

Insurance sector has
good prospect in Pakistan
but mass awareness
still lacking

Page 4



EFU General
achieved
1st and 2nd
positions
in IAP's
Elocution
Contest 2019

Page 6



87
YEARS
1932-2019

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Insurance sector has good prospect in Pakistan but mass awareness still lacking

PAGE: Tell me something about yourself and your organization, please:

Hasanali Abdullah: I am a Chartered Accountant and have been associated with EFU General Insurance since 1979 and currently I am the Managing Director & Chief Executive of the company. I am also on the Boards of EFU Group companies i.e. EFU Life Assurance and Allianz EFU Health Insurance. I am also Honorary Treasurer of Aga Khan Hospital and Medical College Foundation, member of the National Committee of Aga Khan University Foundation, Geneva and Director of Tourism Promotion Services Pakistan. I was Chairman of the Insurance Association of Pakistan for the years 2008, 2010-11 and 2016-17 and also served as Chairman of the Pakistan Insurance Institute for 2014-2015.

EFU General Insurance is Pakistan's oldest insurers now being over 86 years old making and EFU Life is subsidiary of EFU General Insurance. EFU Group has the distinction of having specialized health insurance Allianz EFU Health Insurance as part of the group. Over the years EFU General has the distinction of having improved local Insurers Financial Rating and has the highest rating in the insurance industry in the country from international rating agency A. M. Best. The Company has the highest number of long serving highly qualified professionals in the field of insurance, engineering, finance etc. The company's clientele includes the leading industrial houses of the country, financial institutions and business groups. All these satisfied clients have been with the company for long periods and continue to entrust their insurance risks to be covered by EFU.

PAGE: How has the insurance sector in Pakistan gone through a change over the period of last two decades?

Hasanali Abdullah: The main change was due to the government's policy to allow life insurance in the private sector in the early 90s. This brought in a number of private sector life insurance companies which changed the complexion of the insurance market as various innovative and new products like unit-linked products were introduced for the first time in Pakistan and EFU Life took lead in it. Health insurance has also made an appearance in a major way over the years, which was previously done in a restricted manner. In year 2012 Takaful was introduced although initially this was only permitted to dedicated Takaful companies but no major growth was seen. Later when the existing insurers were permitted to have window Takaful operations, the Takaful business both in life and non-life has expanded and the window Takaful business is higher than the dedicated Takaful companies.

PAGE: How do the masses view insurance sector in Pakistan?

Hasanali Abdullah: Awareness of insurance is still weak and a considerable amount of work particularly on the part of the regulators needs to be done to educate the public on the importance of insurance both in non-life and life sector. I believe the NFIS (National Financial Inclusion Scheme) is working on

Interview with

Mr. Hasanali Abdullah
Managing Director & Chief Executive
EFU General Insurance Ltd.

Published in Pakistan & Gulf Economist



this and it is hoped that some mass awareness scheme would be forthcoming.

PAGE: What are the prospects for the insurance sector in Pakistan?

Hasanali Abdullah: With over 200 million population, there is a huge market for personal lines insurance which can increase by making people aware about the benefits of insurance. There is also scope in the life and health insurance sector but what is probably lacking is the mass awareness.

PAGE: What impact does the insurance sector get from the government policies?

Hasanali Abdullah: The Securities & Exchange Commission of Pakistan (SECP), which is also regulator for insurance industry has over the years developed various regulatory measures to assist the industry but there are various factors which inhibit the development and growth of insurance business. To develop insurance industry, it is necessary that the insurance companies should have solid base and improve as it grows. Since few years, the entire income of insurance industry emanating from any source be it Dividend, Capital Gains etc are taxed at normal rates of tax and not at special reduced rates as are enjoyed by all the industries excepting banks. If the capital and/or equity of insurance companies grow, they would be able to retain additional risks within the country and save outflow of foreign exchange over time. The other issue which has recently arisen is about levy of Sales Tax on life insurance and health insurance premium by the provinces, which if enforced would be detrimental to these sectors. The tax on life insurance premium is nothing but taxing savings. The life and health insurance companies are hopeful that this measure would be withdrawn by the provincial governments.

PAGE: Your views on the growth of the Islamic insurance sector of Pakistan:

Hasanali Abdullah: The Takaful industry although being active still requires much more work, this is not so only in Pakistan but in other countries like Malaysia where this has been the active for many years. Even there this segment has not been able to grow significantly and continues to be under 10% of the total insurance business. The reason for reduced growth is mainly due to lack of risk absorbing capacity globally. The Takaful business is mainly seen in small ticket personal lines business including motor in non-life.



Workshop on Anti Money Laundering



A training session was conducted on Anti Money Laundering and Countering Financing of Terrorism at EFU Auditorium, EFU House, Karachi. This session was a mandatory requirement, emphasized by Securities & Exchange Commission of Pakistan.



Mr. Altaf Qamruddin Gokal, Chief Financial Officer and Mr. Munawar Salemwala, Assistant Executive Director, Finance conducted the session.



The focus of the session was on implementation of AML Regulation 2018 on Anti Money Laundering and Countering Financing of Terrorism.



The session was attended by H.O. Departmental Heads, Divisional & Branch Heads along with their related executives.



Insurance Day 2019

April 2nd, 2019

Celebrations



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 seventh "Insurance Day" on April 2, 2019. The day commenced with the publication of special supplements on insurance in the leading newspapers of the country followed by various events. A number of panel discussions were organized in the educational institutions in Karachi and Lahore.

Two leading cricket teams of the industry played the Super Final Cricket match at Lahore. A Family Carnival was also organized to provide healthy entertainment for families. An Essay and elocution contests were held to encourage young professionals. Indoor-sport events were also held.



EFU General achieved 1st and 2nd positions in IAP's Elocution Contest 2019



As a part of the Insurance Day activities Insurance Association of Pakistan (IAP) organized an elocution contest where contestants tried to impress the adjudicating panel and audience with their public speaking skills. The topic was 'Artificial Intelligence (AI) in Insurances'.

Mr. Mehran Khan Ghaloo and Ms. Hiba Mirza of EFU General Insurance won the first and second positions respectively.



Judges (L to R): Mr. Azfar Arshad, Ms. Zehra Naqvi and Ms. Farzana Siddiq

Mr. Tahir Ahmed, Chairman Insurance Day Committee addressed the audience, commending the contestants on their talent, stressed the need to digitalize insurance processes and advised the industry to gear up for meeting new challenges due to rapid technological developments one of the major challenges the companies should be ready for the cyber risk. He congratulated the winners and handed over prizes & trophies to them.

Appreciation

To encourage the winners and appreciate their efforts a get-together was organized at EFU House, Karachi where Mr. D. H. Sidhwa, Executive Director, HR presented prizes to the winners.



2nd IAP Table Tennis Tournament 2019



EFU Sports & Recreation Club had a prestigious honor to 2nd time host IAP Table Tennis Tournament 2019 held at EFU House Karachi. Several players of the insurance industry of Pakistan participated in the event.

