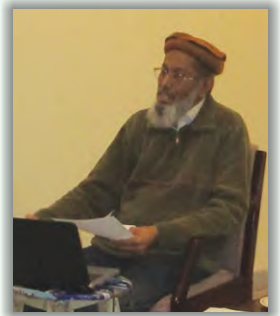
Takaful Training at Peshawar

Training Course for Window Takaful Operations held at Peshawar. Mr. Muhammad Vaqaruddin, Head of Window Takaful & Mufti Ibrahim Essa, Shariah Advisor conducted the program. All Admin and Marketing Officers of Peshawar Branch, Jamrud Road Branch and Mardan (Sub-Office) attended this three days training course.



All Admin and Marketing Officers of Peshawar Branch, Jamrud Road Branch and Mardan (Sub-Office) attended this three days training course.

All the participants appreciated the efforts of the organizers in conducting this knowledgeable training program, which made the participants more competitive.



CONGRATULATIONS

Career Launchpad

Mr. Talha Sher Chishti, Assistant Vice President, HR Department, Head Office has been honored by Iqra University in an event namely “Career Launchpad” and designated as “Mentor”. It is a great moment for EFU General that its employees are not only providing services in insurance sector but also building the career of Pakistani youngsters at university level.

This event was organized by Corporate Affairs & Placement Department of Iqra University, Karachi. The underlying aim of this event was to facilitate graduating students in launching their career. Mock interviews were conducted by mentors of graduating students with the same corporate thrill so that they can get real life interviewee experience and receive feedback accordingly.



The event ended with the presentation of souvenir to mentors in recognition of attending and making this event successful.

Excellent Performance



Mr. M. Akbar Awan, DMD & Regional Head and Syed Aftab Hussain Zaidi, ED, Rawalpindi Division awarded Mr. Asad Masud, Executive Officer, Motor Department, Rawalpindi Division for being punctual since his joining.

Umrah Mubarak

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



Mr. M. Iqbal Lodhia
Sr. Executive Director
Jinnah Division



Mr. M. Vaqaruddin
Asst. Executive Director
Window Takaful



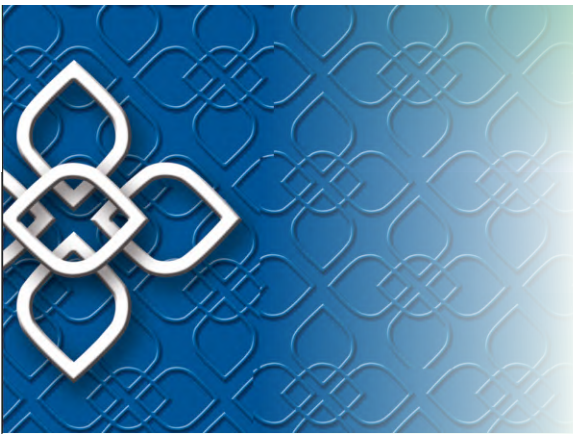
Mr. Abdul Wahab
Executive Officer
Clifton Division

Farewell



A farewell party was organized at EFU House, Karachi to honor Mr. Muzaffar, Manager Finance Department, Head Office. Executives, Officers and Staff of Finance, Head Office were also present at the ceremony. Mr. Altaf Qamruddin Gokal, Chief Financial Officer presented farewell gift to Mr. Muzaffar.





Concept of Waqf in Takaful:



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

Before we discuss the functional aspects of "Waqf" under Takaful arrangement we need to understand what "Waqf" is?

By definition a "Waqf" is a trust or public endowment which is operated generally on a non-profit basis as a custodian of funds for members or participants of the Waqf fund.

Waqf can be made of Property, Money or any other asset.

"Waqif" (person putting in his assets in Waqf) should be Sane, Adult, Owner of the asset or may be any company or entity.

It is not necessary for a Waqif to be a Muslim; he may be a follower of any religion, but the condition is that the asset will be used for the benefit of common people.

At the time of putting one's assets in Waqf, the Waqif (Person who gives his assets to Waqf Fund) may do so with some conditions.

The waqf trustee will create a fund and can then spend it as per Waqf Deed. The principal ceding amount will always remain in the Waqf fund.

Waqf is created in the name of Allah SWT which means that nobody is the owner of the waqf and waqf fund can only be used as stated in the Waqf Deed.

This Waqf Fund in Takaful is known as Participants' Takaful Fund (PTF).

