

General Connection



Issue 137

Vol: XXII # 4

EFU General Wins 14th Consumers Choice Award 2019



Mr. Altaf Qamruddin Gokal, Chief Financial Officer of EFU General
receiving 14th Consumers Choice Award from Mr. Khalid Maqbool Siddiqui,
Federal Minister of IT & Telecom

Moving ahead...

Rs. 2,200 Crore

(Rs. 22 Billion)

of Premium and
Takaful Contribution
Written in Pakistan
in 2019.

**Highest attained by
non-life insurer.**

We thank all our customers for
their trust and our officers, marketing
executives and staff for their
remarkable efforts.



**EFU GENERAL
INSURANCE LTD**

ISO 9001: 2015 Certified

Insurer Financial Strength

AA+
Outlook Stable
VIS


AA+
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
B+
Outlook Positive
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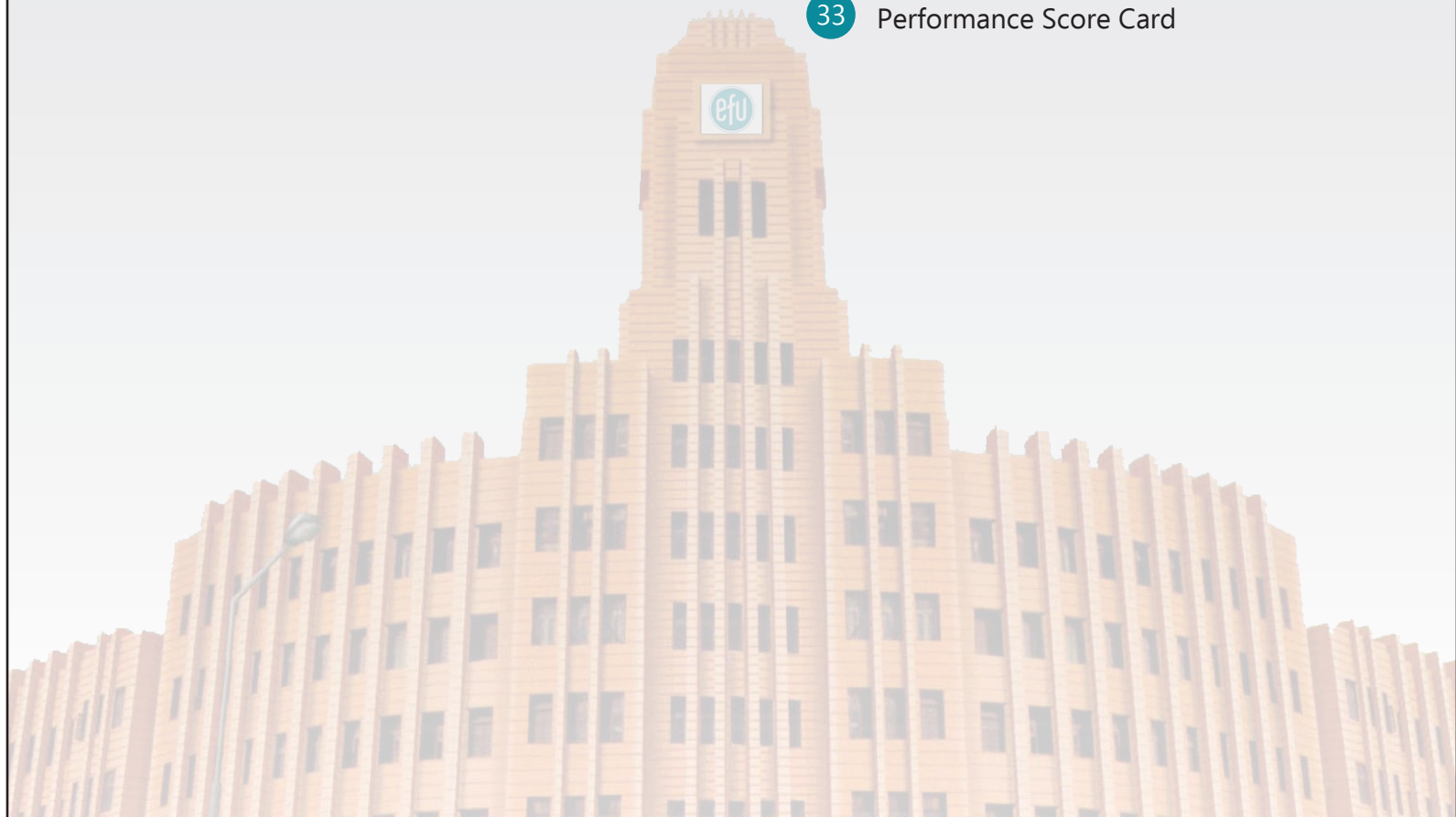
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EFU General

Wins 14th Consumers Choice Award 2019

EFU General has been conferred with the 14th Consumers Choice Award 2019 in the category of Best General Insurance Company of Pakistan.

Mr. Altaf Qamruddin Gokal, Chief Financial Officer received this award. The Consumers Association of Pakistan (CAP) organized this magnificent event at Pearl Continental Hotel, Karachi. Chief Guest Mr. Khalid Maqbool Siddiqui, Federal Minister, IT & Telecom distributed the awards.

The ceremony was graced by high profile personalities from the government, public and private sectors. These awards are especially gratifying as the winners are selected from a wide cross-section of Pakistani consumers through different surveys conducted by the Consumers Association of Pakistan (CAP).

The Company received this award in recognition

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

EFU is protected by the strongest and top rated reinsurers which rated by VIS, PACRA and A.M BEST, giving it a competitive edge. Both VIS and PACRA rating agencies have reaffirmed ratings of AA+ with stable outlook, whereas A.M BEST which is world's specialized insurance rating agency has reaffirmed 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.



Promotions



Mr. Kamran Arshad Inam



Mr. Altaf Q. Gokal



Mr. Imran Ahmed

Mr. Kamran Arshad Inam

as Deputy Managing Director (Technical),

Mr. Altaf Q. Gokal

as Deputy Managing Director (Finance)

Mr. Imran Ahmed

as Senior Executive Director (Motor)

Reorganization of EFU Sports and Recreation Club



Mr. Khurram Nasim, Executive Director, Miscellaneous Department, Head Office has been nominated as Chairman of EFU Sports & Recreation Club

Review of Quality Management System



Management Review meeting on Quality Management System (QMS) was held at EFU House, Karachi to ensure that all pertinent information concerning the procedure of QMS is carried out at different management hierarchy levels for efficient decisions making to ensure continuity, sustainability, adequacy and effectiveness of procedures.