Participants of EFU General Mr. Abdul Hameed, Port View Branch & Mr. Atif Haider, Marine Dept., H.O. attained 2nd and 3rd positions respectively.

Mr. Altaf Qamruddin Gokal, Chief Financial Officer, Mr. Jaffer Dossa and Mr. Naseem Ahmad Chairman and Secretary of EFU Sports and Recreation Club respectively also graced the occasion. A large number of employees of EFU and others insurance companies also participated in the event actively.

Mr. N. A. Usmani, Secretary IAP distributed the trophies among the position holders.

2nd KII Table Tennis and Chess Tournaments 2019



EFU Sports & Recreation Club had the prestigious honor to 2nd time host Karachi Insurance Institute (KII) Table Tennis and Chess Tournament 2019 held at EFU House Karachi. Several players from the insurance industry of Pakistan participated in the event.

Participants of EFU General Mr. Abdul Hameed, Port View Branch and Mr. Atif Haider, Marine Dept., H.O. obtained 2nd and 3rd positions respectively in Table Tennis Tournament. Mr. S. Mansoor Ali, Stationery Dept., H.O. Achieved 2nd Position in Chess Tournament.

Mr. Altaf Qamruddin Gokal, Chief Financial officer, Mr. Jaffer Dossa, Chairman EFU Sports and Recreation Club, also graced the occasion. A large number of employees of EFU and others insurance companies also witnessed the event.

Prize Distribution Ceremony held at KII



Insurance Day 2019

April 2nd, 2019

EFU helping Pakistan's insurance industry grow

This article was published on insurance day in leading newspapers of Pakistan

Pakistan Non-Life Insurance Market

With the global economic challenges and in need for meeting local regulations and producing profitable returns the only thing that remains constant is “change”.

Insurance Industry in Pakistan has seen several peaks and troughs in the recent years. From the market performance, it is evident that insurance industry has kept pace with the development of the economy and other sectors of the industry.

Insurance Density

As per statistics source available for 2017 Insurance premium contributes only 0.7% of Pakistan's GDP. This shows very low penetration of insurance market as compared to India 3.5%, Bangladesh 0.9% and Sri Lanka 1.2%.

The reasons for low penetration are due to checkered history of Pakistan Insurance Market as the country was partitioned in 1971 giving birth to Bangladesh.

Further, it took steam out of Insurance players, when Life Insurance sector was nationalized in early 1970's, after that part of non-life insurance business, barring private insurance companies not to write Government interest.

Other factors which contributed to low penetration are disparity of income with affluent class; mediocre middle class having low disposable income and religious inhibitions.

With all shortcomings, Pakistan Insurance industry has proved itself to be a very dynamic and flexible in meeting the requirements of the market providing insurance coverage's as per need.

Performance of the Market:

As per data published by Insurance Association of Pakistan of its members, 28 non-life insurance companies are operating in private sector having written premium of PKR 76 billion in 2017, as compared to written premium of PKR 65 billion in 2016 and increase of 17% which also includes Takaful business.

This is acceptable keeping in view global economic indicators, investment climate, law and order situation and intense competition in the insurance market.

The retained premium of the market was PKR 41 billion in 2017 as compared to PKR 32 billion in 2016, showing an increase of 15%. The underwriting profits were PKR 6.9

billion (19%) against PKR 6.5 billion (20%) over last year.

Rising above the ordinary, soaring high to scale newer heights is a way of life at EFU General Insurance. Our credo is “Always give our clients the best”.

This has helped EFU to increase its lead market share to 27% in 2017, writing premium volume of PKR 20.4 billion. The total pretax profit worked out to PKR 3.4 billion.

For the growth of opportunities the market has to tap many fronts.

China-Pakistan Economic Corridor (CPEC)

The construction of the CPEC started in 2013. An important part of the Belt and Road Initiative, it strengthened exchanges and cooperation between China and Pakistan in areas like transportation, energy, and maritime activities, and improved connectivity between the two countries.

In order to enhance transport infrastructure, construction on an expressway from Karachi to Lahore, an economic artery connecting Pakistan's southern and northern reaches, started in May 2016.

CPEC also focuses on exploiting real possible output of Gwadar port that will help in increasing transit trade without putting additional load on two of the sea ports located in Karachi, and another project Pakistan's first urban railway in Lahore.

All these projects will not only improve Pakistan's infrastructure, but will also bring about huge development opportunities for the regions along these transport routes which will lead to economic activity and stability.

Ever since EFU's establishment in 1932, it has met the challenges of changing times. It has built a diversified customer base, covered more types of risks than any other, enhanced the expertise and delivered on the promises.

EFU has been involved in all major projects funded by the World Bank, International Finance Corporation (IFC), Asian Development Bank (ADB) etc. and till date EFU has been insuring mostly all the projects financed by these institutions.

It has been a preferred choice company for all Chinese customers owing to the level of service, expertise and technical support rendered over the past decades.

The range of CPEC projects insured by EFU includes all coal power plants, hydro power plants, wind power plants and solar energy plants as well as longest highway development projects spreading over 500 kilometers.

Takaful

With an increase demand for 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.

In order to encourage market SECP Insurance regulator allowed Pakistan non-life conventional insurers to write this business through window operations. To cater to this segment EFU responded by starting Window Takaful Operations.

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 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 very effective marketing team that has the ability to penetrate the market. With their dedicated approach we have been able to write the above business.

Agriculture and Livestock

Pakistan's major crops and livestock are prone to the danger of natural catastrophes like flood and rain on annual basis. There are several measures taken by the government to support the farmers by providing them Crop Loan Insurance. Several companies including EFU are already supporting this venture and hence fulfilling their corporate social responsibility.

Technology

Technology in the last 10 years has changed both the social and economic scenarios. Increasing use of mobile devices, smart phones and availability of internet has not only improved communication but has also increased the profit margins.

This development poses some of the challenges from the perspective of insurance industry in Pakistan. Companies need to be robust technologically and readily available to both the commercial and non-commercial customers. If these expectations are met and satisfied, insurance industry shall also reap the benefits of economies of scale.

IT Developments

EFU has also taken the initiative to transform its Enterprise

Information System with an end to end solution comprising Oracle's latest technological software and hardware as part of the infrastructure solution to meet Company's projected Online Transaction Processing needs, keeping in view both the present requirements and future needs such as Data Warehouse, business intelligence and Customer Relationship Management System. EFU has also developed in-house IT programs for its marketing, underwriting and claims handling need.

Human Resources

EFU takes prides in its formidable team of professionals. The company lays great emphasis on building and nurturing its intellectual capital. These thoroughly trained professionals ensure that EFU maintains its competitive edge in the market. EFU has the lowest turnover ratio in the industry as EFU culture is of a family. We believe that Quality Human Resource is the key to a productive and performance oriented work culture. We strive to ensure employee satisfaction by creating a performance based and transparent work environment.

Reinsurance

Reinsurance plays a pivotal role for any insurance market to operate successfully and Pakistan Insurance Market is no exception.