Having understood the concept of Waqf we now look for the reason of having a Waqf Fund under Takaful:

In the absence of Waqf Fund, the participant will be paying contributions to a common pool. Without Waqf the pool is without any legal entity. As such participants will continue to have the ownership in the fund. As they still have their ownership the takaful operator will have to generate statements for each PMD holder every year to inform him of the un-earned contribution which has to be added to the amount on which he pays "zakat". This problem will also crop up at the time of participant's death as the un-earned contribution must be included in his assets to be distributed to his legal heirs. One can imagine how difficult it will be to prepare these statements for thousands of participants. To avoid this situation the concept of Waqf was introduced. By contributing money in the waqf fund (PTF) the participants lose their ownership on the contributed amount. The money that goes into PTF will only be

taken out to meet fund's obligations and amount paid as charity or refund to participants in case of surplus fund depending upon operator's discretion..

Any person by signing the proposal form and subscribing to the membership document will become the member of the waqf fund. The membership document will define terms and conditions of operations based upon which this amount of donation has been accepted.

Now, the question arises how much the participants need to contribute in this fund. Since this is a voluntary contribution one may think that every participant should be allowed to contribute as much as he wants. In this case the operator will have no control on the amount of money a person donates. Obviously, everybody will have a desire to contribute bare minimum amount to become a member of this fund and expect to get compensation for his loss assets. This will lead to a chaotic situation. The takaful operators must decide on the amount to be contributed keeping in view the following:

1. Size of the risk
2. Type of the risk i.e. Non-hazardous, Hazardous or extra hazardous.
3. Precautionary measures adopted i.e. Fire fighting arrangements, Construction of the building, etc., Tracker installed in a car, Precautionary measures taken for moving cash from one place to another, etc.

On payment of the contribution determined by the takaful operators the amount will be paid to the PTF (Participants' Takaful Fund) and the proposer will be accepted as a participant of this fund. The parent company or the sponsors who have provided this platform will not have any ownership of this fund which is participants' money given as tabarru (gift) to the fund.

If a mishap takes place which leads to a claim, it will be compensated from PTF in order to bring back the person in a condition in which he was prior to the accident. This is called the indemnity principle. The assessment of a claim will be done by a government certified surveyor. Claim will be settled from the PTF based upon the recommendations of the surveyor under the terms and conditions of the PMD.

In case PTF does not have enough funds to meet its liabilities, the parent company or share holders, as the case may be, are bound by law to extend Qard-e-Hasana to the PTF to meet its obligations. This Qard-e-Hasana will be paid back from the future surplus/es in the PTF without any interest or profit.

Result of Quiz - 29

'Miscellaneous Insurance/Credit & Suretyship

Correct entries for the 29th Quiz Contest were eleven. The award distribution ceremony was held at EFU House, Karachi where Mr. Khurram Nasim, Executive Director, Miscellaneous Department, Head Office distributed the prizes among three lucky winners. The names of the successful participants whose solutions were 100% correct are:

1. Ms. Sana Perveen	Manager	Corporate Division
2. Ms. Saniya Salahuddin	Manager	Clifton Division
3. Mr. Mohsin Majeed Bawany	Deputy Manager	Corporate Division
4. Mr. Abid Qidwai	Assistant Manager	Finance, Head Office
5. Mr. Ali Shan Ashiq Ali	Executive Officer	Corporate Division
6. Mr. Muhammad Nafees	Executive Officer	Corporate Division
7. Mr. Muhammad Saqib Durray	Executive Officer	Corporate Division
8. Mr. Shameem A. Khalid	Executive Officer	Corporate Division
9. Mr. S. M. Qudratullah	Executive Officer	Metropolitan Division
10. Ms. Hiba Mirza	Junior Officer	Corporate Division
11. Mr. M. Maaz Anwar	Junior Officer	Metropolitan Division

Lucky Winners



Ms. Saniya Salahuddin, Ms. Hiba Mirza and Mr. M. Maaz Anwar receiving prizes from Mr. Khurram Nasim.