Mr. Hasanali Abdullah, Managing Director & Chief Executive, graced this meeting by overviewing the QMS and it's effective compliance within all departments.

All the heads of the departments of Head Office and associates of Management Representative Committee shared their opinions.



ISO 9001:2015

Re-certification Audit



EFU General qualified for the ISO 9001:2015 external re-certification audit.

The re-certification audit was conducted to verify the continued compliance of ISO 9001:2015 standard. All departments were audited. The ISO external auditors, Mr. Aslam Mustafa and Mr. Taha Qaseem from United Registrar of Systems (URS) in the final meeting, appreciated combined efforts of all for implementing and successfully running the ISO 9001:2015 Quality Management System (QMS). URS systems compliance found very good. Few comments were made for further improvement. URS

recommended for continued certification to ISO 9001:2015. URS auditors appreciated the cooperation and support by EFU team to facilitate the audit process.

Mr. Darius H. Sidhwa, Executive Director, thanked auditors for carrying out ISO 9001:2015 re-certification audit.



Jaffer Dossa

1946 to 2019



The Board of Directors, Management and family members of EFU General deeply mourn the sad demise of Mr. Jaffer Hassan Ali Dossa, Sr. Advisor.

A condolence meeting was held at EFU House, Karachi that was attended by Chairman, Managing Director, a large number of senior executives and staff members. Fatiha was offered for the departed soul. "May Almighty Allah grant the departed soul heavenly peace and give his family the courage to bear this loss".





Kidney Diseases

and related Complications

Dr. Aftab Ali, Medical Officer, EFU General shed light on the topic "Kidney diseases and related complications" at the auditorium of EFU House, Karachi. Dr. Aftab Ali explained the fatal hazards of this common disease and specified prevention and advance care.

A large number of executives and officers of EFU General attended this lectures and found that the lecture really informative.



Basic Fire Fighting Training

EFU General provides basic Fire Fighting Training to its employees. Basic Fire Fighting Training gives valuable information and simple skills to course attendants enabling them to tackle fire situation and avoid loss of life and property.

Basic Fire Fighting Training was organized and conducted by Real Estate Department.

The first phase of this training was completed in December. Fire Safety Instructor, Mr. Ijaz Ahmed of Haseen Habib conducted two sessions.

Training was imparted with the help of videos and graphic illustrations. A total of 77 participants from different departments actively took part in the drill.

More sessions will be held in 1st Quarter of 2020 for all the employees.



Mr. Ijaz Ahmed



25 Years Service Award

To commemorate 25 years service award association with EFU General Insurance Limited the senior executives of EFU General distributed gold medals and certificates amongst the following:

Head Office

1	S. Mubashirul Haq	Deputy Manager	Finance, H.O.
2	Muhammad Abid Kidwai	Assistant Manager	Finance, H.O.
3	Ashraf Akbar Ali	Assistant	Finance, H.O.
4	Muhammad Amir	Daftri/Qasid	Finance, H.O.
5	Muhammad Shahjahan	Senior Vice President	Marine, H.O.
6	S. Mahmood Razi	Vice President	Marine, H.O.
7	Ghulam Sarwar	Deputy Manager	Marine, H.O.
8	Musharaf Zaman	Junior Assistant	Marine, H.O.
9	Nadeemuddin Farooqi	Senior Executive Vice President	Miscellaneous, H.O.
10	Muhammad Ikram	Daftri/Qasid	Motor, H.O.
11	Muhammad Ali Tharani	Assistant Superintendent	Personnel & Admin. ,H.O.
12	Quaid Johar	Senior Exec. Vice President	Property, H.O.
13	Naveed Akbar	Junior Officer	Property, H.O.
14	Muhammad Anwar Amdani	Vice President	Southern Zonal Office

Southern Zone

15	Shaikh Mohammad Nadeem	Vice President (Dev.)	Central Division
16	Syed Rashid Ali	Vice President (Dev.)	Central Division
17	Muhammad Afsar Khan	Junior Officer	Central Division (A. L. Unit)
18	Anwar Fatima	Executive Officer	Clifton Division
19	Syed Nadeem Ahmed	Junior Assistant	Clifton Division
20	Abdul Majid	Assistant Executive Director	Corporate Division
21	Muhammad Rehan Iqbal Booti	Senior Vice President (Dev.)	Corporate Division
22	Imran Qasim	Vice President	Corporate Division
23	Israr Gul	Vice President	Corporate Division (J. P. Unit)
24	Khalida Ghafoor	Assistant Superintendent	Corporate Division
25	Saeedur Rehman	Assistant Superintendent	Corporate Division
26	Hamid-Us-Salam	Senior Vice President (Dev.)	Crescent Branch
27	Shagufta Khan	Assistant Superintendent	Crescent Branch
28	Ahmed Ali Mughal	Assistant Superintendent	Hyderabad
29	Syed Nisar Ahmed	Senior Vice President (Dev.)	Jinnah Division
30	Shahid Iqbal	Assistant Vice President (Dev.)	Multan Division
31	Muhammad Izhar Ameen	Daftri/Qasid	Multan Division
32	Shah Asghar Abbas	Senior Exec. Vice President	S.I.T.E. Division
33	Abdul Waheed	Assistant	S.I.T.E. Division
34	Azmatullah	Junior Assistant	S.I.T.E. Division
35	Zainul Abedin	Vice President	Tower

Northern Zone

36	Ejaz Ali	Manager (Dev)	Abbottabad
37	Asif Ahmed	Vice President	Al-Hamd
38	Shahid Asghar	Junior Assistant	Al-Hamd
39	Muhammad Allauddin	Assistant Vice President	City Branch Lahore
40	Riasat Ali	Daftri/Qasid	Faisalabad Main Branch
41	Muhammad Sher Ali	Daftri/Qasid	Gulberg
42	Malik Firdous Alam	Senior Exec. Vice President	Islamabad
43	Bakhte Rawan	Deputy Manager	Jamrud Road Peshawar
44	Raja Azhar Rafique	Vice President	Lahore Division
45	Syed Muhammad Ishaq	Manager	Leeds Centre
46	S. Imran Mansoor	Deputy Manager	Leeds Centre
47	Muhammad Hanif	Deputy Manager	New Unit Lahore