EFU General is fortunate to have support of reputed local reinsurer Pakistan Reinsurance Company, international reinsurers and brokers.

It has helped the local insurance market players to underwrite risks of different nature and to honor losses to retain confidence and trust of the insurance consumers.

EFU General has the history of honoring claims of any magnitude and has paid major claims of billions of PKR, to mention a few, terrorism losses after assassination of ex-prime minister Begum Benazir Bhutto in 2007, crash of Air Blue aircraft in 2010 and terrorist attack at Karachi airport in 2016. EFU stands tall in the market for its claim paying abilities over its competitors.

EFU General is the most powerful, trusted brand and pioneer in the insurance industry as well as in CPEC. It has achieved the highest credit rating in the Pakistan insurance industry, rated by A M Best, JCR-VIS and PACRA. EFU is an ISO 9001:2015 certified company.

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. Along with the EFU Life Assurance Ltd and Allianz-EFU Health Insurance Ltd. it is the only insurance group in Pakistan underwriting all classes of insurance business: Non- life, Life and Health.



Majestic Morocco

Written by:
 Mr. Javed Iqbal Barry
 Deputy Executive Director
 Central Division (Unit-B)



On the morning of Friday, 12th April 2019 the Gulf Air flight took off at exactly 6:35 am for Bahrain. On board were 74 top marketing executives of EFU General Insurance, including Divisional, Branch and Unit Heads. This was the 13th excursion tour of Southern Zone and this year the destination was Morocco.

We landed at Manama Airport at 7:10 am local time and checked into Wyndham Garden Hotel for some rest and freshen up.

After a hefty Buffet lunch at the Hotel we moved out for a sightseeing tour of Manama City.

We visited various landmarks of Manama like Shaikh Salman Fort, Al Fateh Grand Mosque, and Twin Towers.

After having our dinner at the Wafi Gourmet, a Lebanese Restaurant, we proceeded to Manama Airport for our Gulf Air flight to Casablanca which took off at 1:25am local time.

We landed at 7:10am the morning of Saturday 13th April 2019 at Casablanca's Mohammad V Airport and immediately proceeded for Marrakech where we checked in at Le Meridien NF Hotel.

The hotel stay was a unique experience as this hotel is surrounded by lush green gardens with a great variety of flora and fauna. After taking buffet lunch at hotel's restaurant we proceeded for a city tour of Marrakech.

Morocco, a North African country bordering the Atlantic Ocean and Mediterranean Seas is distinguished by its Berber, Arabian and European cultural influences. Morocco's predominant religion is Islam and its official languages are Arabic and Berber. French is also widely spoken.



Marrakesh, a former imperial city in the western part of Morocco is a major economic center and home to mosques, palaces and gardens. The medina (old city) is densely populated walled medieval city dating to the Berber Empire with maze like alleys where thriving souks (market places) sell traditional textiles, pottery and jewelry. A symbol of the city and visible from miles is the Moorish minaret of the 12th century Koutoubia Mosque. With a population of around one million it is a major city of Kingdom of Morocco. It is the fourth largest city in the country after Casablanca, Fez and Tangier. Today it is considered as one of the busiest city in Africa and serves as a major economic center and tourist destination. Marrakesh is particularly popular with the French and numerous French celebrities own property in the city.



The day concluded with a delicious Moroccan dinner at Chez Ali Restaurant followed by a great display of traditional Moroccan horses with lots of fire power. The sights and sound of the show were simply fantastic.

Sunday the 14th April 2019 was dedicated to the adventurous journey to Atlas Mountains and Sahara Desert where we reached after a 5 hour long tiring bus drive and have our lunch at Restaurant Kasbah Aitbenhaddou.



The Atlas Mountains extend some 2,500 kilometers across north western Africa spanning Morocco, Algeria and Tunisia separating the Mediterranean coast line from the Sahara Desert. The highest peak is 4,167 meters high, which is situated within Morocco's Toubkal National Park.

Ouarzazate is a city south of Morocco's high Atlas Mountains known as Gateway to Sahara Desert. Its huge Taourirt Kasbah home to a 19th century palace has views over the rugged local landscape which featured in several movies. Northwest is the fortified red earth city of Ait Ben Haddon. Northeast is the rocky Todra Gorge, a road winding southeast through the Draa Valley's lush palm groves to the desert.

This has been the chosen filming location for block buster movies like Lawrence of Arabia, The Gladiator, The Mummy and the famous TV serial Games of Thrones. We also visited the famous Atlas Studio located 5 kilometers west of the city of Ouarzazate. Measured by acreage it is the world's largest film studio. Many sets from the filming of various movies remain in place and because of this the studio also operates with guided tours and has become a popular tourist destination.

The day concluded with a sumptuous dinner at Morocco's famous Palais Gharnatta Resturant followed by a heart throbbing display of belly dance performed by some lovely Moroccan ladies.

Monday the 15th April 2019 was the day to discover the ancient medina and souks of the red city of Marrakech.



The medina (old city), with its ancient red walls, more than 20 huge gates and a central courtyard continues to offer people a traditional way of life. There are plenty of places to keep one entertained in the medina like Bahia Palace, Ben Yousf Medrasa, Djema EI Fna, Koutoubia Mosque, Saadian Tombs and several souks (markets) with a maze of alleyways filled to the brim of colorful textiles and clothing, pottery, ceramics, jewelry, souvenirs, spices, meat, fruits and vegetables, lanterns, slippers etc. The sights and sounds and smells of the Souks will invade every pour of your being.

After lunch at AI Baraka we continued our city tour discovering the sights and sounds of Marrakech.

On Tuesday 16th April 2019 we checked out of the hotel after breakfast and left for Casablanca in our two luxury buses. We reached our destination after almost three-hour long journey and checked in to the Sheraton Casablanca.

After some rest at our hotel rooms we left for a panoramic round of Casablanca city. We stopped at the famous Hassan II Mosque.

Casablanca is the port city and commercial hub in western Morocco fronting the Atlantic Ocean. The city's French colonial legacy is seen in its downtown Moresque architecture, a blend of Moorish style and European art deco. With a population of around 3.36 million inhabitants it is the biggest city of Morocco and is a thriving business center full of cosmopolitan arts venues, restaurants and night clubs.

The Hassan II Mosque is the largest mosque in Africa and 5th largest in the world. Its minaret is the world's tallest minaret that is 210 meters high. Completed in 1993 it was designed by Michel Pinseau. Built on the sea-front, it is a religious and cultural complex. The prayer hall can accommodate 25,000 faithful and the esplanade 80,000 faithful thus accommodating 105,000 people at any given time. We were lucky enough to offer Asar Prayers in mosque

The day ended with a mouth watering dinner at Basament Moroccan Restaurant that was followed by belly dance.

Wednesday 17th April 2019 was the day to discover and explore Rabbat

Rabat, Morocco's capital rests along the shores of the Atlantic Ocean. It is known for its land marks that speaks of its Islamic and French Colonial heritage. With a population of over half a million inhabitants, its popularity as a tourist attraction is increasing day by day.