Solution of 'Miscellaneous Insurance/Credit & Suretyship Quiz

1.	Travel Insurance provides indemnification against loss of credit card benefit and does not provide assistance service.	False
2.	Workmen Compensation Insurance death benefit covers liability upto PKR 500,000/- in Sindh as per the WC act.	True
3.	Employers Liability Insurance has been enacted as mandatory insurance as per law and covers death benefit liability upto PKR 500,000/- in Pakistan.	False
4.	In Bankers Blanket Bond Insurance, no coverage for any loss if the contents of the instrument/cheque are itself forged but the instrument is genuinely signed	True
5.	Safe Deposit Box Contents insurance Policy covers any loss or damage to the furniture, fixture and office contents due to burglary or robbery or any such attempts	False
6.	Money Insurance Policies are always issued on the basis of annual wages of employees.	False
7.	Performance Bond issued by the surety guarantees that the contractor will perform the obligation as per the contract agreement.	True
8.	Bid Bond is also called as Advance Payment Guarantee.	False
9.	Public Liability Insurance provides coverage for third party's property if lost mysteriously.	False
10.	In case of Mobilization Advance Payment bond, the liability of the surety is limited to the un-recovered amount of the bond which has not been adjusted by the Employer or the bond value covered whichever is less.	True

Happy
Birthday
to you!



*Wishing you success, joy
and happiness always!*

1.	Riaz-ul-Haq	Assistant Vice President	Property, Head Office	5-Feb
2.	Nadeem Ahmad Siddiqi	Assistant Vice President (Dev.)	Central Division (Unit-C)	5-Feb
3.	S. Anjum Raza	Manager	Sialkot Branch	5-Feb
4.	Munawar	Assistant Executive Director	Finance, Head Office	6-Feb
5.	Muhammad Imran Hanif	Assistant Vice President	Internal Audit, Head Office	6-Feb
6.	Muhammad Waqas	Assistant Manager	City Faisalabad Branch	6-Feb
7.	Farzana Chishti	Chief Development Officer	Hyderabad Branch	6-Feb
8.	Muhammad Mazhar	Deputy Manager	Clifton Division	7-Feb
9.	Erum Mumtaz	Assistant Manager	Property, Head Office	7-Feb
10.	Shaukat Ali	Assistant Superintendent	Islamabad Branch	7-Feb
11.	Iftikhar Ud Din	Executive Vice President	Leeds Centre Branch	8-Feb
12.	Sajida Afzaal	Executive Officer	Multan Division	8-Feb
13.	Muhammad Imran	Development Officer	Lahore Division	8-Feb
14.	Syed Asim Iqbal	Assistant Executive Director	S.I.T.E. Division	9-Feb
15.	Saifuddin	Assistant Vice President	Miscellaneous, Head Office	9-Feb
16.	S.Imran Raza Jafri	Assistant Vice President	S.I.T.E. Division (A. L. Unit)	9-Feb
17.	Nida Zehra	Deputy Manager	Marine, Head Office	9-Feb
18.	Ghias Ahmed	Manager	Southern Zonal Office	10-Feb
19.	Abdul Ghafoor	Deputy Manager	I.T., Head Office	10-Feb
20.	Muhammad Zubair	Junior Assistant Cadre	Leeds Centre Branch	10-Feb
21.	Fiaz Mahmood	Assistant Manager	Central Division (A. L. Unit)	11-Feb
22.	Salimullah Khan	Senior Vice President	Peshawar Branch	12-Feb
23.	Hamid-Us-Salam	Vice President (Dev.)	Crescent Branch	12-Feb
24.	Samina Tajammul	Manager	Gulberg Branch	12-Feb
25.	Muhammad Ali Butt	Assistant Manager	Leeds Centre Branch	12-Feb
26.	Sohail Danish Kamal	Assistant Manager	Central Division (A. L. Unit)	12-Feb
27.	Ahmed	Junior Officer	S.I.T.E. Division	12-Feb
28.	Nisar Khan	Daftri/Qasid	Peshawar Branch	12-Feb
29.	Mansoor Anwar	Assistant Vice President	Lahore Division	13-Feb
30.	Muhammad Uzair Aziz	Deputy Manager	Central Division	13-Feb
31.	Nadeem Altaf Butt	Deputy Manager	New Unit Lahore	13-Feb
32.	Naem Muhammad	Deputy Manager	Finance, Head Office	13-Feb
33.	Muhammad Tawheed Alam	Sr. Executive Vice President	Property, Head Office	14-Feb
34.	Muhammad Hanif	Deputy Manager	Clifton Division	14-Feb
35.	Hammad Akhtar Sheikh	Chief Manager (Dev)	Multan Division	15-Feb
36.	Muhammad Zubair	Manager (Dev)	Multan Division	15-Feb
37.	M. Anis-Ur-Rehman	Senior Vice President (Dev)	S.I.T.E. Division	16-Feb
38.	Muhammad Abrar Khan	Chief Manager (Dev)	City Karachi Branch	16-Feb
39.	Mudassar Raza	Assistant Vice President	New Garden Town Branch	17-Feb
40.	Muhammad Farooque	Manager (Dev)	Metropolitan Division	17-Feb
41.	Syed Nadeem Akhtar	Manager	Corporate Division	18-Feb
42.	Hussain	Junior Officer	Central Division	18-Feb
43.	Salman Saeed	Chief Development Officer	Sialkot Branch	18-Feb
44.	Mahmood Ul Haque	Trainee Officer	Central Division (A. L. Unit)	19-Feb
45.	Liaquat Ali Khan	Sr. Executive Vice President	Lahore Division	20-Feb
46.	Muhammad Ajmal Mughal	Manager	Lahore Division	20-Feb