Mr. Altaf Qamruddin Gokal, Deputy Managing Director, Finance, H.O. presenting Gold Medals and Certificates



Mr. M. Anwar Amdani

Mr. S. Mubashirul Haq

Mr. Abid Kidwai

Mr. Ashraf Akbar Ali

Mr. M. Amir

Mr. M. Sohail Nazir, Deputy Executive Director, Marine, H.O. presenting Gold Medals and Certificates



Mr. S. Mahmood Razi

Mr. Ghulam Sarwar

Mr. Musharraf Zaman

Mr. Badar Amin, Assistant Executive Director and Mr. M. Sohail Nazir, Marine, H.O. presenting Gold Medal and Certificate to Mr. Muhammad Shahjahan

Mr. Khurram Nasim, Executive Director, Miscellaneous, H.O. presenting Gold Medal and Certificate to Mr. Nadeemuddin Farooqi



Mr. Aftab Fakhruddin, Executive Director, Property, H.O. presenting Gold Medals and Certificates

Syed Shahid Hussain, Sr. Executive Vice President, Personnel, H.O. presenting Gold Medals and Certificates



Mr. Quaid Johar

Mr. Naveed Akber

Mr. Muhammad Ali Tharani

Mr. M. Ikram

Mrs. Anwar Fatima

Mr. A. Rehman Khandia, Deputy Managing Director, Corporate Division and Mr. Jahangir Anwar Shaikh, Senior Executive Director (Dev.), Corporate Division (J. P. Unit) Presenting Gold Medal and Certificate to Mr. Israr Gul.

Mr. Ali Raza, Sr. Executive Vice President, Clifton Division, presenting Gold Medal and Certificate to Syed Nadeem Ahmed



Mr. A. Rehman Khandia, presenting Gold Medals and Certificates



Mr. Abdul Majeed



Mr. Saeed Ur Rahman



Mr. Imran Qasim



Mrs. Khalida Ghafoor



Mr. Rehan Booti

Mr. S. M. Haider, Sr. Executive Director, SITE Division presenting Gold Medals and Certificates



Mr. Azmatullah



Mr. Abdul Waheed



Mr. Shah Asghar Abbas



Mr. M. Iqbal Lodhia, Sr. Executive Director, Jinnah Division presenting Gold Medal and Certificate to Syed Nisar Ahmed



Mr. M. Iqbal Lodhia presenting Gold Medal and Certificate to Mr. Ahmed Ali Mughal. Mr. Amin Sattar Head of Hyderabad Branch also seen.

Mr. Kauser Ali Zuberi, Assistant Executive Director, Crescent Branch is presenting Gold Medals & Certificates to Mrs. Shagufta Khan and Mr. Hamed-us-Salam





EFU Sports & Recreation Club

INDOOR AND OUT DOOR SPORTS

Sports are the best form of healthy recreation, a good way to relax and relieve stress. EFU Sports Club has played a significant role providing the executives with a congenial atmosphere to play, socialize and have a pleasant time-out from work.

The Chairman EFU Sports and Recreation Club Mr. Khurram Nasim has taken keen interest in promoting the Club. Inter Insurance and others tournaments in various games such as Cricket, Table Tennis, Snooker, Chess, Carrom and Draught are held regularly to promote and encourage more active participation and at the same time improve the competitive skills of players. With this objective the Club organized several matches with success during the year 2019.

EFU Sports and Recreation Club

Annual Prize Distribution Ceremony 2019

For appreciation and encouraging the employees, EFU Sports & Recreation Club organized its Annual Prize Distribution Ceremony at auditorium of EFU House, Karachi.

Mr. Hasanali Abdullah, Managing Director was the Chief Guest.

Mr. Khurram Nasim, Chairman EFU Sports & Recreation Club, Mr. Altaf Qamruddin Gokal, Deputy Managing Director, Finance, H.O, Mr. A. Rehman Khandia, Deputy Managing Director, Corporate Division, Mr. M. Iqbal Lodhia, Sr. Executive Director, Jinnah Division, Mr. S. M. Haider, Sr. Executive Director, SITE Division and Mr. Iqbal Dada, Executive Director, Metropolitan Division also graced the occasion. A large number of EFU Family members attended the event.

Chief Guest, Mr. Hasanali Abdullah said the purpose of prize distribution ceremony is to promote and motivate healthy environment. He appreciated the efforts of club's chairman,

secretary and others members in organizing all games and well-managed program.

Mr. Khurram Nasim Chairman of the club thanked Managing Director Hasanali Abdulldah and all executives for giving their precious time to the ceremony. He felt really pleased and thanked all the distinguished guests for the celebration on having good standard sports and health club with devoted attention by the senior management. He appreciated the secretary of the club and his entire team for organizing the activities of the club and hoped for more progress in future.

Earlier, Mr. Naseem Ahmad Qureshi, Secretary of the EFU Sports Club presented welcome address. He thanked all the guests specially Managing Director Mr. Hasanali Abdullah. He further said that a good organization always provides better opportunities to its employees at work as well as for sports. In this regard he thanked the Managing Director for providing the best sports club, EFU Gym equipped with necessary sports goods.



Prize Distribution Ceremony



All About Lifestyle Expo 2019

Dawn Media Group organized 'All About Lifestyles Expo' at Karachi Expo Centre where EFU General Insurance Ltd. participated by sponsoring the event and setting up their stall for marketing and selling all our insurance products and services.

Huge crowd attended the event which brought EFU General's stall in the limelight. Large number of general public visited EFU General stall. They showed their interest in various types of insurance products, particularly personal / individual lines products like Motor Insurance, Home Insurance, Personal Insurance, Travel Insurance, etc.

Mr. Muhammad Sheeraz, Assistant Executive Director, Jinnah Division, Mr. Faisal Gulzar, Sr. Executive Vice President, Central Division and Mr. Nisar Ahmed, Sr. Vice President (Dev.), Jinnah Division facilitated the visitors.



