

EFU General wins 7th FPCCI Achievement Award



Syed Aftab Hussain Zaidi, Head of Rawalpindi Division, receiving 7th FPCCI Achievement Award and Gold Medal from Mr. Arif-ur-Rehman Alvi, President of Pakistan

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Vision & Mission

Vision

To continue our journey to be better than the best.

Mission

To provide services beyond expectation with a will to go an extra mile. In the process, continue to upgrade technology, human resource and reinsurance protection.

Our Values

Our philosophy is to be the leading Company with service above par, with integrity, excellence and professionalism. Following are our core values:

Integrity & Ethics

Conduct business with ethic, dignity, fairness and transparency.

Excellence

We measure our performance by result but more by quality of service.

Professionalism

We believe professionalism is perfection. Business resources are utilized in a manner to achieve optimum returns on resources.

Our People

In EFU we work like a family. Everyone is treated with respect and without any discrimination.

Corporate Social Responsibility

We donate to various institutions in health and education sectors, for improving the lifestyle of common man.

Code of Conduct

The Board has adopted the Statement of Ethics and Business Practice to be followed by Directors and Employees.

EFU HOUSE

EFU HOUSE

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EFU General wins "FPCCI Achievement Award"



EFU General Insurance Limited (EFU) has been conferred "7th FPCCI Achievement Award" by the Federation of Pakistan Chambers of Commerce & Industry. The honorable President of Pakistan H.E. Arif-ur-Rehman Alvi graced the occasion with his esteemed presence as the chief guest, held at Aiwan-e-Sadar, Islamabad.

Syed Aftab Hussain Zaidi, Head – Rawalpindi Division, received the award in the presence of high profile dignitaries from government, media, public and private sector.

This prestigious award recognizes those businesses that have positively contributed to the socio-economic development of the country, by honoring their exemplary performances across the industry. It is a matter of pride that EFU has been winning this award for the last seven consecutive years.

Today, with over 87 years of winning the customers' trust, EFU - 'Your Insurance company' continues to maintain the prestigious status of Pakistan's largest insurer, always ready to go an extra mile to serve better. EFU General is the first company to cross Rs. 20 Billion (Rs. 2000 Crores) inside Pakistan business in 2017 & 2018.

EFU has been rated the strongest by local and international rating agencies, JCR-VIS, PACRA and A.M BEST, giving it a competitive edge over other insurers. Both the rating agencies from Pakistan, JCR-VIS and PACRA have assigned ratings of AA+ with stable outlook, whereas A.M BEST which is world's specialized rating agency has assigned rating of B+ with positive outlook. EFU also maintains ISO 9001:2015 certification, endorsing that the entity is strictly complying with the Quality Management System.

EFU is the most trusted brand and the pioneer of insurance industry in Pakistan. It has always played the role of a leader of the insurance industry of Pakistan by providing superb quality services to its customers in diversified product lines.



EFU General wins Environment Excellence Award 2019



EFU General Insurance Limited has been conferred "16th Annual Environment Excellence Awards 2019". The Professional Network (TPN) and Ethical Business Update (EBU) in collaboration with various related organizations organized 5th International Conference on Environment Health and Safety and distributed awards at an elegant ceremony at Marriott Hotel, Karachi.



InsureTech & Microinsurance International Insurance Conference

Pakistan Insurance Institute (PII) organized the fifth international insurance conference on the topic of 'InsurTech & Microinsurance' 14-16 April 2019 at Movenpick Hotel, Karachi. The conference brought together renowned foreign and local speakers/moderators of the insurance industry to share their experience on the subject. Due to technological advancements the insurance industry is already facing and is likely to experience increasing disruption than most other sectors as tech innovations have greater impact on data analytics.

Mr. Saifuddin N. Zoomkawala, Chairman, Mr. Hasanali Abdullah, Managing Director, Mr. Kamran Arshad Inam, Executive Director and several other executives participated in the event representing EFU General Insurance.

Mr. Tahir Ahmed (Chairman, Pakistan Insurance Institute) quoted a study by Accenture which says that 96% of insurers think that digital ecosystems are having an impact on insurance industry. He hoped that the presentations and open discussions would provide new ideas and broaden the scope, leading to increasing insurance penetration; it can happen only when the industry follows the channel the customer wishes to use. Thus a comprehensive analysis of Pakistan Micro Market is necessary. Insurance penetration can increase up to 5% in the coming years through InsurTech.

Mr. Olivier Steger Regional Manager UAE & Pakistan Swiss Re emphasized on digitalizing insurance through specific apps. His presentation covered many digitalized insurance apps like Carrot,

“Is digitalization a threat for Insurance?
The market is huge.
It is a very scalable business.
If we do not act,
we'll just become a utility”
Olivier Steger

InsureApp, Cuvva and Drivy and discussed the expected advancement in technology in the next five years as compared to last five years and the massive changes seen in this time period as Artificial Intelligence, Quantum Computing and Machine Learning



Techniques emerged. He also questioned comprehensively on what the consumers would experience between traditional insurance giants and digital insurance. He mentioned that there are 60 million customers with mobile phones in Pakistan which is an opportunity and market to be reached.