We visited Rabat's important landmarks like Hassan Tower, The Chellah and The Kasbah etc.

Hassan Tower was built by Yaqub al Mansour, the 12th century ruler of Morocco. In 2012 the ruins were granted world heritage status by UNESCO. Nearby is the tomb of Mohammad V, Morocco's first post independence King. Hassan II and his brother Prince Abdullah are also entombed here.

The Chellah of Rabat is an old fortress on the edge of main part of the city. It is actually a remnant of the settlements on this land before Rabat was first developed in the 12th century. It probably had its origin in Roman times and was a thriving commercial centre connecting Europe and North Africa It was abandoned in 1154 but has been surprisingly well preserved. Inside the fortress there are ruins of the main sections that are easily accessible.

The Kasbah of the Oudayas was built around the same time as Hassan Tower in the 12th century and has survived the test of time including centuries of virtual abandonment. The walled fortress sits on the coastline of the city and is easy to spot. There are two main sections of the Kasbah. The lower level is quite and cool garden and the upper level is small maze of alleys with painted blue houses.

We had the unique experience of having lunch at the Rick's Café Le Dhow Lounge Restaurant consisting of sea food varieties. The restaurant is located at the deck of an ancient floating ship. After lunch we proceeded for some shopping at the famous Morocco Mall which is considered to be among the largest malls of the world.

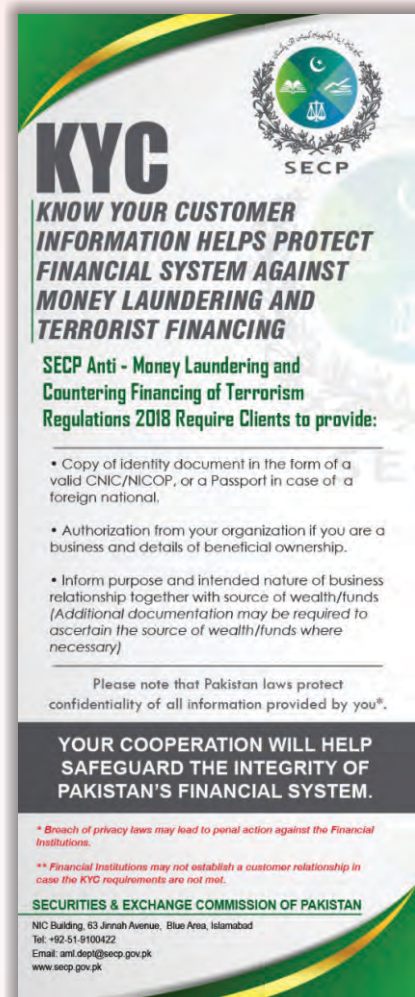
The day ended with a dinner at the Indian Palace Restaurant.

On Thursday 18th April 2019, after early breakfast at the hotel we boarded our Gulf Air flight back home leaving at 9:00 am via Manama. We landed at Karachi on Friday 19th April 2019 at 5: 35am, concluding yet another memorable journey.



Anti-Money Laundering and Countering Financing of Terrorism

An ongoing 'Anti-Money Laundering & Countering Financing of Terrorism Regulations 2018' campaign is being conducted amongst employees as directed by the SECP. In this respect, 'AML Standees' are placed at all prominent location of the offices containing Anti-Money Laundering awareness content.



KYC
SECP

KNOW YOUR CUSTOMER INFORMATION HELPS PROTECT FINANCIAL SYSTEM AGAINST MONEY LAUNDERING AND TERRORIST FINANCING

SECP Anti - Money Laundering and Countering Financing of Terrorism Regulations 2018 Require Clients to provide:

- Copy of identity document in the form of a valid CNIC/NICOP, or a Passport in case of a foreign national.
- Authorization from your organization if you are a business and details of beneficial ownership.
- Inform purpose and intended nature of business relationship together with source of wealth/funds (Additional documentation may be required to ascertain the source of wealth/funds where necessary)

Please note that Pakistan laws protect confidentiality of all information provided by you*.

YOUR COOPERATION WILL HELP SAFEGUARD THE INTEGRITY OF PAKISTAN'S FINANCIAL SYSTEM.

* Breach of privacy laws may lead to penal action against the Financial Institutions.
** Financial Institutions may not establish a customer relationship in case the KYC requirements are not met.

SECURITIES & EXCHANGE COMMISSION OF PAKISTAN
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Tel: +92-51-9100422
Email: aml_dept@secp.gov.pk
www.secp.gov.pk



Main Entrance
EFU House, Karachi



MD Secretariate



Finance, HO



HR, HO



Motor, H.O.



Public Relation &
Internal Audit, HO



Clifton Division



Corporate Division



Crescent Branch



Jinnah Division



Metropolitan Division



SITE Division

Result of Quiz - 31 'Marine Insurance'

Correct entries for the 31st Quiz Contest were four. The award distribution ceremony was held at EFU House, Karachi where Mr. Sohail Nazir, Executive Director, Marine, Head Office distributed the prizes among two lucky winners of Karachi while Mr. Ross Masood, Assistant Executive Director of Al-Hamd Branch, Lahore distributed the prize to the lucky winner of Al-Hamd Branch.

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

- | | | |
|----------------------|-------------------|----------------------------|
| 1. Vinesh Kumar | Manager | Miscellaneous, Head Office |
| 2. Mirza Bilal Ahmad | Deputy Manager | Property, Head Office |
| 3. Ms. Asha Nisar | Assistant Manager | Clifton Division |
| 4. Mr. Yasir Naseer | Assistant Manager | Al-Hamd Branch |

Lucky Winners



Mr. Yasir Naseer receiving prizes from Mr. Ross Masood



Mirza Bilal Ahmad and Ms. Asha Nisar receiving prizes from Mr. Sohail Nazir



Solution of Marine Insurance Quiz

1.	Risk of Hijacking is not covered under Road/Rail cargo clauses "B"	True
2.	Risk of Theft is covered under Institute Cargo Clauses "C"	False
3.	Jet Ski cannot be covered under Marine Hull Insurance	False
4.	The Graveyard voyage is the last voyage of the vessel	True
5.	War Risk is Covered Under ICC 'A'	False
6.	Institute Strikes Clause 'Cargo' cover Terrorism	True
7.	Imports into Pakistan are allowed if made on CIF basis	False
8.	Export policies can be issued in Foreign Currency	True
9.	Hull means the structure of the ship	True
10.	Draught is the portion of the ship in water	True

CONGRATULATIONS

Guest Speaker Session

Quality policy of EFU General Insurance Ltd. states that we have financed educational institutes as part of our Corporate Social Responsibility (CSR) and this act is also proved true when our capable employees share their knowledge with the youth of our country by participating in guest speaker sessions that are organized by reputed educational institutes.