Mock Interview Session

EFU General Insurance Limited supports various institutions, in health & education sectors, as part of its Corporate Social Responsibility (CSR). Our skilled officers share their knowledge with the youth of our nation by participating in sessions that are organized by reputed educational institutions. PAF-KIET University organizes such sessions to provide an opportunity to students to benefit from the knowledge of professionals of corporate sector. Professionals from reputed organizations are invited to participate in such sessions.

PAF-KIET University organized mock interview session in which professionals from corporate

sector were invited and designated them as "Mentor". HR personnel from EFU General Insurance Limited also participated as Mentor in the event.

This Mock interview was conducted helping the job applicants to understand what is expected in a real job interview and further improve their presentation skills. An interview feedback form was provided to the interviewee where they were asked to provide their views and feedback about the overall experience. The event was conducted with the final ceremony where memento was presented to the mentor in recognition of attending and making this event successful.

Budgerigar Mega National Show

Mr. Farhan Qamar Siddiqui, Assistant Vice President, Clifton Division won Best in show Bird in Budgerigar Mega National Show. This event organized by Pakistan Agriculturists Guild in Karachi. Mr. Lars Vors from Denmark was invited to judge the participants at the competition.



10

Golden Tips for Insurance Agents

1 Help them first

So often you can get so caught up in needing to make this new venture work that you're focused on what you need and what you want and really all you need to do is take time to slow down and really help each person you meet with. Most times that will mean helping them get a policy through you but sometimes that will mean walking away from a sale that wouldn't be in their best interest. Keep what they need at the forefront of your mind.

2 Be sincere and sincerely professional

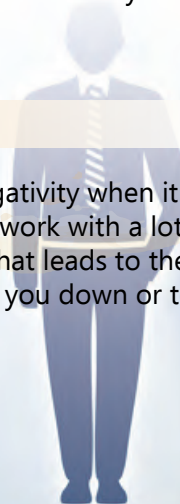
Everyone hates someone who is building a connection to simply make a sale. Don't be that person. Did you know that you can genuinely connect and help them get a policy without being an annoying salesperson? Be personable and professional. When you truly have tip #1 "helping them first" at the front of your thought process it will come across. You will be viewed as a consultant, not as a sales person.

3 Ask about family

Finding common ground is great, but it's best if you continue to focus on your prospect. If they have children ask about them. Most parents talk about their children more than anything else. They'll more than likely brag about how they won a basketball game or got straight A's. Remember the family and ask about them. This is meaningful.

4 Positivity always

And no matter what the circumstances are you must guard your thoughts against negativity when it comes to the work you're doing and especially towards your clientele. You will get to work with a lot of people who are perhaps at a low - or even the lowest - place in their lives and often that leads to them being in a negative place; mentally, physically and financially, don't allow that to drag you down or to influence your attitude towards them.



5 Always dress like a professional

If you have been in sales before you may have had a casual dress code. Whatever you are accustomed to, know that it's time to step it up. Dress as a professional if you want to be a professional. Look neat, clean, and professional and your prospects will take you seriously. Wear an ID badge and perhaps a dress shirt with your company logo.

6 Listen to yourself

When in sales, recording yourself on calls or in appointments is a great way to see what has to change. Are you monotone? Do you sound as if you know your product? Do you sound confident? These are all important aspects of becoming a top insurance agent.

7 Talk less and listen more

Listening seems to be a lost art, but if you work at active listening rather than just "hearing" what a client says you'll be far more successful than you ever imagined. It's great that you know a lot about your product, but if you aren't listening to what your prospect is telling you, you are less likely to sell them something they can really use.

8 Always be prepared

You won't always have answers for every question your prospect asks, but you should take the time to prepare before every appointment. You'll need to do some extra work in the beginning and focus on learning your products inside and out. Initially, you should let your prospect know that if you don't have the answer that you'll find someone who does. Your prospects will respect you more for being honest with them.

9 Learn marketing

Marketing yourself is still important, because the organization you choose won't carry your marketing efforts. Learn how to use social media, direct mail pieces, and focus on asking for referrals. You'll discover that if you learn one marketing method at a time and master it, it's much easier to then add a second method.

10 Stop talking about features and give benefits

Features are great but your prospect won't care about all of them. When you are new to sales it's easy to talk about features all of the time. It's time for you to focus on talking about benefits before you talk about anything else. Always focus on how your prospect will benefit from what you are offering them.

Omar Atiq Mahmudi

Statistics & Credit Control
and Public Relations, H.O.

Artificial Intelligence in Insurance Sector

“Perform tasks which normally require human Intelligence”



Mehran Khan Ghaloo
Manager
Marine & Aviation,
H.O.

Hey Siri!!

Convert 1 USD to Pakistani Rupee

“1 USD = PKR 156.00”

Where am I.?

**“Your current location pin to
EFU General Head Office”**

Artificial Intelligence already exists.

Insurtech companies who have built big data bases rather than building big infrastructure Lemonade and Slice have adopted artificial intelligence, and are successful in it, but practice in every country varies. We in Pakistan don't drive intelligent sensing cars, not in our industries and houses are equipped with intelligent monitoring IoT-Internet devices, we are not using drone for survey and still there is authentication factor due to unavailability in accessing big data.

We in the insurance industry have perception that Insurance companies who are since time of horse carriage are the one who are dominating.

Unfortunately, the time is changing, the companies of tomorrow will be natively digital.

Insurance and Technology must work in parallel to create new pathways in Insurance Industry and adoption of artificial intelligence can help to address current existing issues in Insurance market.

What are they?

- Customer needs transparency in the pricing.
- Customer needs smart and intelligent apps for online policy capturing and claim adjustment.
- Customer needs Value for their money.
- Insurers needs fraud detection.

Adoption of artificial intelligence can help in solving these problems.

Artificial intelligence will help Insurance industry to create smart and intelligent app by embedding chat bots to answer general queries.

Let's suppose one of your insured is in hospital and Insured knows that the situation he/she is in, is covered under his/her health insurance policy. But in that moment, he/she doesn't have any medical card nor he/she remembers his/her policy number, neither insurance company have facilitated their insureds with any application.

What options they are left with, either to pay all and reimburse later, or call on helpline where they might get response:

**“THE NUMBER YOU ARE TRYING TO CALL, IS BUSY
AT THE MOMENT”**

Same situation they are in and the app provided by insurance company is so efficient that it detects the insured's location and within 10 mins of being in hospital a chatbot pops up notification on smartphone screen

“Do you need any assistance?”