Mr. Nikolay Dmitriev Regional (Director P & C, Eurasia & Africa Chubb) highlighted that over-regulation; technological change, cyber threats, exchange rate volatility etc. are the top 2019 threats for institutions, individuals and financial markets. In less than five years, cyber risk has surged to the top position in the list of global risks. Insurance is a form of insurance for businesses and individuals against internet-based risks and more generally from risks relating to information technology, infrastructure and activities.



Mr. Tabaja (Group Chief Operating Officer Trust Re) emphasized that Social media like Facebook, Twitter, and WhatsApp etc. are playing a significant role to capture customers' attention. Just by using social media, the insurance industry can reach any class of population hence; insurance companies should actively make use of this platform. According to a survey, 65% of customers want companies to engage through WhatsApp, Facebook, Messenger and other platforms.

Mr. Nicholas Van Der Nest (Regional Head-Product Innovation Asia Pacific, Middle East & Africa Munich) gave examples of successful innovations in microinsurance and how anonymous data obtained from mobile phones and social media is particularly relevant to microinsurance. Through micro segmentation, using additional information they can offer the same product at a significantly lower premium rate.



Mr. Amer Ahmed shared how Allianz has taken quantum leap by combining micro-insurance and technology. His presentation focused on the lower social strata of population and emerging consumers. He stated that about 21% of Pakistan's population is living below the poverty line. There are many local and foreign insurtechs operating in Pakistan which focus on distribution and address low income population.

The panel discussion emphasized importance of microfinance that has a positive impact. As societal bonds are strong in a country like Pakistan, growth in microinsurance will bring social value and protection against extremities and natural calamities. Cyber risk was ranked among the top 5 risks globally and it was stressed that hiring best people who think outside the box.

EFU General sponsored 4th International Wind Energy Summit



This conference is held every year, all the stakeholders of the alternative energy sector gather under one roof to participate in meaningful discussion on the issues concerning clean electricity production in the country.

Various prominent representatives from the public and private energy corporations participated in the discussions about challenges and opportunities in the renewable energy.



Sindh Law and Environment Adviser, Barrister Murtaza Wahab emphasized the importance of public-private partnership mode of development that would be utilized by the Sindh Government to facilitate the renewable energy projects in the province. He said that Sindh government was fully committed to the cause of development and expansion of renewable energy sector as one of the innovations it had adopted. In this regard setting up of Sindh Transmission & Dispatch Company was the first such provincial company in the power sector of the country.





Baluchistan Energy Secretary, Passand Khan Buledi said that exploitation of natural resources of Baluchistan in the past had not been much helpful in uplifting the socio-economic status of the local population. It is feared that the situation would remain the same in the arena of renewable energy too if the province didn't get



the due recognition and place in the new renewable energy policy of the country. The provincial secretary said that up to 170,000 MWs of solar power could be produced if only one per cent of the total land mass of Baluchistan was put to use for the purpose. He said that law-enforcement agencies and army in Baluchistan

had been providing utmost security to people visiting the province with the intention to undertake wind and solar energy projects.

Mr. Mansoor Abbas Abbasi, Sr. Executive Vice President, Property Department EFU General Insurance Limited, in his speech highlighted the pivotal role of EFU General, insuring first 4 Wind Power plants that were constructed and commissioned. He said, "EFU General also had the opportunity of Insuring the first Solar Power Plant of Pakistan 'Quaid-e-Azam Solar' reinforcing our credibility in the renewable energy sector". He further added "EFU has been closely working with International Finance Corporation and many other foreign and local lenders in fulfilling all requirements prior to achieving Financial Close and approvals from State Bank of Pakistan where necessary".



He further dilated, "One of the key feature we have in place is the Dedicated & specialized Project Management Team to cater to project finance based insurances to ensure that the financial close and project insurance requirements are fully compliant and in place according to the required time line".

River Closure Ceremony of Suki Kinari Hydropower Project



A River Closure Ceremony of Suki Kinari Hydropower Project was arranged on 28th September, 2019 on the Kunhar River in KPK. This ceremony was arranged by the project sponsors M/s. S. K. Hydro (Pvt.) Limited in collaboration with Co-sponsors CGGC Group Pakistan Branch. The venue was the Diversion & Intake Structure, Suki Kinari HPP, Mouza Kaghan Teshil Balakot, District Mansehra, KPK. The organizers invited to officials of EFU General Insurance Limited, which is the insurer of this project.



The S.K. Hydropower Project is located on the Kunhar River in KPK. It is located 265 KM east-north of Islamabad. This project has the total installed capacity of 884 MW with total investment of USD 1.962 billion. About 500 Chinese and 5,000 Pakistani workers are employed for this project. Its construction period is of 6 years, which formally commenced on 1st January, 2017 with its financial closure by the end of 2016. The scheduled river closure is an important node in project construction and is of decisive significance to the scheduled completion of the project. In this ceremony the water flow was diverted from Kunhar River to the mountainside in order to build the embankment/dam reservoir.



The KPK provincial ministers, Mr. Atif Khan, Mr. Shahram Tarakai and Mr. Saleem Jhagra alongwith MPA Mr. Ahmed Hussain Shah were present there. Other Government functionaries were also invited on this event. The executives of PPIB, NEPRA, NTDC, CPPA-G, NHA, WAPDA and Military General Officer Commanding were also invited. All the arrangements were made by CGGC Group in a befitting manner according to the requirement and nature of the event.