PAF-KIET University organizes guest speaker sessions in order to provide an opportunity to students and faculty to benefit from the experience of prominent professionals of corporate sector. Distinguished speakers are invited from the industry to highlight current issues, trends and concerns of the industry. Students are given the opportunity to interact with these experts and gain their view point on academic concepts that are actually practiced in the industry. These opportunities provide an overall perspectives to the students for evaluating theoretical concepts and transforming them into realistic plans.

Keeping in line with above, Mr. Talha Sher Chishti, Assistant Vice President, HR Department, Head Office was invited as guest speaker by PAF-KIET University to deliver a lecture for the students of Bachelor of Business Administration (BBA) class on "Digital Marketing & HR". The session ended with vote of thanks & presenting Memento to guest speaker.



25-Years Service Award



Mr. S. M. Aamir Kazmi, Executive Vice President, Peshawar Branch presenting 25 Years Service Award to Mr. Ali Sher, Deputy Manager, and Mr. Lal Badshah, Daftari.

Branch colleagues Ms. Najma Riaz, Mr. Inayatullah Khalil and Mr. Saleemullah Khan are also present at the occasion.



Mr. Farman Ali Afridi, Executive Vice President, Jamrud Road Branch, Peshawar presenting 25 Years Service Award to Mr. Zahir Shah, Assistant Manager. Branch colleagues are also present.

Umrah Mubarak

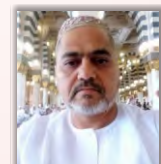
Following Officers of EFU General performed *Umrah*. EFU Family members congratulate them for this sacred pilgrimage.



Mr. Abdul Rashid
Exec. Vice President
Central Division



Mr. Abdul Aziz
Sr. Vice President
AWP Unit



Mr. Hamid Pervez
Manager
Finance, HO



Mr. M. Kashif
Manager
Jinnah Division



Mr. A. Rahim Baloch
Assistant Manager
Central Division



Mr. Majid Badar
Assistant Manager
Audit, HO



Mr. Muhammad Danish
Development Officer
Jinnah Division



Mr. M. Zia-ul-Hasan
Assistant Suprintendant
SITE Division



Mr. Muhammad Ikram
Assistant
Motor, HO

Happy
Birthday
to you!



*Wishing you success, joy
and happiness always!*

1.	Muhammad Altaf Ahmed	Manager	Ichhra Branch	27- Jul
2.	Muhammad Awais	Executive Officer	Gulberg Branch	27- Jul
3.	Syed Imran Zaidi	Asst. Executive Director (Dev.)	Central Division	28- Jul
4.	Usman Ali	Executive Vice President	Lahore Division	28- Jul
5.	Kashif Karim Gilani	Vice President	Finance, Head Office	28- Jul
6.	Abdul Hameed Adamjee	Executive Officer	Port View Branch	28- Jul
7.	Syed Mudasir Mehdi	Manager	Clifton Division	29- Jul
8.	Mohsin Ali Ansari	Executive Officer	Multan Division	29- Jul
9.	Syed Sadiq Ali Jafri	Sr. Executive Vice President (Dev.)	Clifton Division	31- Jul
10.	Muhammad Shafique	Manager	Central Division (Unit-B)	31- Jul
11.	Imran Ahmed	Executive Director	Motor, Head Office	01-Aug
12.	Rana Zafar Iqbal	Senior Vice President	Internal Audit, HO	01-Aug
13.	Hussain	Manager	S.I.T.E. Division	01-Aug
14.	Arsalan Ahmed	Junior Officer	Central Division	01-Aug
15.	Junaid Agha	Senior Vice President	Corporate Division	02-Aug
16.	Muhammad Shahjahan	Senior Vice President	Marine Department	02-Aug
17.	M. Ahmer Siddiqi	Vice President	Clifton Division	02-Aug
18.	Attique Ahmed	Deputy Manager	Motor Department	02-Aug
19.	Muhammad Waseem	Junior Assistant	Finance Department	02-Aug
20.	Iftikhar Hussain	Deputy Chief Surveyor	Motor Survey Unit-SZ	03-Aug
21.	Khalid Ashfaq Ahmed	Assistant Executive Director	S.I.T.E. Division	04-Aug
22.	Ghulam Fatima	Manager	Marine Department	04-Aug
23.	Asif Iqbal	Assistant Vice President	Property Department	05-Aug
24.	Hamid Pervez	Manager	Finance Department	05-Aug
25.	Syed Nazish Ali	Senior Exec. Vice President	Corporate Division	06-Aug
26.	S. Atif Ali	Assistant Vice President	City Karachi	06-Aug
27.	Munera Fakhrudin	Development Officer	Central Division Unit (B)	06-Aug
28.	Imran Ghaffar Piracha	Senior Vice President (Dev.)	Gulberg Arcade Unit	07-Aug
29.	Amanullah Khan	Senior Vice President	Central Division	08-Aug
30.	Syed Kamal Ahmed	Vice President	Corporate Division	08-Aug
31.	Riaz Ahmed	Senior Exec. Vice President	Clifton Division	09-Aug
32.	Shahida Khan	Manager (Dev.)	Metropolitan Division	09-Aug
33.	M. Imran Siddique	Assistant Vice President	Crescent Branch	10-Aug
34.	Amjad Javed	Manager	Lahore Division	10-Aug
35.	M Riaz Bhutta	Assistant Manager	Multan Division	10-Aug
36.	Muhammad Owais	Executive Officer	I.T. Department	10-Aug
37.	Muhammad Iqbal	Junior Assistant	City Karachi	10-Aug
38.	Muhammad Ismail	Assistant Superintendent	Corporate Division	10-Aug
39.	Ashraf Akbar Ali	Assistant	Finance Department	10-Aug

Condolence Meeting

Mr. Ali Jasani, Executive Officer, SITE Division recently passed away. *Inna Lillahay Wa Innah Elahay Rajion.*

A condolence meeting was held at Head Office which was attended by Managing Director, Senior Executives, Officers and staff members. *Fatiha* was offered for his soul and may Almighty Allah give patience and courage to the bereaved family to bear this loss (*Ameen*).



Ali Jasani



Quiz - 32 'Motor Insurance'

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	In case of theft of navigation system, depreciation of 10% each year on the value declared in the policy from date of purchase shall be applicable under private car comprehensive policy.	True	False
2.	Loss due to natural disaster is covered under comprehensive policy.	True	False
3.	The company shall not be liable in respect of any claim arising out any contractual liability.	True	False
4.	Vehicle used for driving tuition are to be rated as Private Vehicles.	True	False
5.	Insurer will be liable to pay the amount needed to repair the car to the same condition it was in before damaged.	True	False
6.	Car model year is not a factor that would affect motor insurance premium cost.	True	False
7.	Under commercial vehicle comprehensive policy, insurer shall not be liable in respect of damage to property caused by sparks or ashes from the motor vehicle.	True	False
8.	The company may cancel insurance policy by sending 10 days' notice by registered letter to the insured at his last known address.	True	False
9.	Third party car insurance gives a high level of cover than a comprehensive policy.	True	False
10.	Motor insurance policy is not transferable to any other person unless the company's written consent has been obtained.	True	False

Terms and Conditions

- ◆ All Officials (Except Motor Department, H.O.) can participate in this contest.
- ◆ Prizes will be awarded to three correct replies. If correct entries are more than three, selection will be by ballot.
- ◆ Correct answers will also be published in General Connection so that participants may tally their entries.
- ◆ Entries will be accepted till 20 August, 2019.
- ◆ This form may be photostated.
- ◆ All entries should be sent to Editor of General Connection.
- ◆ Give your full name, designation and official address in the space provided:

Name: Designation:

Office: Signature:



Eid-ul-Fitr Milan Mosaic



Five Guidelines to Living a Pain Free Life

In today's modernized era, where we are heavily dependent on technology and engrossed ourselves with material obsessions, we have involved our lives in many complexities. This ranges even from our personal lives to professional lives, which is ultimately effecting our relationships, physical as well as mental health.