All one has to do is to follow three simple steps:

Step 1: Open the app

Step 2: Authenticate his/her Identity (biometric, Facial, voice, retina as all modern smartphones provide these features)

Step 3: Scan a QR code

And Boom they are done with verification.

Artificial intelligence can help Insurance companies to provide bundle policies:

Smart and intelligent devices such as Telematics, wearable devices, chat bots, IoT devices and drones will help insurance company to apply behavioral premiums. Insurance sector must start to promote technology culture with effective advertising

Car Insurance:

Integration of telematics in cars. Telematics is the black box fitted into customer vehicles. They are equipped with a GPS system, motion sensor connected with smartphone app. This technology will measure the various aspects of customer driving and generate data for the insurer. The insurer can then analyze how safely customer drives and adjust

their premium accordingly. Insurance companies should develop programs where driving safely allow customers to earn reward points, and on renewal use telematics to calculate new premium for every individual

“Safer the route, slower you drive and period you drive is what you charge for”

Property Insurance:

Install home or industry intelligent IoT Devices which are equipped with sensors and automatic-activation functions. These devices can transfer huge amount of data to their providers with real time analysis facilitating the underwriter to charge for occupancy hours and would accelerate the underwriting and claim processing effectively.

“We charge you for your occupancy”

Drones can be used for survey. Drones have certain features that make them especially useful to insurers. For one thing, they are small, easy to maneuver, and don't require an airport runway for launching. Secondly, drones don't require an onboard pilot, so they can travel to places that are unsafe for humans. Drones can offer insurers with a number of potential benefits.

- Roof Damage Inspections
- Warehouse Inspections
- Boilers Inspection
- Post Disaster Claims Inspection (Earthquake, Flood, etc)
- Fraud Monitoring

Life Insurance:

Wearable technology (smartwatches and health bands) has several different applications for the life insurance industry, including improved underwriting capabilities, value added services for customers beyond insurance protection, and the potential to improve user health and well-being.

The wearable device marketplace is also changing rapidly. Smartwatch sales are increasing; the release of new generations of the Apple Watch with improved capabilities to monitor heart rate and store exercise data, ECG to monitor irregular heart beat and cellular connectivity has enabled.

Building a smart app allowing customers to capture their policy with in 30 second with digital payment. This will automate the underwriting.

E.g:

Offering life insurance policy by click of their selfie and applying advanced machine learning tools to identify if one has habits such as smoking cigarettes.

“Share your exercise data with us so we can lower your rates for next year”

All data from these sensing devices can be extracted from smart app which help insurers to create big data helping underwriters to underwrite efficiently.

Artificial Intelligence will help Insurance company in quick settling of claims and fraud detection.

Our Insurance industry must start to invest in technology, Adoption of **Neuro-linguistic programming (NLP)** can be used to solve claim matters.

Information sources are required to take decisions and that information is stored in some form of text or image. Be it in pdf, word, e-mail, or intranet-sites.

Having a technology that allows to “understand” all those texts and images from various sources. That’s what Machine learning is and will start generating pattern which will help in maturing the decision making general claim to be solved within 3 seconds.

These real time generation of data can be sourced by technology like smartphone, smartphone apps, wearable, claim processing tools, online policy handling and automated processing as artificial Intelligence which will lead any insurance company to become one of the first Insure Tech industry of Pakistan.

Dr. Arif Alvi President of Pakistan Tweeted:

The impact of big Eight emerging technology necessary for 4th industrial revolution; AI – Artificial Intelligence, AR – Augmented reality, VR – Virtual Reality, IoT – Internet of Things Devices, Drones, Block Chain, Robots and 3D Printing.

Presidential Initiative for Artificial Intelligence and Computing program is also launched to facilitate youth with providing learning opportunities by enrolling into one-year diploma program.

Existing Insurance Companies must learn a lesson from Kodak.

Kodak was the first company to patent digital camera in 1997, but as kodak was generating profits from their films, they totally dusted the new technology and now kodak does not exist in market of digital cameras.

Lesson learned:

“In the world of business always keep your eye on the market, and be responsive to future trends if not it could cost you everything”

Don't make your company live Kodak moment.

Be the one who says:

“The Future of insurance is Bots and not the Brokers, AI and not Actuaries”

INTTERNSHIP

An internship is a period of work experience offered by an organization for a limited period of time. They are typically undertaken by students and graduates looking to gain relevant skills and experience in a particular field. Employers benefit from these placements because they often recruit employees from their best interns, who have known capabilities, thus saving time and money in the long run.

During the last couple of years Internship Program at EFU General Insurance Limited. has received special attention and appreciation. The overall concept has evolved from its traditional perspective into a strategic orientation. The internship program is designed to fulfill the corporate responsibility of EFU to help train students in real work situation. During internship, the supervisors not only train them, but also evaluate them in order to discover potential individuals for future recruitment. During internship many students also discovered fresh career opportunities.

In the year 2019, a total of 31 candidates successfully completed internship in different Departments, Divisions and Branches of EFU General Insurance Limited.



Quotes

Imagine life as a game in which you are juggling some five balls in the air. They are Work, Family, Health, friends and Spirit and you're keeping all of these in the air.

You will soon understand that work is a rubber ball. If you drop it, it will bounce back. But the other four Balls – Family, Health, Friends and Spirit – are made of glass. If you drop one of these they will be irrevocably scuffed, marked, nicked, damaged or even shattered. They will never be the same. You must understand that and strive for it.

Work efficiently during office hours and leave on time. Give the required time to your family, friends & have proper rest.

Value has a value only if it's value is valued

30 second speech by Bryan Dyson – Former CEO of Coca Cola

Power comes not from knowledge kept but from knowledge shared.

Bill Gates

Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young.

Henry Ford

The biggest risk is not taking any risk.

Mark Zuckerberg

Great things in business are never done by one person they're done by a team of people.

Steve Jobs

Think as a winner and act as a winner. You'll be quite likely to achieve your goal.