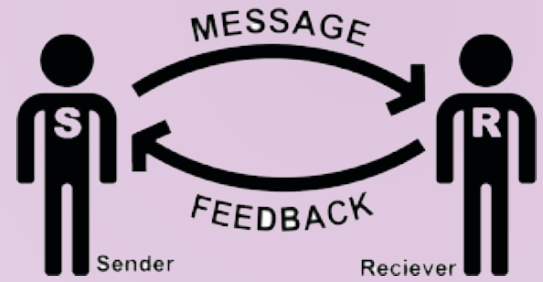




Mr. Qamber Hamid, SDMD/Zonal Head participated in this ceremony along with Mr. Liaquat Ali Khan and Mr. S. Farhan Ali Bokhari from Lahore Division. Mr. Farman Ali Afridi and Mr. Taimoor Zaib also joined them from Jamrud Road Branch, Peshawar. All of them represented EFU General Insurance. This was a historic event which will be remembered by the participants.



Workshop on 'Interpersonal Communication Skills'

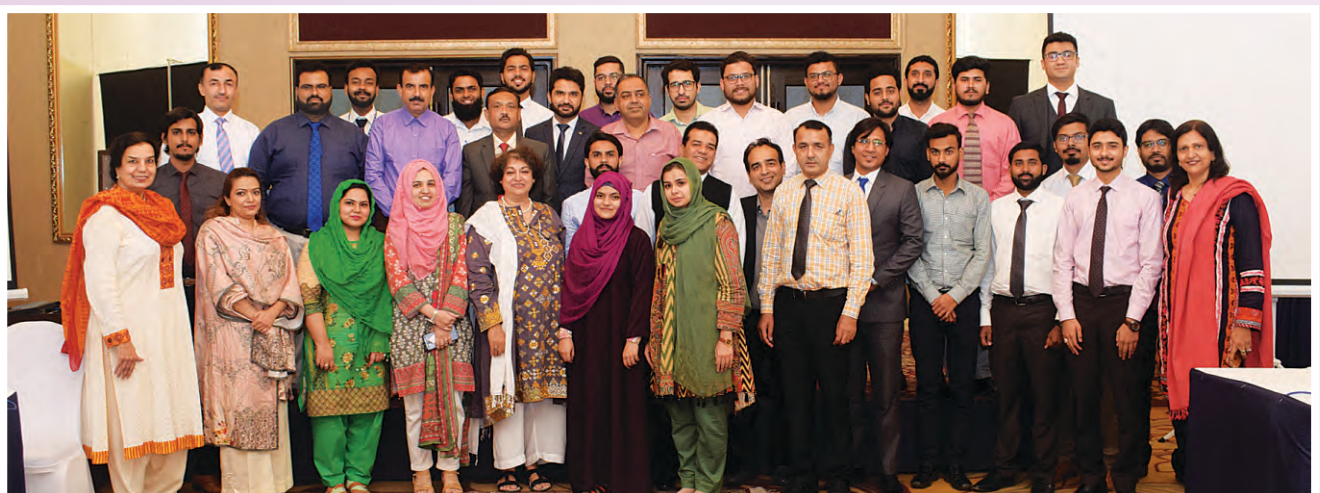


A workshop on International Communication Skills organized by Pakistan Insurance Institute which was held at Movenpick Hotel, Karachi. Various participants of EFU General attended the workshop. Ms. Arshi Ahmad Aziz, a well reputed training consultant of Pakistan conducted the workshop.

It was a very interactive session in which Ms. Arshi explained that the way we communicate with people depends on our relationship with them. The communication model was discussed in order to gain an understanding of the possible problems that can occur in the encoding decoding process of communication. Simulation exercise explored the impact of communicating one-way as compared to two way and the benefits and drawbacks of each method.

The concept of perception and its effect on communication was discussed and participants were led through a step by step strategic approach to communication for easy understanding and implementation.

A job aid / handout summarizing the concepts discussed was distributed to the participants at the end of the session.



Congratulations



As a part of the insurance day celebrations, an essay competition was announced by IAP for participation by all the employees of the insurance industry in Pakistan. The topic for the competition was "Cyber Risk Insurance: The Challenges and Opportunities".

Syed Shabib Ali Rizvi, Manager HR, EFU General Insurance Ltd. won 3rd position. Mr. Mahmood Lotia, Chairman, IAP distributed the prize amongst the winners on the occasion of IAP Annual Dinner at Marriott Hotel, Karachi.

To encourage the winner and appreciate his effort a get-together was organized at EFU House, Karachi where Mr. D. H. Sidhwa, Executive Director, HR presented prize to Syed Shabib Ali Rizvi.



Farewell

Motor Department, H.O. organized a farewell in the honor of Mirza Mutaher Hussain, Sr. Vice President on his retirement. Mr. Imran Ahmed, Executive Director, Syed Anwar Hasnain, Sr. Executive Vice President and all his colleagues presented bouquet & gift to him.



Finance Department, H.O. organized a farewell in the honor of Muhammad Shahid, Assistant on his retirement. Mr. Munawar Saleemwala, Assistant Executive Director, Mr. Aslam A. Ghole, Sr. Executive Vice President, Mr. Quaid Johar, Sr. Vice President and all his colleagues presented bouquet & gift to him.