Living a pain free life is not only pertinent to our physical health but also encompasses our psychological as well as mental health. Although living a pain free life is not a piece of cake in this era as compared to our ancestors, where people used to eat simple and healthy foods and focused towards social interaction.

Underneath are some of the guidelines, which I would like to share in order to have pain free as well as peaceful life:

1. Give Time to Yourself

Ensure to spend some time of your everyday with yourself only. This could be as short as 5 to 10 minutes. This is not selfish, it is mandatory. Set apart any source of distractions like mobile phone, phone calls or any sort of voice. In this time span, just close your eyes, breathe evenly and try to free your mind with all worries and stress.

It is up to you what time you prefer to spend with yourself in your daily schedule. But ideally morning is the best time to devote yourself, the reason being that it is the time where you find complete serenity.

When spending time with yourself, try to have connectivity with your brain and mind; ask questions to yourself:

- What is the purpose of your life or existence?
- What you want in your life or your mission?
- Where are you standing right now?
- What you should do to have your mission accomplished?

Once you start spending some time with yourself, gradually you will be noticing significant difference in your attitude, as this will help to clarify your mind and provides transparency in your thoughts.

2. Adopt a Healthy Life Style

We cannot deny the fact that healthy life style plays pivotal role in betterment of our lives and insert positive impact not just on our physical as well as mental health. There are some sort of below mentioned patterns, which we should adopt to enjoy a healthy life style:

- Take adequate sleep of seven to eight hours daily and schedule your sleep time. Take it as a task rather than normal course of routine. It is also concluded via

Ms. Kausar Hamad, DIP (CII)
Vice President, Miscellaneous (U/W)
Central Division



research study that people who do not take enough sleep with scheduled bed time are more prone to heart diseases.

- Ensure to spare some time of your everyday for exercise. This could be as simple as daily walk or easy work out, which are now easily available on internet. If you are not up to exercise yet, try to schedule your time with as low as 15 minutes but ensure to maintain consistency. Inculcating regular exercise in your daily schedule will help maintain your physical fitness as well it will also aid to relief stress and negative energy.
- Eat healthy and fresh food and cut down junk, processed and sugary food from your life style. Consume more fruits and vegetables as they are rich in minerals and vitamins.

3. Give More Expect Less

You might have come across with this notion that expectation hurts. Although this notion seems a little bitter but actually it is true. In order to have a pain free life, just remember this simple rule to expect less from the people around you and the overall society, rather than try your best to give as much as you can to others which could either be your time, advice or a little act of kindness. It has been observed that on one hand if expectations are going to hurt you, on the other hand it has also been observed that habit of giving your part as per your capacity gives you far more benefits and sense of contention and accomplishment which ultimately results in one's morale getting higher.

4. Sense of Accomplishment

Everyone in this world is born with a certain reason and it is up to the person how he/she explore it. To feel a sense of accomplishment means to feel like you have achieved anything. This sense of accomplishment can be on a very small to high scale depending upon your level of satisfaction or contentment. For some people it could be spending time with their love ones or family, for others might be writing any article or something related to arts like painting, drawing, sketching etc. Try to go for anything which gives you sense of accomplishment.

5. Be Proactive for Your Health

Most of the people think, they should only consult physician in case of any medical complexity or simply when something bad is happening to them. This mindset needs to be changed and we should reevaluate our approach to health care. Here I would like to reiterate, most of the health issues are preventable with proactive food management and life style changes.

In addition to the above, it is equally vital to pay periodic

visit to your physician in order to timely identify any onset of health concerns and take appropriate medication.

Last but not the least, although life in this era is complex, but it is up to ourselves how we craft our lives to lead a pain free and satisfactory one.

*“You only live once,
but if you do it right, once is enough” -
Mae West*



Alishan Inter Firms Table Tennis Tournament

Players of EFU General participated and won Alishan Inter Firms Table Tennis Tournament 2019.

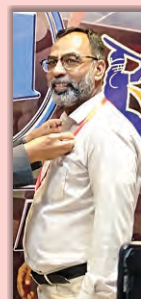
Mr. Altaf Gokal, Chief Financial Officer distributed Bronze medals among the winners.