Quiz 29 - Property Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

- Under what circumstances a contractor under a CAR policy (Endorsement 004 –extended maintenance) can be held liable if the loss / damage to the subject manner of contract occurs during the “Maintenance Period”?
 - If the loss / damage occurs due to any severe natural calamity
 - If the loss / damage occurs due to outbreak of fire
 - If the damage was caused as a result of poor or defective work during the original contract period
 - The contractor cannot be held liable
- A proposer, who has previously made fraudulent claims, wants to obtain theft insurance for his shop which is fitted with a burglar alarm and metal shutters. How would an insurer classify the hazards of the proposer and the risk?
 - good moral hazard and a poor physical hazard
 - poor moral hazard and a poor physical hazard
 - poor moral hazard and a good physical hazard
 - Good moral hazard and a good physical hazard
- While accessing loss under Machinery Breakdown Insurance Policy, underinsurance is applicable when the sum insured of the damaged items:-
 - Is equal to their new replacement values
 - Has been enhanced by the insured according to their new replacement values
 - Is according to the present market value
 - Is more than then the actual value
- A trader wish to get insurance for his stocks place in a godown owned by him but he is not interested to cover his godown building. This type of insurance is called partial insurance. Do we provide such insurance?
 - Yes
 - No
- Declaration of 75% on stocks premium is applied on an annual policy. What percentage is charged in case of actual sum insured is more than provisional sum insured?
 - 33.33%
 - 66.67%
 - 50%
- Which warranty in textile mill is applicable on stocks in godown?
 - PP
 - QQ
 - LL
- Which warranty in textile mill is applicable on stocks in open?
 - PP
 - QQ
 - FF
- Which of the following is a built-in cover of standard fire policy
 - Burglary
 - Atmospheric Disturbance
 - Electrical Clause A
- What does testing means in an EAR Policy?
 - To check and verify whether the functioning of the plant system is smooth and as intended.
 - A process carried out after completion of erection works to Test Plant system
 - All of above
- In your opinion which endorsement(s) amongst below are applicable under CAR policy
 - 003 Maintenance Visits Cover & 008 Earth quake
 - 702 Operation / maintenance of insured Machinery & 332 Depreciation Adjustment or Repairs to combustion Engines
 - a & b

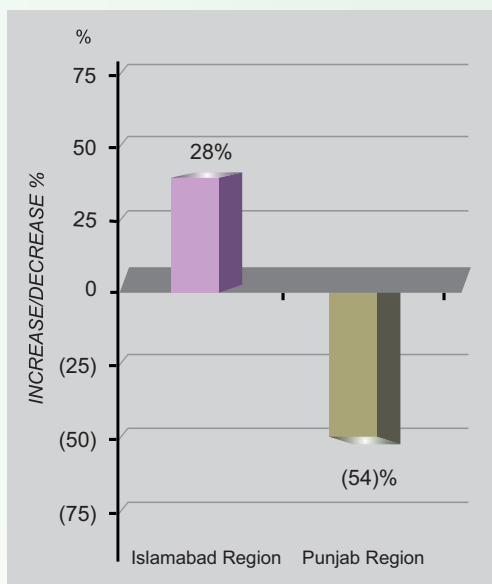
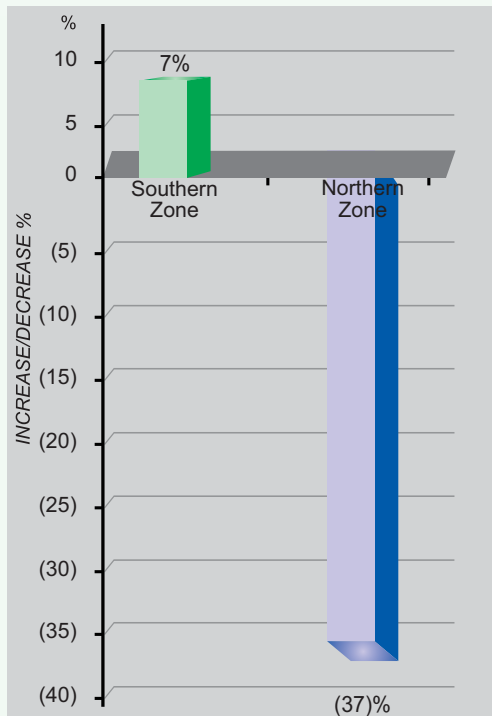
Terms and Conditions