“The two hardest things to say in life are hello for the first time and goodbye for the last.”

Eid-ul-Azha Millan Mosaic





P I C N I C



Cheerful members of Central Unit, Finance, HR, Internal Audit, Personnel, Stationery and WTO Departments, Head Office of EFU General Insurance Ltd. having fun at Al-Siraj Farm House.





It Takes Months To Have A Customer And A Second To Lose.

Insurance Leads are one of the most powerful marketing tools you will ever use.



By: Mr. Rehan H. Qazi
Executive Vice President
Rawalpindi Division

Insurance leads are one of the most powerful marketing tools, it's critical to understand how to get every bit of value out of each. Here, an attempt is made to guide you how to contact leads faster, close more sales, and grow your bottom line, all with the power of insurance leads.

An insurance lead is not a consumer's contact information, it's not an email or a call you receive from a service and it's not some static product. An insurance lead is an opportunity to expand your agency. It's a real person waiting to buy a policy. However, there are some critical aspects one needs to understand about what a lead is.

Be Realistic

Sometimes people submit fake lead information into the system and it manages to sneak the filtering process. Simply return those leads and move on to the next.

Your Competitors have Leads Too

Some agents get frustrated when they discover the shared leads to another agent in their area. You need to contact the consumer first to close the lead.

Leads Are A Powerful Tool, But Require Hard Work

Your business isn't going to explode by just from insurance leads. Leads require you to act fast and use phones diligently. Those who put in the most time

marketing them will see the significant gain leads can bring.

Leads Don't Close Overnight

This is unrealistic. Leads can sometimes take months to close. One has to be aggressive in follow-up campaigns. Be aggressive and treat each one like the fresh opportunity. Be the first to call, follow-up calls and emails, and work the lead until a definite reply is received from the client.

Determining Insurance Lead

Leads are a very powerful marketing tool, and like any revenue generation source; there are plenty of great tips to help.

Use filters wisely

Setting filters can be time consuming, but it's worth every second. Being too restrictive can leave you with only a handful of leads per month. You want the right quality and the right volume.

Start with broad filters.

Try out an entire with few filters and see how your close ratios look. Then slowly over time narrow down which areas and filters show the higher conversion rates.

Don't be too selective.

Keep your filters limited and you will find greater success in closing more sales.

Here are four tips to get the most out of insurance leads.

Tip 1 - You Aren't Alone!

It's important that you remember that nearly all leads are being followed by more than one agent.

Tip 2 - Be the First to Contact the Consumer!

The most important is that you have to be the first agent to contact the client. That means when you receive the lead, you should contact the client immediately. If you are the second or third agent to contact them, don't give up. Instead, put your best product forward and show the client why you should be the choice. Leads convert over 20 times more when contacted in the first.

Furthermore, if the consumer ended up buying a policy, it was the agent who contacted the consumer first who closed the sale nearly 80 percent of the time!

Remember: The client expects to be contacted immediately!

From there you can schedule emails, call times, and record notes, and many more.

Tip 3 - Don't Quote Until you Talk to Client

Never send the quote to the client unless you have had the chance to talk to them first. There are three reasons why it's always a bad idea to send the quote information ahead of time:

- 1) The lead information may not have been entered correctly by the consumer or you may be missing important data that will affect the quote price.
The quote you send them ahead of time might end up being completely wrong.
- 2) It is possible the email address or phone number they entered is incorrect or was intentionally faked. You may end up wasting your time putting together a quote that isn't going anywhere.
- 3) You're giving the customer the price before you have been able to show them the value. It might be the perfect policy for the customer in terms of coverage and an easy sell.

Tip 4 - Contact a Lead the Right Way

Even if the contact has listed an additional phone number, you should still use the primary phone number as your first option. Most clients don't like to be contacted at work, even if they provided that phone number.

Tip 5 - Never Give Up

Don't be too hasty to give up. You should make sure to utilize all the contacts you've been given—email, telephone, voice mail, etc. You can even mail a letter and be courteous in all of your approaches, if they choose another agent, try to determine why they didn't buy the policy and record that information in your notes.

Working the Phones

- When approaching any phone call it's always important to remain as personable as possible. You should view your call as a conversation in which you are getting to know the customer. Be positive and warm in your tone. The customers are making a very important financial decision, and they need someone they can consider a friend to help walk them through it.
- You need to show your genuine concern for their safety and well being.
- Don't rush them. If they don't want to close on that first or even second call, don't try to muscle them into signing up. Never give them a deadline for

signing up! That's a guaranteed way to lose sales and damage your reputation.

- Be an expert by showing them your in-depth product knowledge. You are the expert and consumer expects you to be very knowledgeable about every product you sell.
- DON'T use speakerphone, eat or drink, or multi-task (sound distracted). Using speakerphone sends the message that you don't care enough about the customer to even pick up the phone.

The most important piece of advice you can take away from this white paper is that you need to be the first agent to contact the client.