Enzo Ferrari

Result of Quiz-33

Miscellaneous Insurance/Credit Suretyship

Correct entries for the 33rd Quiz Contest were three. The award distribution ceremony was held at EFU House, Karachi where Mr. Khurram Nasim, Executive Director, Miscellaneous, Head Office distributed the prizes among the winners. The names of the successful participants whose solutions were 100% correct are:

- | | | |
|----------------------|-------------------|-----------------------|
| 1. Ms. Ammara Khalid | Manager | SITE Division |
| 2. Mr. Huzaifa Razi | Manager | Property, Head Office |
| 3. Mr. Asim | Assistant Manager | Clifton Division |

Winners

Mr. Khurram Nasim,
Executive Director,
Miscellaneous, Head Office
distributed prizes among the Winners.



Ms. Ammara Khalid



Mr. Huzaifa Razi



Mr. Asim

Solution of Motor Insurance Quiz

1. Cash in Safe policy does not cover cash kept in safe. **False**
2. Insurance guarantee provides conditional surety in case the contractors fails to perform and fulfill his/ her contractual obligations. **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**
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**
5. Personal Accident insurance only covers death resulting from a bodily injury happened due to sudden, violent, unforeseen and forcible event. **False**
6. Loss of cash is not covered under Travel Insurance. **True**
7. Fidelity Guarantee Insurance covers professional negligence, error and omission by the Insured's employees in carrying out the routine business activities. **False**
8. Bankers Blanket Bond Insurance covers the losses suffered by the banks due to non-performing loans. **False**
9. Workmen compensation insurance provides employee's death coverage while on work. **True**
10. Unauthorized use of Credit & Debit cards is covered under plastic card insurance policy **True**



Quiz-34

Property Insurance

27

Quiz

Select the Correct Answer

1. CAR Policy gives coverage of

- a) Civil Engineering Projects
- b) Mechanical Engineering Projects
- c) Electrical Engineering Projects

2. Machinery Breakdown Insurance covers losses due to

- a) Fire, Faulty design, short circuit, Lack of skills
- b) Fire, Lightening, Chemical Explosion, Theft
- c) Faulty design, Fault at workshop, Lack of skill, Short circuit

3. Who can be insured in a CAR policy

- a) Principal, Advisor, Commissioner
- b) Advisor, Contractor, Commissioner
- c) Principal, Contractor, Subcontractor

4. Generally how many sections are there in an EAR Policy

- a) One
- b) Two
- c) Three

5. Engineering insurance covers

- a) Non operational phase
- b) Operational phase
- c) Both of the above

6. Partial Loss is settled through

- a) Repair
- b) Replacement
- c) New for old basis

7. Which one of the following is operational cover under engineering insurance?

- a) CPI (Comprehensive Plant & Machinery)
- b) EAR (Erection All Risks)
- c) BPV (Boiler Pressure Vessel)

8. MLOP is an abbreviation for

- a) Machinery Load Operational Policy
- b) Machinery Loss Of Profit
- c) Material Loss Of Profit

9. Electronic Equipment Insurance covers

- a) Fire, Lighting, Explosion, Smoke, Soot
- b) Fire, Lighting, War, Aesthetic defect
- c) Fire, Electric Failure, Explosion, Civil Commotion

10. MLOP cover runs in conjunction to _____ cover

- a) Machinery breakdown insurance
- b) Fire Insurance
- c) Business Interruption Insurance

Terms and Conditions

- All Officials (Except Property Department, H.O.) can participate in this contest.
- Prizes will be awarded to three correct replies. If correct entries are more than three, selection will be by ballot.
- Correct answers will also be published in General Connection so that participants may tally their entries.
- Entries will be accepted till 20th March, 2020.
- 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: _____

Picnic

Cheerful members of City Branch, Karachi having fun at Kund Malir (Baluchistan) at Princess of Hope



2020

HAPPY NEW YEAR



Marine Department, H.O



Personnel Department, H.O.



Central Unit, H.O.



Hyderabad Branch



Jinnah Division

UMRAH MUBARAK

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



Mr. M. Iqbal Lodhia,
Sr. Executive Director,
Jinnah Division
congratulates
Mr. Abdul Bari Khan,
Executive Vice President,
on performing Umrah. His
colleagues are also present.

Mr. Hamid Qureshi,
Deputy Executive Director, IT, H.O.
Congratulates Mr. Shahbaz Khan,
Vice President,
Mr. Intikhab Ahmed,
Vice President
on performing Umrah
Colleagues of IT Department
are also present.



Mr. Liaquat Imran Khan
Exec. Vice President
SITE Division



Ms. Naureen Ghouri
Manager
Clifton Division



Mr. Shamoan
Manager
Metropolitan Division



Gul Sher Khan
Daftari
Corporate Division

HAPPY Birthday

31

Birthday

**Wishing you success, joy
and happiness always!**

1.	Muhammad Rashid Akmal	Senior Executive Vice President	Tower Branch	1-Mar
2.	Farman Ali Afridi	Executive Vice President	Jamrud Road Branch	1-Mar
3.	Syed Muhammad Ali	Vice President	Central Division (A. L. Unit)	1-Mar
4.	Muhammad Ashraf	Assistant Manager	Sargodha Branch	1-Mar
5.	Faisal Ali	Assistant Manager	City Branch Faisalabad	1-Mar
6.	Zulfiqar Khan	Junior Assistant	Miscellaneous, H.O.	1-Mar
7.	Muhammad Khalil	Daftri/Qasid	Ichhra Branch	1-Mar
8.	Naveed Waqar	Manager	Central Division	2-Mar
9.	Adnan Sattar	Deputy Manager	Property, H.O.	2-Mar
10.	Faisal Masood	Deputy Manager	Finance, H.O.	2-Mar
11.	Farhan Baig	Deputy Chief Surveyor	Central Division	2-Mar
12.	Syed Kamran Rashid	Executive Director	Central Division (Unit-A)	3-Mar
13.	Mubashir Saleem	Senior Vice President (Dev.)	Al-Hamd Branch	3-Mar
14.	Murad Ali	Assistant Vice President	Central Division	3-Mar
15.	Muhammad Tarique	Deputy Chief Manager (Dev.)	S.I.T.E. Division (A. L. Unit)	3-Mar
16.	Maqbool Ahmed	Development Officer	Jinnah Division	3-Mar
17.	Abdul Waheed	Assistant	S.I.T.E. Division	3-Mar
18.	Zafar Iqbal	Daftri/Qasid	Faisalabad Main Branch	3-Mar
19.	Fatima Bano	Senior Executive Vice President	Miscellaneous, H.O.	4-Mar
20.	Muhammad Asim Malik	Deputy Manager	Ichhra Branch	4-Mar
21.	Fatima Farid	Development Officer	Islamabad Branch	4-Mar
22.	Azeem Ahmed Qureshi	Manager	S.I.T.E. Division (A. L. Unit)	5-Mar
23.	S. Nafeesul Hassan	Assistant Superintendent	Reinsurance, H.O.	5-Mar
24.	Muhammad Aslam	Junior Assistant	Finance, H.O.	5-Mar
25.	Rajesh	Manager	Corporate Division	6-Mar
26.	Syed Mehmood Ali	Executive Officer	Corporate Division	6-Mar
27.	Muhammad Ikram	Daftri/Qasid	Motor, H.O.	6-Mar
28.	M. Tayyab Nazir	Vice President (Dev.)	Lahore Division	7-Mar
29.	M. Salman Qureshi	Deputy Manager	S.I.T.E. Division	7-Mar
30.	Asif A. Razzak	Assistant Manager	Corporate Division	7-Mar
31.	M Rizwan Khan	Development Officer	Lahore Division	7-Mar
32.	Muhammad Raees	Daftri/Qasid	Mehran Branch	7-Mar
33.	S. Arshad Sajjad Rizvi	Vice President	Internal Audit, H.O.	8-Mar
34.	Zahir-uddin	Development Officer	Denso Hall Branch	8-Mar