- ◆ All Officials (Except Property 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 25 February, 2019.
- ◆ 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:

Score



Growth of Zones Based on Premium Performance Upto September 2018 as compared to September 2017



Mr. Jaffer Dossa
Sr. Advisor
Head of Southern Zone



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

Growth of Regions Based on Premium Performance Upto September 2018 as compared to September 2017

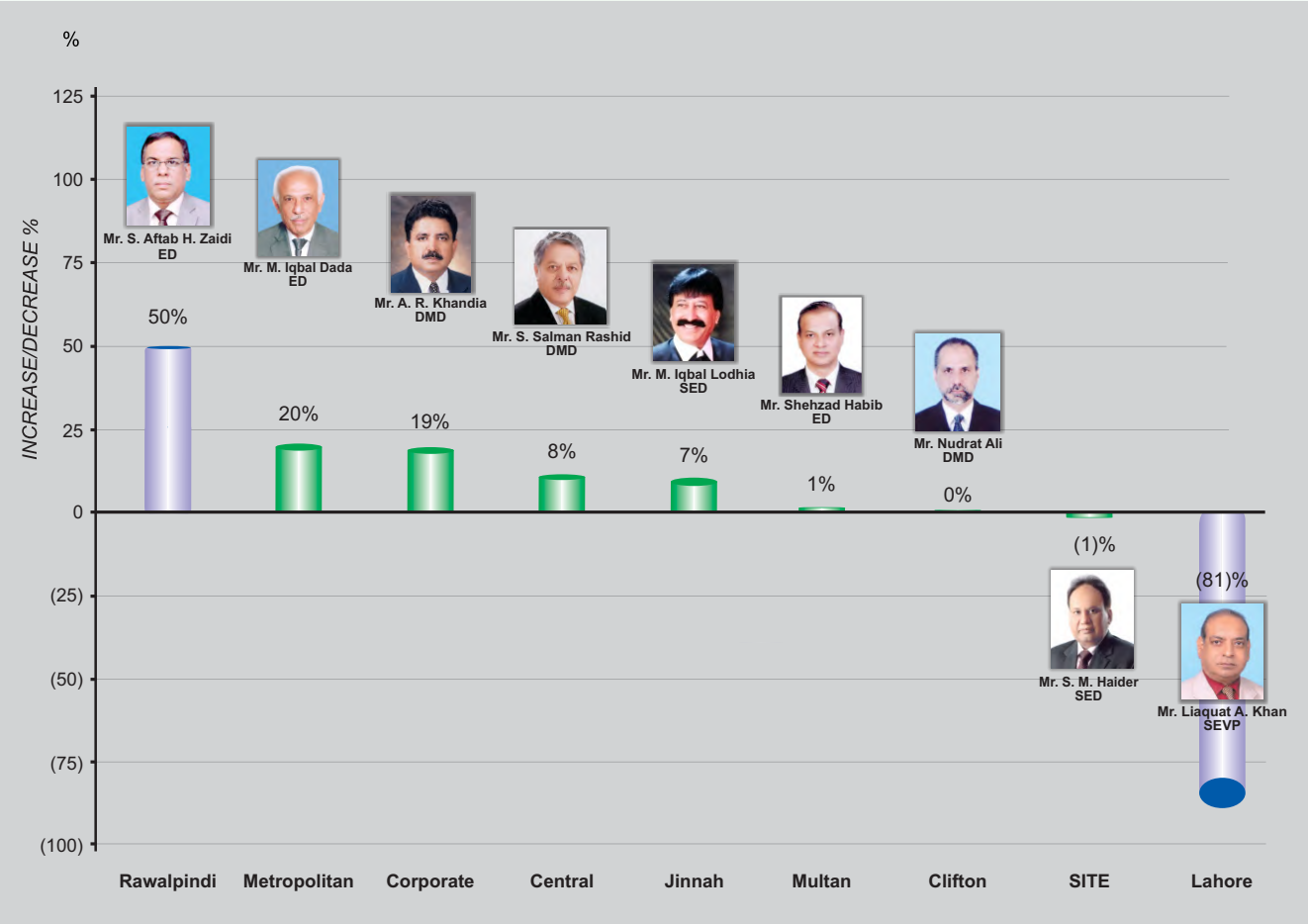


Mr. M. Akber Awan
Deputy Managing Director
Head of Islamabad Region



Mr. Shaukat Saeed Ahmed
Advisor
Head of Punjab Region

**Growth of Divisions
Based on Premium Performance
Upto September 2018 as compared to September 2017**



Score

RANK-WISE Premium Performance of Divisions

Upto September 2018



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

Top 3 Divisions



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



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



Mr. Salman Rashid
Deputy Managing Director
Central Division

RANK WISE Premium Performance of Branches/Units

Upto September 2018 as compared to September 2017

Branch/Unit	Rank	
	2018	2017
Tower Branch	1	2
Gulberg Branch	2	4
Gulberg Arcade Unit	3	3
Faisalabad Branch	4	5
City, Rawalpindi Branch	5	24
Bank Square Branch	6	6
Port View Branch	7	7
Islamabad Branch	8	1
City, Karachi Branch	9	9
Al-Hamd Branch	10	11
New Unit Lahore	11	8
Crescent Branch	12	12
Hyderabad Branch	13	14
Leeds Center Branch	14	10
Ichhra Branch	14	13
Peshawar Branch	15	14
City, Faisalabad Branch	16	16
City, Lahore Branch	17	18
Model Branch	18	15
Denso Hall Branch	19	17