RESULT OF QUIZ-32 MOTOR INSURANCE

Correct entries for the 32nd Quiz Contest were five. The award distribution ceremony was held at EFU House, Karachi where Mr. Darius H. Sidhwa, Executive Director, HR, Head Office distributed the prizes among three lucky winners. The names of the successful participants whose solutions were 100% correct are:

- | | | |
|---------------------------|---------|--------------------------------|
| 1. Mr. Hussain Asghar | Manager | SITE Division |
| 2. Mr. Mehran Khan Ghaloo | Manager | Marine & Aviation, Head Office |
| 3. Ms. Nida Naqvi | Manager | Marine & Aviation, Head Office |
| 4. Mr. Saleem Ghaffar | Manager | Port View Branch |
| 5. Ms. Summiya Ilyas | Manager | Marine & Aviation, Head Office |

LUCKY WINNERS

Mr. Darius H. Sidhwa, Executive Director, HR, Head Office distributed prizes among the Lucky Winners.



Mr. Hussain Asghar



Mr. Saleem Ghaffar



Ms. Summiya Ilyas

SOLUTION OF MOTOR INSURANCE QUIZ

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. **False**
2. Loss due to natural disaster is covered under comprehensive policy. **True**
3. The company shall not be liable in respect of any claim arising out any contractual liability. **True**
4. Vehicle used for driving tuition are to be rated as Private Vehicles. **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**
6. Car model year is not a factor that would affect motor insurance premium cost. **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**
8. The company may cancel insurance policy by sending 10 days' notice by registered letter to the insured at his last known address. **False**
9. Third party car insurance gives a high level of cover than a comprehensive policy. **False**
10. Motor insurance policy is not transferable to any other person unless the company's written consent has been obtained. **True**



QUIZ-33

Miscellaneous Insurance / Credit Suretyship

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	Cash in Safe policy does not cover cash kept in safe.	True	False
2.	Insurance guarantee provides conditional surety in case the contractors fails to perform and fulfill his/ her contractual obligations.	True	False
3.	Travel Insurance policy doesn't cover pre-existing diseases whether known or not known to the Policy holder at the time of claim.	True	False
4.	The main factors which are considered in computing travel insurance premium are the age of insured, place(s) of visit and period of journey.	True	False
5.	Personal Accident insurance only covers death resulting from a bodily injury happened due to sudden, violent, unforeseen and forcible event.	True	False
6.	Loss of cash is not covered under Travel Insurance.	True	False
7.	Fidelity Guarantee Insurance covers professional negligence, error and omission by the Insured's employees in carrying out the routine business activities.	True	False
8.	Bankers Blanket Bond Insurance covers the losses suffered by the banks due to non-performing loans.	True	False
9.	Workmen compensation insurance provides employee's death coverage while on work.	True	False
10.	Unauthorized use of Credit & Debit cards is covered under plastic card insurance policy	True	False

Terms and Conditions

- ◆ All Officials (Except Miscellaneous 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 30 November, 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:.....

Hajj Mubarak

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



Mr. A. Rehman Khandia, Deputy Managing Director, Corporate Division congratulates Mr. M. A. Qayyum, Sr. Executive Vice President on performing Hajj. Ms. Ansa Azhar and Mr. Abdul Wahid are also presented.



Mr. Sohail Nazir, Deputy Executive Director, Mr. Badar Amin, Assistant Executive Director congratulate to Mr. Atif Haider Khan, Sr. Vice President on performing Haj. Colleagues of Marine Department were also present.



Mr. Arshad Ali Khan
Sr. Exec. Vice President
Finance, H.O.



Mr. Ejaz Ahmed
Exec. Vice President
Islamabad Branch



Ms. Najma Riaz
Vice President
Peshawar Branch



Mr. M. Saleem
Sr. Vice President
Jinnah Division



Mr. Naeem Muhammad
Assistant Manager
Finance, H.O.