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 ethics, 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.

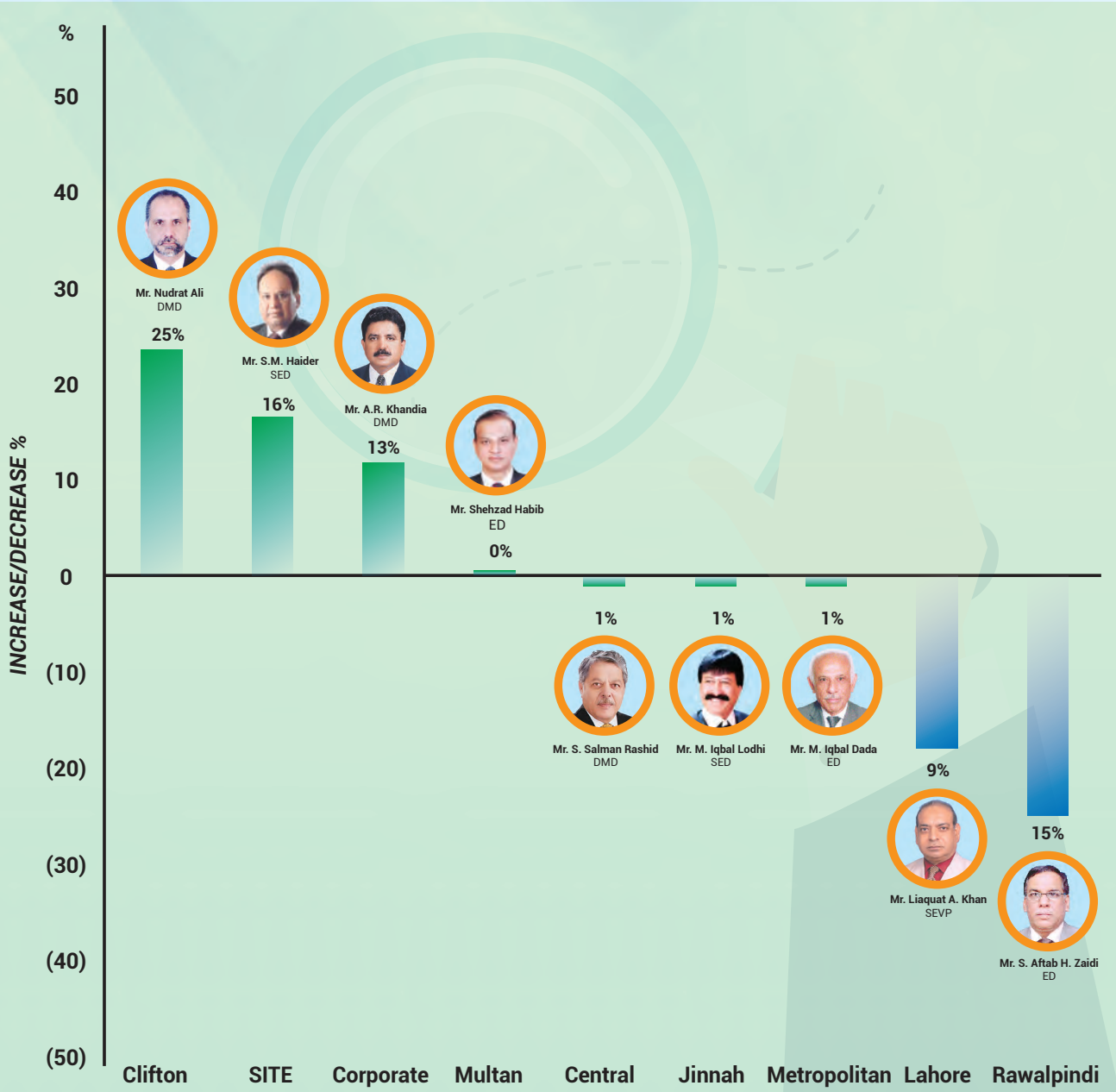
Code of Conduct

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

A photograph of a business meeting. In the foreground, a person's hands are visible, one holding a pen and the other pointing at a document. The document contains several colorful charts, including pie charts and bar graphs. In the background, a laptop is open on a desk. A semi-transparent teal circle with a white dashed border is overlaid in the center, containing the text "Performance Score Card".