Mr. Abdul Hameed



Mr. Atif Haider



Mr. Amjad Shahzad



Mr. M. Abid



Mr. Saqib Durray

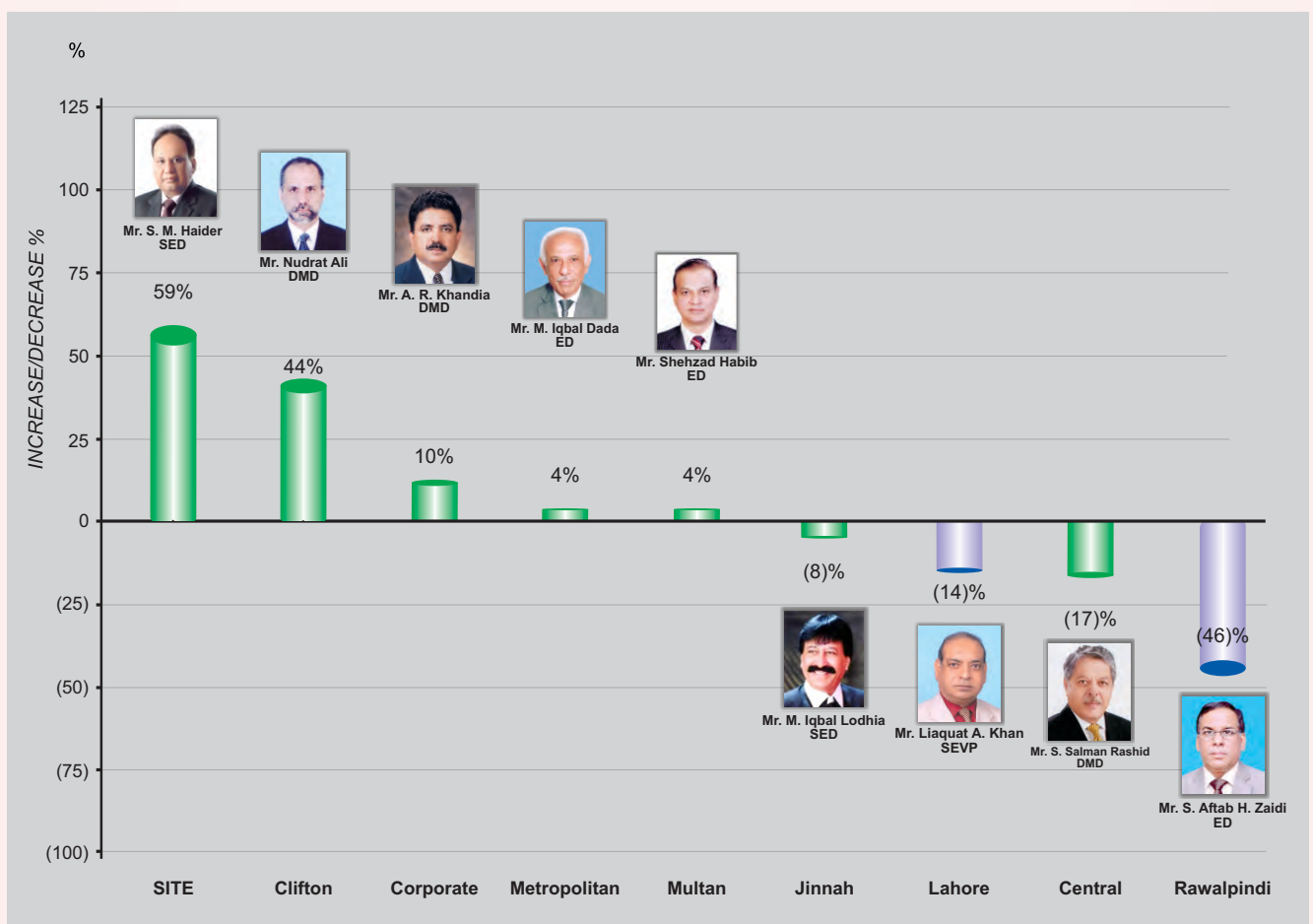


Mr. Hussain Mustafa



Mr. Nasim A. Qureshi

Growth of Divisions Based on Premium Performance Upto March 2019 as compared to March 2018



Score

RANK-WISE Premium Performance of Divisions

Upto March 2019



Name of Division	Rank
Clifton Division	1
Corporate Division	2
Central Division	3
SITE Division	4
Metropolitan Division	5
Rawalpindi Division	6
Lahore Division	7
Jinnah 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 March 2019 as compared to March 2018

Branch/Unit	Rank	
	2019	2018
Bank Square Branch	1	2
Gulberg Arcade Unit	2	5
Islamabad Branch	3	3
Gulberg Branch	4	4
City, Karachi Branch	5	6
Tower Branch	6	8
Faisalabad Branch	7	7
Al-Hamd Branch	8	10
Hyderabad Branch	9	12
New Unit Lahore	10	9
Leeds Center Branch	11	11
Ichhra Branch	12	13
Model Branch	13	14
Peshawar Branch	14	15
Crescent Branch	15	13
Denso Hall Branch	16	16
City, Lahore Branch	16	17
City, Rawalpindi Branch	17	1
New Garden Town Branch	17	21
Port View Branch	18	20
Al-Muqet Branch	19	20
City, Faisalabad Branch	20	19
Gujranwala Branch	21	18
Sialkot Branch	22	20
Jamrud Road Branch	22	22
Sahiwal Branch	23	23
Mehran Branch	24	21
Sargodha Branch	25	24

Top Three Leaders of the Year

Northern Zone



Babar A. Sheikh
Bank Square Branch



Sitwat Mehmood Butt
Gulberg Arcade Unit



Malik Firdaus Alam
Islamabad Branch

Southern Zone



Ali Kausar
City Karachi Branch



Salim Razak Bramchhari
Tower Branch



M. Amin Sattar
Hyderabad Branch



Score

Top - 10 Divisions/Branches Based on Operating Surplus Upto March 2019

Rank	Name of Division/Branch	%
1	Rawalpindi Division	85
2	Islamabad Branch	82
3	City Rawalpindi Branch	76
4	Clifton Division	71
5	Metropolitan Branch	70
6	City Branch Lahore	69
7	Faisalabad Branch	64
8	New Garden Town Branch	63
9	Model Branch	60
	SITE Division	60
10	Corporate Division	57
	Denso Hall Branch	57

■	Northern Zone
■	Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Agha Ali Khan
City Rawalpindi Br.



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Nudrat Ali
Clifton Division



M. Iqbal Dada
Metropolitan Division



S. M. Haider
SITE Division

Recovery Performance

Upto March 2019

Top - 15 Players

#	Division/Branch	%
1	Sargodha Branch	100
	Crescent Branch	100
	City Rawalpindi Branch	100
2	Islamabad Branch	99
	City Lahore Branch	99
3	Hyderabad Branch	97
4	Sahiwal Branch	94
5	Bank Square Branch	93
6	Lahore Division	92
7	SITE Division	91
8	Multan Division	88
9	Corporate Division	87
	Sialkot Branch	87
10	Mehran Branch	86
11	Central Division	83
12	Al-Hamd Branch	82
13	City Faisalabad Branch	79
14	Denso Hall Branch	76
15	Peshawar Branch	75

■	Northern Zone
■	Southern Zone

Top - 3 Leading Players

Northern Zone



A. Shakoor Paracha
Sargodha Branch



Agha Ali Khan
City Rawalpindi Branch,



Malik Firdaus Alam
Islamabad Branch



Zarah Ibn Z. Bandey
City Lahore Branch



M. Ashfaq
Sahiwal Branch

Southern Zone



Kauser Ali Zuberi
Crescent Branch



M. Amin Sattar
Hyderabad Branch



S. M. Haider
SITE Division

Score

Remittance Performance

Upto March 2019

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
SITE Division	3	4
Islamabad Branch	4	11
Central Division	5	3
Jinnah Division	6	7
Lahore Division	7	8
Metropolitan Division	8	5
Gulberg Arcade Unit	9	10
Rawalpindi Division	10	6
City Branch Karachi	11	13
Gulberg Branch	12	12
Tower Branch	13	15
City Branch Faisalabad	14	30
Ichhra Branch	15	20

	Northern Zone
	Southern Zone

Top - 3 Leading Net Remitters

Northern Zone



Malik Firdaus Alam
Islamabad Branch



Liaquat Ali Khan
Lahore Division



Sitwat Mehmood Butt
Gulberg Arcade Unit

Southern Zone



Nudrat Ali
Clifton Division



A. R. Khandia
Corporate Division



S. M. Haider
SITE Division

Top 10 Marketing Executives Classwise Premium

Upto March 2019

Northern Zone

Property Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Farooq	Gulberg Branch
3. Haji M. Shakeel	New Unit Branch
4. Ejaz Ahmed	Islamabad Branch
5. M. Arif Bhatti	Gujranwala Branch
5. Qasim Ayub	Al-Muqet Branch
6. Ashiq Hussain Bhatti	Ichhra Branch
8. Hafiz Muhammad Ijaz	Gulberg Branch
9. Mian Ikram Elahi	Gulberg Branch
10. Rana Khalid Manzoor	Gulberg Arcade Unit