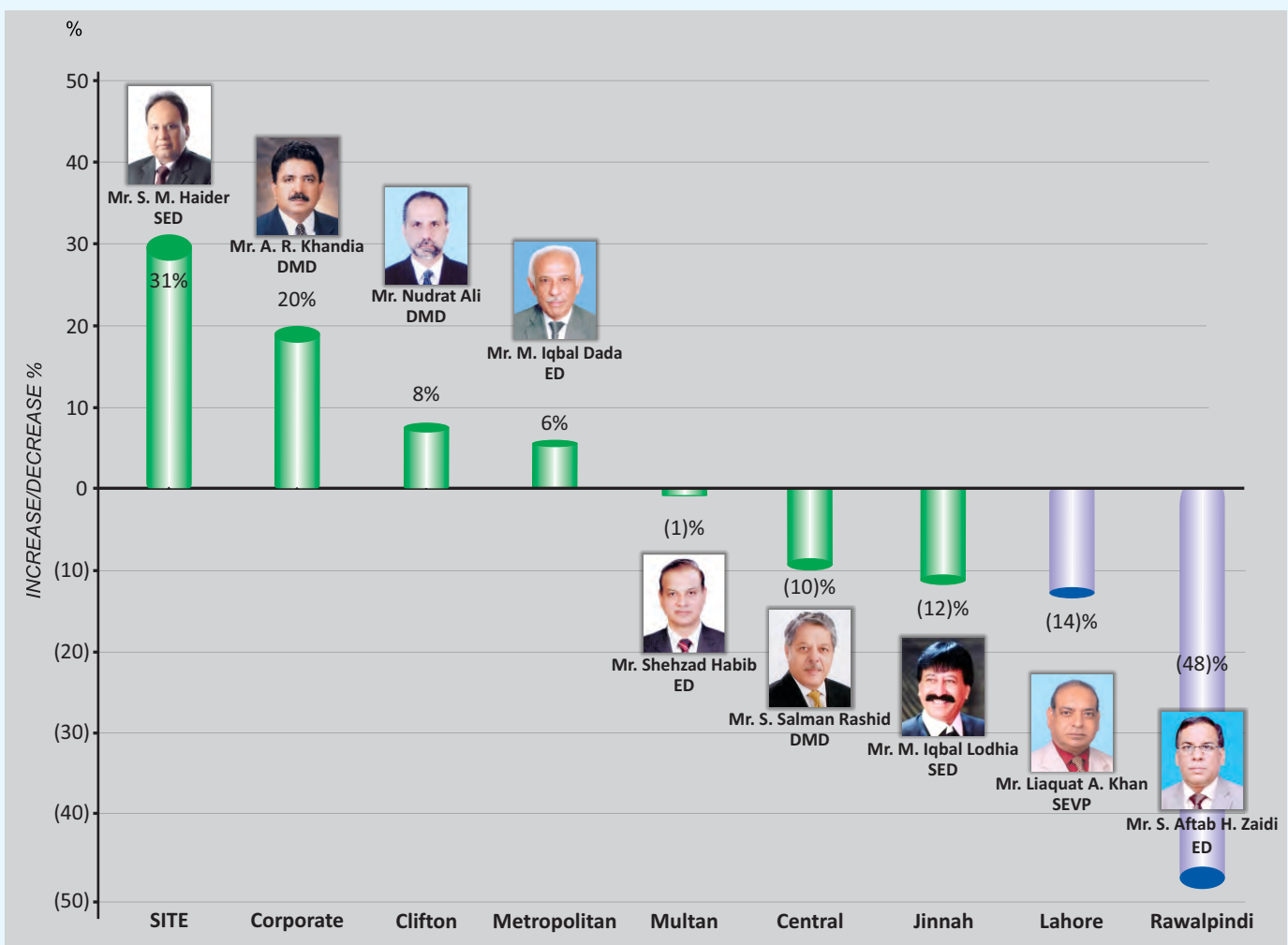
Mr. M. Azham Khan
Junior Assistant
Corporate Division



*Wishing you success, joy
and happiness always!*

1.	Safiah Jamal	Manager	Motor, Head Office	10-Nov
2.	Ahmed Nadeem Alvi	Assistant Manager	Gujranwala Branch	10-Nov
3.	Muhammad Hashim Abbasi	Assistant Manager	WTO, Head Office	10-Nov
4.	Yasir Naseer	Assistant Manager	Al-Hamd Branch	10-Nov
5.	Mushtaq Ahmed	Assistant Superintendent	Leeds Centre Branch	10-Nov
6.	Muhammad Shamim Siddiqui	Executive Vice President (Dev.)	Central Division	11-Nov
7.	Parveen Akhtar	Executive Officer	City Branch Faisalabad	11-Nov
8.	Arfa Abdul Sattar	Assistant Manager	Personnel & Admin., H.O.	12-Nov
9.	Faizullah	Assistant Manager	Central Division	12-Nov
10.	Ghulam Mustafa	Deputy Manager	Property, Head Office	14-Nov
11.	Rizwan Ahmed Khan	Executive Officer	S.I.T.E. Division (A. L. Unit)	14-Nov
12.	Wasim Ahmed	Executive Vice President (Dev.)	S.I.T.E. Division	15-Nov
13.	Sabeeh Khawar	Deputy Manager	Clifton Division	15-Nov
14.	Aslam Pervaiz	Executive Officer	Clifton Division	15-Nov
15.	Shazim Altaf Kothawala	Assistant Executive Director (Dev.)	Metropolitan Division	16-Nov
16.	Hasanali Abdullah	Managing Director	M.D's Secretariat	17-Nov
17.	Muhammad Afzal Khan	Sr. Executive Vice President	I.T., Head Office	17-Nov
18.	Riaz Ahmed	Manager	A. K. Unit Karachi	18-Nov
19.	Summiya Ilyas	Manager	Marine, Head Office	18-Nov
20.	Muhammad Aamir Hanif	Senior Vice President (Dev)	Jinnah Division	19-Nov
21.	Farhan Qamar Siddiqui	Assistant Vice President	Clifton Division	19-Nov
22.	S. Mansoor Ali	Manager	Stationary, Head Office	19-Nov
23.	Mustafa Johar	Assistant Manager	I.T., Head Office	19-Nov
24.	Zeeshan Adil Khan	Executive Officer	New Unit Lahore	19-Nov
25.	Kaleem-Ud-Din Ghauri	Development Officer	Al-Muqet Branch	19-Nov
26.	Noman Ahmed Khan	Manager	Motor, Head Office	20-Nov
27.	Choudhry A. Razzak	Manager (Dev)	Faisalabad Main Branch	20-Nov
28.	Yousuf Alavi	Assistant Executive Director (Dev.)	Clifton Division	22-Nov
29.	Rizwan Ahmed	Executive Vice President	Finance, Head Office	22-Nov
30.	S. Asim Ijaz	Executive Vice President	Motor, Head Office	22-Nov
31.	Faiza Faisal	Manager	Clifton Division	22-Nov
32.	Sheeraz Iqbal	Deputy Manager	Peshawar Branch	22-Nov
33.	Ummar Ullah Sikandar	Executive Officer	City Branch Faisalabad	22-Nov
34.	Hafiz Moazzam Saeed	Development Officer	Sialkot Branch	22-Nov
35.	Amjad Khan	Development Officer	Bank Square Branch	23-Nov
36.	Syed Rashid Ali	Vice President (Dev.)	Central Division	24-Nov
37.	Jawed	Assistant Manager	Finance, Head Office	24-Nov
38.	Syed Mehdi Imam	Advisor	Central Unit, Head Office	25-Nov