Al-Muqteet Branch	20	20
Mehran Branch	21	17
Sialkot Branch	22	21
Gujranwala Branch	23	22
Jamrud Road Branch	24	19
New Garden Town Branch	25	23
Sahiwal Branch	26	25
Sargodha Branch	27	26

Top Three Leaders of the Year

Northern Zone



Javid Akhtar Shaikh
Gulberg



Sitwat Mehmood Butt
Gulberg Arcade Unit



Usman Ali Khan
Faisalabad Branch

Southern Zone



Salim Razak Bramchari
Tower Branch



Khalid Usman
Port View Branch



Ali Kausar
City Karachi Branch



Score

Top - 10 Divisions/Branches Based on Operating Surplus Upto September 2018

Rank	Name of Division/Branch	%
1	Rawalpindi Division	92
2	Islamabad Branch	85
3	Clifton Division	78
4	City Rawalpindi Branch	77
5	Lahore Division	75
6	Port View Branch	68
7	Jinnah Division	63
8	Model Branch	61
	City Branch Lahore	61
9	SITE Division	55
10	New Garden Town Branch	54

■	Northern Zone
■	Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Agha Ali Khan
City Branch, Rawalpindi



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Nudrat Ali
Clifton Division



Khalid Usman
Port View Branch



M. Iqbal Lodhia
Jinnah Division

Score

Recovery Performance

Upto September 2018

Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi Branch	100
2	City Lahore Branch	99
	Islamabad Branch	99
3	Mehran Branch	98
4	Hyderabad Branch	97
5	Leeds Centre Branch	96
6	Bank Square Branch	95
7	Multan Division	92
	Lahore Division	92
8	New Garden Town Branch	91
	Clifton Division	91
	Sahiwal Branch	91
9	Denso Hall Branch	90
10	Corporate Division	89
11	Jinnah Division	86
12	Central Division	84
	Gujranwala Branch	84
	Crescent Branch	84
13	Rawalpindi Division	83
14	Sialkot Branch	82
15	Gulberg Branch	80
	City Branch Karachi	80