Top Three



Imdadullah Awan
Islamabad Branch



Muhammad Farooq
Gulberg Branch



Haji M. Shakeel
New Unit Branch

Marine Insurance

1. Qasim Ayub	Al-Muqet Branch
2. Imdadullah Awan	Islamabad
3. Mahmood Ali Khan	Faisalabad Branch
4. Syed Farhan Ali	Ichhra Branch
5. Shahid Raza Kazmi	Al-Hmad Branch
6. Khalid Mehmood	Al-Hmad Branch
7. Hafiz Muhammad Ijaz	Gulberg Branch
8. Muhammad Arif Bhatti	Gujranwala Branch
9. M. Shafiq Chaudhry	Gulberg Branch
10. Rashid Ali	City Lahore Branch

Top Three



Qasim Ayub
Al-Muqet Branch



Imdadullah Awan
Islamabad Branch



Mahmood Ali Khan
Faisalabad Branch

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Hmad Branch
3. Muhammad Farooq	Gulberg Branch
4. Ejaz Ahmed	Islamabad Branch
5. Saleem Babar	Leeds Centre Branch
6. Atif Muzzafar	Islamabad Branch
7. Shagufta Tasneem	Gulberg Arcade Unit
8. Arshad Iqbal	Peshawar Branch
9. Zakaullah Khan	Islamabad Branch
10. Samie Ullah	Ichhra Branch

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Hamd Branch



Muhammad Farooq
Gulberg Branch

Miscellaneous Insurance

1. Muhammad Farooq	Gulberg Branch
2. Amjad Khan	Bank Square Branch
3. M. Tayyab Nazir	Lahore Division
4. M. Arif Bhatti	Gujranwala Branch
5. Haji M. Shakeel	New Unit Lahore
6. Muhammad Imran	Al-Hamd Branch
7. Shahid Raza Kazmi	Al-Hamd Branch
8. Ahmed Saeed Khan	Al-Hamd Branch
9. Samina Imran	Faisalbad Branch
10. Mubashir Saleem	Al-Hamd Branch

Top Three



Muhammad Farooq
Gulberg Branch



Amjad Khan
Bank Square Branch



M. Tayyab Nazir
Lahore Division

Score

Top 10 Marketing Executives Classwise Premium Upto March 2019

Southern Zone

Property Insurance

1. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
2. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
3. Kothawala (Group)	Metropolitan Division
4. Ali Safdar	SITE Division
5. S. Imran Zaidi	Central Division
6. Agha S. U. Khan	Clifton Division
7. Muhammad Aamir	Metropolitan Div. (A.K Unit)
8. M. Khalid Saleem	Corporate Division
9. S. Iftikhar H. Zaidi	Central Division
10. M. Anis-ur-Rehman	SITE Division

Top Three



A. Wahab Polani
Jinnah Division
(AWP Unit)



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



Kothawala (Group)
Metropolitan Division

Marine Insurance

1. Jahangir A. Shaikh	Corporate Division (J. P. Unit)
2. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
3. Ali Safdar	SITE Division
4. Muhammad Aamir	Metropolitan Div. (A.K Unit)
5. S. Zulfiqar Mehdi	City Branch Karachi
6. A. Ghaffar A. Karim	Central Division (Unit-B)
7. M. Khalid Saleem	Corporate Division
8. Kothawala (Group)	Metropolitan Division
9. M. Imran Naeem	Denso Hall Branch
10. S. Imran Zaidi	Central Division

Top Three



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



A. Wahab Polani
Jinnah Division
(AWP Unit)



Ali Safdar
SITE Division

Motor Insurance

1. Ali Rafique Chinoy	Corporate Division
2. S. Imran Zaidi	Central Division
3. Ali Safdar	SITE Division
4. Tauqir H. Abdullah	Clifton Division
5. Adeel Ahmed	Central Division (Unit-A)
6. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
7. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
8. S. Iftikhar H. Zaidi	Central Division
9. Rizwan Siddiqui	Central Division
10. Hasan Abbas	SITE Division (A. L. Unit)

Top Three



Ali Rafique Chinoy
Corporate Division



S. Imran Zaidi
Central Division



Ali Safdar
SITE Division

Miscellaneous Insurance

1. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
2. S. Imran Zaidi	Central Division
3. S. Zulfiqar Mehdi	City Branch Karachi
4. M. Anis-ue-Rehman	SITE Division
5. Ali Safdar	SITE Division
6. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
7. Yousuf Alavi	Clifton Division
8. Ali Rafique Chinoy	Corporate Division
9. S. Shafquat Azim Rizvi	Central Division
10. Rizwan Siddiqui	Central Division

Top Three



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



S. Imran Zaidi
Central Division



S. Zulfiqar Mehdi
City Br. Karachi

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in March 2019

Northern Zone



Muhammad Arif Bhatti
Gujranwala Branch



Muhammad Farooq
Gulberg Branch



Mahmood Ali Khan
Faisalabad Branch



Haji M. Shakeel
New Unit Branch



Rana Khalid Manzoor
Gulberg Arcade Unit



Ashiq Hussain Bhatti
Ichhra Branch



Qasim Ayub
Al-Muqet Branch



Shahid Raza Kazmi
Al-Hamd Branch



Rashid Ali
City Branch, Lahore



Imdadullah Awan
Islamabad Branch



Arshad Iqbal
Peshawar Branch



Asma Nasir
Lahore Division



Ghulam Jaffar
City Branch, Faisalabad



M. Haroon Akbar
Rawalpindi Division



Amjad Khan
Bank Square Branch



S. Zeeshan Abbas Abidi
City Branch, Rawalpindi



M. Ashfaq
Sahiwal Branch



Farman Ali Afridi
Jamrud Road Branch



M. Naeem Ahsan
Sialkot Main Branch



Iftikharuddin
Leeds Centre Branch



S. Tayyab H. Gardezi
Model 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 March 2019

Southern Zone



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



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



Ali Safdar
SITE Division



S. Imran Zaidi
Central Division



A. Wahab Polani
A. W. P Unit



Kothawala (Group)
Metropolitan Division



Mohammad Arfeen
Jinnah Division



M. Imran Naeem
Denso Hall Branch



Syed Sadiq Ali Jafri
Clifton Division



M. Mushtaq Najam
Multan Division



Tahir Ali Zuberi
Crescent Branch



M. Awais Memon
Hyderabad



Babar Zeeshan
Mehran Branch



Junaid Saleem
City Branch, Karachi



Khalid Usman
Port View Branch



M. Shoaib R. Bramchari
Tower Branch

87
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1932-2019

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trust and commitment.*



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covering all types of risks, the latest being cyber risk.*

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JCR-VIS

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PACRA

B+
Outlook Positive
A.M.BEST*

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□ THNER

**General
Connection**

In-house newsletter of EFU General



GENERAL

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