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



Score

RANK-WISE Premium Performance of Divisions

Upto June 2019

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

 Northern Zone
 Southern Zone

Top 3 Divisions



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



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



Mr. S. Salman Rashid
Deputy Managing Director
Central Division

Score

RANK WISE Premium Performance of Branches/Units

Upto June 2019 as compared to June 2018

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

■	Northern Zone
■	Southern Zone

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



Salim Razak Bramchari
Tower Branch



Ali Kausar
City Karachi Branch



M. Amin Sattar
Hyderabad Branch

Score

Top - 10 Divisions/Branches Based on Operating surplus Upto June 2019

Rank	Name of Division/Branch	%
1	Islamabad Branch	81
2	Rawalpindi Division	75
	Metropolitan Division	75
3	Clifton Division	72
4	Tower Branch	65
5	Faisalabad Branch	64
6	Corporate Division	63
7	Gulberg Branch	59
8	City Branch Lahore	52
9	Denso Hall Branch	51
10	Leeds Centre Branch	50

■	Northern Zone
■	Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Usman Ali Khan
Faisalabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Malik Firdaus Alam
Islamabad Branch



M. Iqbal Dada
Metropolitan Division



Nudrat Ali
Clifton Division



Salim Razak Bramchari
Tower Branch

Score

Recovery Performance

Upto June 2019

Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi Branch	100
2	Hyderabad Branch	98
3	Islamabad Branch	96
4	Sargodha Branch	95
5	Bank Square Branch	94
6	Mehran Branch	93
7	City Lahore Branch	92
	SITE Division	92
	Sahiwal Branch	92
8	Sialkot Branch	91
9	Multan Division	90
	Lahore Division	90
10	Crescent Branch	87
11	Denso Hall Branch	86
12	Rawalpindi Division	85
13	Peshawar Branch	84
14	Corporate Division	83
	Leeds Centre Branch	83
15	Central Division	82
	Tower Branch	82

Top - 3 Leading Players

Northern Zone



Agha Ali Khan
City Rawalpindi Branch,



Malik Firdaus Alam
Islamabad Branch



A. Shakoor Paracha
Sargodha Branch

Southern Zone



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



S. M. Haider
SITE Division

■	Northern Zone
■	Southern Zone

Score

Remittance Performance

Upto June 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
Central Division	3	3
SITE Division	4	4
Islamabad Branch	5	11
Metropolitan Division	6	5
Jinnah Division	7	6
Rawalpindi Division	8	7
Lahore Division	9	8
Gulberg Arcade Unit	10	10
City Branch Karachi	11	15
Tower Branch	12	13
Bank Square Branch	13	9
Leeds Centre Branch	14	19
Gulberg Branch	15	14

Top - 3 Leading Net Remitters

Northern Zone



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division

Southern Zone



Nudrat Ali
Clifton Division



A. R. Khandia
Corporate Division



S. Salman Rashid
Central Division



Score

Top 10 Marketing Executives Classwise Premium Upto June 2019

Northern Zone

Property Insurance	
1. Imdadullah Awan	Islamabad Branch
2. Muhammad Farooq	Gulberg Branch
3. Haji M. Shakeel	New Unit Branch
4. Mehmood Ali Khan	Faisalabad Branch
5. Atif Muzzaffar	Islamabad Branch
6. Azharul Hasan Chishti	Leeds Centre Branch
7. Ejaz Ahmed	Islamabad Branch
8. Muhammad Arif Bhatti	Gujranwala Branch
9. Saleem Babar	Leeds Centre Branch
10. Shahid Raza Kazmi	Al-Hamd Branch

Top Three



Imdadullah Awan
Islamabad Branch



Muhammad Farooq
Gulberg Branch



Haji M. Shakeel
New Unit Branch

Marine Insurance	
1. Mahmood Ali Khan	Faisalabad Branch
2. Qasim Ayub	Al-Muqet Branch
3. Imdadullah Awan	Islamabad
4. Asma Nasir	Lahore Division
5. Khalid Mehmood	Al-Hmad Branch
6. Syed Farhan Ali	Ichhra Branch
7. M. Shafiq Chaudhry	Gulberg Branch
8. Saleem Babar	Leeds Centre Branch
9. Shahid Raza Kazmi	Al-Hmad Branch
10. Muhammad Arif Bhatti	Gujranwala Branch

Top Three



Mahmood Ali Khan
Faisalabad Branch



Qasim Ayub
Al-Muqet Branch



Imdadullah Awan
Islamabad Branch

Motor Insurance	
1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Hmad Branch
3. Atif Muzzaffar	Islamabad Branch
4. Muhammad Farooq	Gulberg Branch
5. Ahmed Saeed Khan	Al-Hamd Branch
6. Ejaz Ahmed	Islamabad Branch
7. Samie Ullah Khan	Ichhra Branch
8. M. Haroon Akbar	Rawalpindi Division
9. Arshad Iqbal	Peshawar Branch
10. Saleem Babar	Leeds Centre Branch