Top - 3 Leading Players

Northern Zone



Agha Ali Khan
City Rawalpindi Branch,



Zarar Ibn Z. Bandey
City Lahore Branch



Malik Firdaus Alam
Islamabad Branch



Iftikhar Uddin
Leeds Centre Branch

Southern Zone



Mazhar H. Qureshi
Mehran Branch



M. Amin Sattar
Hyderabad Branch



Shehzad Habib
Multan Division



Score

Remittance Performance

Upto September 2018

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Clifton Division	1	1
Corporate Division	2	2
Central Division	3	3
Rawalpindi Division	4	4
SITE Division	5	6
Jinnah Division	6	5
Lahore Division	7	8
Metropolitan Division	8	7
Gulberg Arcade Unit	9	12
Multan Division	10	10
City Rawalpindi Branch	11	14
Tower Branch	12	9
Gulberg Branch	13	11
Islamabad Branch	14	17
City Faisalabad Branch	15	13

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division



Sitwat Mehmood Butt
Gulberg Arcade Unit

Southern Zone



Nudrat Ali
Clifton Division



A. R. Khandia
Corporate Division



S. Salman Rashid
Central Division



Top 10 Marketing Executives Classwise Premium Upto September 2018

Northern Zone

Property Insurance

1. Faraz Javed	City Rawalpindi Branch
2. Mehmood Ali Khan	Faisalabad Branch
3. Haji M. Shakeel	New Unit Branch
4. Somia Ali	Islamabad Branch
5. Muhammad Farooq	Gulberg Branch
6. Imran Ghaffar Paracha	Gulberg Arcade Unit
7. Imdadullah Awan	Islamabad Branch
8. Rana Khalid Manzoor	Gulberg Arcade Unit
9. Ayesha Siddiq	Gulberg Branch
10. Mubashar Saleem	Al-Hamd Branch

Top Three



Faraz Javed
City Rawalpindi



Mehmood Ali Khan
Faisalabad Branch



Haji M. Shakeel
New Unit Branch

Marine Insurance

1. Mehmood Ali Khan	Faisalabad Branch
2. Muhammad Farooq	Gulberg Branch
3. Syed Farhan Ali	Ichhra Branch
4. Qasim Ayub	Al-Muqet
5. Imdadullah Awan	Islamabad
6. Khalid Mehmood	Al-Hamd Branch
7. M. Arif Bhatti	Gujranwala Branch
8. Imran Ghaffar Paracha	Gulberg Arcade Unit
9. Azharul Hasan Chishty	Leeds Centre Branch
10. Saleem Babar	Leeds Centre Branch

Top Three



Mehmood Ali Khan
Faisalabad Branch



Muhammad Farooq
Gulberg Branch



Syed Farhan Ali
Ichhra Branch

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Hamd Branch
3. Muhammad Farooq	Gulberg Branch
4. Ahmed Saeed Khan	Al-Hamd Branch
5. Ejaz Ahmed	Islamabad Branch
6. Zakauallah Khan	Islamabad Branch
9. Rana Khalid Manzoor	Gulberg Arcade Unit
7. M. Haroon Akbar	Rawalpindi Division
8. Faraz Javed	City Rawalpindi Branch
10. Mubasher Saleem	Al-Hamd Branch

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Hamd Branch



Muhammad Farooq
Gulberg Branch

Miscellaneous Insurance

1. Syed Farhan Ali	Ichhra Branch
2. Ahmed Saeed Khan	Al-Hamd Branch
3. Khalid Mehmood	Al-Hamd Branch
4. Mehmood Ali Khan	Faisalabad Branch
5. Shahida Perveen	Faisalabad Branch
6. Ejaz Ahmed	Islamabad Branch
7. Mubashar Saleem	Al-Hamd Branch
8. Haji M. Shakeel	New Unit Branch
9. Muhammad Farooq	Gulberg Branch
10. Azharul Hasan Chishty	Leeds Centre Branch

Top Three



Syed Farhan Ali
Ichhra Branch



Ahmed Saeed Khan
Al-Hamd Branch



Khalid Mehmood
Al-Hamd Branch

Score

Top 10 Marketing Executives Classwise Premium Upto September 2018

Southern Zone

Property Insurance	
1. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
2. Shazia Rahil	Metropolitan Division
3. Aamir Ali Khan	Jinnah Division
4. Kothawala (Group)	Metropolitan Division
5. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
6. Muhammad Aamir	Metropolitan Div. (A.K Unit)
7. Adeel Ahmed	Central Division (Unit-A)
8. Waleed Polani	Jinnah Division (A.W.P. Unit)
9. M. Khalid Saleem	Corporate Division
10. Muneeb Farooq Kothawala	Metropolitan Division

Top Three



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



Shazia Rahil
Metropolitan Division



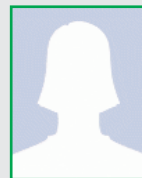
Aamir Ali Khan
Jinnah Division

Marine Insurance	
1. Sheraz Ansari	Corporate Division
2. Shazia Rahil	Metropolitan Division
3. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
4. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
5. Muhammad Aamir	Metropolitan Div. (A. K. Unit)
6. Kothawala (Group)	Metropolitan Division
7. Ali Safdar	SITE Division
8. A. Ghaffar A. Karim	Central Division (Unit-B)
9. Khalid Saleem	Corporate Division
10. S. Imran Zaidi	Central Division

Top Three



Sheraz Ansari
Corporate Division



Shazia Rahil
Metropolitan Division



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

Motor Insurance	
1. Ali Rafique Chinoy	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
3. S. Imran Zaidi	Central Division
4. Ali Safdar	SITE Division
5. Adeel Ahmed	Central Division (Unit-A)
6. Tauqir H. Abdullah	Clifton Division
7. S. Ashad H. Rizvi	Corporate Division
8. Muhammad Aamir	Metropolitan Div. (A. K. Unit)
9. S. Shahid Mehmood	Central Division (Unit-B)
10. S. Jaweed Envor	Central Division (A. L. Unit)

Top Three



Ali Rafique Chinoy
Corporate Division



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



S. Imran Zaidi
Central Division

Miscellaneous Insurance	
1. Ali Rafique Chinoy	Corporate Division
2. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
3. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
4. Babar Zeeshan	Mehran Branch
5. Waleed Polani	Jinnah Division (A.W.P. Unit)
6. S.Imran Ziadi	Central Division
7. Ali Safdar	SITE Division
8. Syed Nisar Ahmed	Jinnah Division
9. S. Shahid Mehmood	Central Division (Unit-B)
10. Muhammad Aamir	Metropolitan Div. (A. K. Unit)

Top Three



Ali Rafique Chinoy
Corporate Division



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



A. Wahab Polani
Jinnah Division
(AWP Unit)

Galaxy of Star Performers Top Marketers of Divisions/Branches Gross Premium Basis in September 2018

Northern Zone



Rana Khalid Manzoor
Gulberg Arcade Unit



Qasim Ayub
Al-Muqet Branch



Taimoor Zaib
Jamrud Road Branch



Muhammad Farooq
Gulberg Branch



Mahmood Ali Khan
Faisalabad Branch



Omer Anwar
Al-Hamd Branch



Haji M. Shakeel
New Unit Branch



M. Haroon Akbar
Rawalpindi Division



Fauzia Khawaja
Lahore Division



Azharul Hassan Chishty
Leeds Centre Branch



Imdadullah Awan
Islamabad Branch



Muhammad Arif Bhatti
Gujranwala



S. Zeeshan Abbas Abidi
City Branch, Rawalpindi



Syed Farhan Ali
Ichhra Branch



Amjad Khan
Bank Square Branch



Arshad Iqbal
Peshawar Branch



Sh. Muhammad Afzal
Sialkot Branch



M. Ashfaq
Sahiwal Branch



Zarrar I. Z. Bandy
City Branch Lahore



Ghulam Jaffar
City Branch, Faisalabad



S. Tayyab H. Gardezi
Model Branch



M. Sohail
New Garden Town Br.



A. Shakoor Paracha
Sargodha Branch

Score

Galaxy of Star Performers Top Marketers of Divisions/Branches Gross Premium Basis in September 2018

Southern Zone



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



Muneeb Farooq Kothawala
Metropolitan Division



S. Imran Zaidi
Central Division



Ali Safdar
SITE Division



Syed Nisar Ahmed
Jinnah Division



Rashid Habib
Multan Branch



M. Imran Naeem
Denso Hall Branch



Tauqir H. Abdullah
Clifton Division



M. Awais Memon
Hyderabad Branch



Tahir Ali Zuberi
Crescent Branch



Kirshan Lal
Mehran Branch



Junaid Saleem
City Branch, Karachi



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

87
YEARS
1932-2019

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Written
Premium
and Takaful
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