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Hamd Branch



Atif Muzzaffar
Islamabad Branch

Miscellaneous Insurance	
1. Asma Nasir	Lahore Division
2. Junaid Arshad	Lahore Division
3. Sadia Iftikhar	City Lahore Branch
4. Muhammad Naeem	Gulberg Arcade Unit
5. Shan Masih	Gulberg Arcade Unit
6. M. Tayyab Nazir	Lahore Division
7. Haji M. Shakeel	New Unit Lahore
8. Khalid Mehmood	Al-Hamd Branch
9. Muhammad Farooq	Gulberg Branch
10. Ahmed Saeed Khan	Al-Hamd Branch

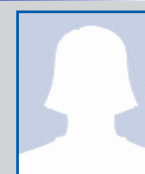
Top Three



Asma Nasir
Lahore Division



Junaid Arshad
Lahore Division



Sadia Iftikhar
City Lahore Branch

Score

Top 10 Marketing Executives Classwise Premium Upto June 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. Adeel Ahmed	Central Division
4. Kothawala (Group)	Metropolitan Division
5. Ali Safdar	SITE Division
6. M. Anis-ur-Rehman	SITE Division
7. Muhammad Aamir	Metropolitan Div. (A.K Unit)
8. Muhammad Arfeen	Jinnah Division
9. Saad Reyaz	Metropolitan Division
10. S. Imran Zaidi	Central Division

Top Three



A. Wahab Polani
Jinnah Division
(AWP Unit)



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



Adeel Ahmed
Central Division
(Unit A)

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

Top Three



Sheraz Ansari
Corporate Division



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



A. Wahab Polani
Jinnah Division
(AWP 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. Adnan Sharif	Central Division
6. Tauqir H. Abdullah	Clifton Division
7. Adeel Ahmed	Central Division (Unit-A)
7. S. M. Shamim	Corporate Division
8. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
10. Hasan Abbas	SITE Division

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. S. M. Shamim	Corporate Division
3. Jahangir A. Shaikh	Corporate Division (J.P. Unit)
4. S. Imran Zaidi	Central Division
5. M. Anis-ue-Rehman	SITE Division
6. Ali Safdar	SITE Division
7. Mir Amjad Ali Moosvi	City Branch Karachi
8. S. Zulfiqar Mehdi	City Branch Karachi
9. A. Wahab Polani	Jinnah Division (A.W.P. Unit)
10. Adeel Ahmed	Central Division

Top Three



Ali Rafique Chinoy
Corporate Division



S. M. Shamim
Corporate Division



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

Galaxy of Star Performers Top Marketers of Divisions/Branches Gross Premium Basis in June 2019

Northern Zone



Ahmed Saeed Khan
Al-Hamd Branch



Asma Nasir
Lahore Division



Mahmood Ali Khan
Faisalabad Branch



Azharul Hasan Chishty
Leeds Centre Branch



Muhammad Farooq
Gulberg Branch



Imdadullah Awan
Islamabad Branch



Haji M. Shakeel
New Unit Branch



Qasim Ayub
Al-Muqet Branch



M. Ashfaq
Sahiwal Branch



M. Arif Bhatti
Gujranwala Branch



S. Zeeshan Abbas Abidi
City Branch, Rawalpindi



Salman Saeed
Sialkot Branch



Rana Khalid Manzoor
Gulberg Arcade Unit



Zia-ul-Hassan
Peshawar Branch



M. Haroon Akbar
Rawalpindi Division



Ghulam Jaffar
City Br., Faisalabad



Farman Ali Afridi
Jamrud Road Branch



Bashir Ahmed
City Branch Lahore



M. Sohail
New Garden Town Br.



Nasir Ali
Bank Square Branch



Mian Sikandar Sheraz
Ichhra Branch



S. Tayyab H. Gardezi
Model Branch



A. Shakoor Paracha
Sargodha Branch

Score

Galaxy of Star Performers Top Marketers of Divisions/Branches Gross Premium Basis in June 2019

Southern Zone



Ali Rafique Chinoy
Corporate Division



S. Imran Zaidi
Central Division



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



Mohammad Arfeen
Jinnah Division



A. Wahab Polani
A. W. P Unit



M. Anis-ur-Rehman
SITE Division



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



A. Ghaffar A. Karim
Central Division
(Unit-B)



Saad Reyaz
Metropolitan Division



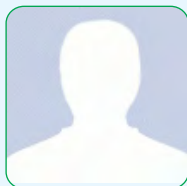
M. Imran Naeem
Denso Hall Branch



Tauqir H. Abdulla
Clifton Division



Hamid-us-Salam
Crescent Branch



Muhammad Abdullah
City Branch, Karachi



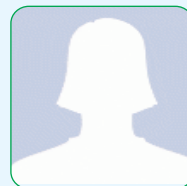
Rashid Habib
Multan Division



M. Awais Memon
Hyderabad



Mobin Ahmed Niazi
Central Division (Unit-A)



Musarrat Jehan
Mehran Branch

87
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