Performance Score Card

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



Northern Zone
Southern Zone

Rank-Wise Premium Performance of Divisions Up to September 2019

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

■ Northern Zone
■ Southern Zone

Top 3 Division



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

Rank Wise

Premium Performance of Branches/Units
Upto September 2019 as compared to September 2018

Branch/Unit

Rank
2019 2018

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

Northern Zone

Southern Zone

Top Three Leaders of the Year

Northern Zone



Javid A. Sheikh
Gulberg Branch



Sitwat Mehmood Butt
Gulberg Arcade Branch



Usman Ali Khan
Faisalabad Main Branch

Southern Zone



Salim Razak Bramchari
Tower Branch



Khalid Usman
Port View Branch



Ali Kauear
City Branch Karachi

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

Rank	Name	%
1	Islamabad Branch	81
2	Rawalpindi Division	77
3	Clifton Division	72
4	Faisalabad Main Branch	64
5	Metropolitan Division	63
6	City Branch Karachi	62
7	Leeds Centre Branch	53
8	Corporate Division	52
9	Ichhra Branch	51
10	Denso Hall Branch	51
11	City Branch Lahore	50

■ Northern Zone

■ Southern Zone

Top 3 Super Stars

Northern Zone



Mlik Firdaus Alam
Islamabad Branch



S. Aftab H. Zaidi
Rawalpindi Division



Usman Ali Khan
Faisalabad Main Branch

Southern Zone



Nudrat Ali
Clifton Division



M. Iqbal Dada
Metropolitan Division



Ali Kausar
City Branch Karachi

Recovery Performance

Upto September 2019

Top - 15 Players

#	Division/Brnch	%
1	City Lahore Branch	99
2	Hyderabad Branch	98
3	Islamabad Branch	97
	Bank Square Branch	97
4	Mehran Branch	95
5	Leeds Centre Branch	93
6	Central Division	90
	Corporate Division	90
7	Denso Hall Branch	89
	Jamrud Road Branch	89
8	Crescent Branch	88
9	Lahore Division	87
	Gujranwala Branch	87
	Multan Division	87
10	Sahiwal Branch	85
	New Garden Town Branch	85
11	Sialkot Branch	84
12	Ichhra Branch	82
	Clifton Division	82
13	Al-Hamd Branch	80
14	Peshawar Branch	78
15	Rawalpindi Division	77
	City Branch, Karachi	77
	Gulberg Branch	77

Top - 3 Leading Players

Nothern Zone



Zarrar I. Z. Bandey
City Branch Lahore



Malik Firdaus Alam
Islamabad Branch



Babar A. Shaikh
Bank Square Branch



Iftikharuddin
Leeds Centre Branch

Southern Zone



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



S. Salman Rashid
Central Division



A. R. Khandia
Corporate Division

 Northern Zone

 Southern Zone

Remittance Performance

upto September 2019

Top - 15 Net Remitters

Divisions/Branches Which have maximum Net Remittance	Rank	
	Remittance	Gross Premium
Clifton Division	1	1
Corporate Division	2	2
Central Division	3	3
SITE Division	4	4
Jinnah Division	5	6
Metropolitan Division	6	7
Islamabad Branch	7	17
Rawalpindi Division	8	5
Lahore Division	9	8
Gulberg Arcade Unit	10	12
Tower Branch	11	9
Multan Division	12	10
Gulberg Branch	13	11
Port View Branch	14	14
City Branch Karachi	15	16

■ Northern Zone
■ Southern Zone

Top - 3 Leading Net Remitters

Northern Zone



Malik Firdous Alam
Islamabad Branch



S. Aftab H. Zaidi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division

Southern Zone



Nudrat Ali
Clifton Division



A.R. Khandia
Corporate Division



S. Salman Rashid
Central Division

Top 10 Marketing Executives

Classwise Premium

Upto September 2019

Nothern Zone

Property Insurance

1. Mehmood Ali Khan **Faisalabad Branch**
2. Faraz Javed **City Rawalpindi**
3. Muhammad Farooq **Gulberg Branch**
4. Imdadullah Awan **Islamabad Branch**
5. Haji M. Shakeel **New Unit Branch**
6. Alina Zehra Raza **Bank Square Branch**
7. Mubashar Saleem **Al-Hamd Branch**
8. Azharul Hasan Chishti **Leeds Centre Branch**
9. Saleem Babar **Leeds Centre Branch**
10. Ejaz Ahmed **Islamabad Branch**

Top Three



Mahmood Ali Khan
Faisalabad Branch



Faraz Javed
City Branch Rawalpindi



M. Farooq
Gulberg Branch

Motor Insurance

1. Imdadullah Awan **Islamabad Branch**
2. Muhammad Imran **Al-Hmad Branch**
3. Muhammad Farooq **Gulberg Branch**
4. Marium Sikandar **Lahore Division**
5. Atif Muzaffar **Islamabad Branch**
6. Ahmed Saeed Khan **Al-Hamd Branch**
7. Zakaullah Khan **Islamabad Branch**
8. Ejaz Ahmed **Islamabad Branch**
9. Rana Khalid Manzoor **Gulberg Arcade Branch**
10. Mehmood Ali Khan **Faisalabad Main Branch**

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Hamd Branch



M. Farooq
Gulberg Branch

Top 10 Marketing Executives

Classwise Premium

Upto September 2019

Nothern Zone

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. M. Shafiq Chaudhry **Gulberg Branch**
7. Muhammad Farooq **Gulberg Branch**
8. Rashid Ali **City Lahore**
9. Muhammad Arif Bhatti **Gujranwala Branch**
10. Saleem Babar **Leeds Centre Branch**

Top Three



Mahmood Ali Khan
Faisalabad Branch



Qasim Ayub
Al-Muqet Branch



Imdadullah Awan
Islamabad Branch

Miscellaneous Insurance

1. Asma Nasir **Lahore Division**
2. M. Tayyab Nazir **Lahore Division**
3. Junaid Arshad **Lahore Division**
4. Allah Ditta **Gulberg Arcade Unit**
5. Samina Imran **Faisalabad Main Branch**
6. Faraz Javed **City Branch Rawalpindi**
7. Sadia Iftikhar **City Lahore Branch**
5. Shan Ishaq **Gulberg Arcade Unit**
8. Khalid Mehmood **Al-Hamd Branch**
9. Muhammad Naeem **Gulberg Arcade Unit**

Top Three



Asma Nasir
Lahore Division



M. Tayyab Nazir
Lahore Division



Junaid Arshad
Lahore Division

Top 10 Marketing Executives

Classwise Premium

Upto September 2019

Southern Zone

Property Insurance

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

Top Three



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



Kothawala (Group)
Metropolitan Division



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. Adeel Ahmed Central Division (Unit-A)
7. S. Shahid Mehmood Central Division
8. Tauqir H. Abdullah Clifton Division
9. Muhammad Aamir Metropolitan Div. (A.K Unit)
10. A. Wahab Polani Jinnah Division (A.W.P. Unit)

Top Three



Ali Rafique Chinoy
Corporate Division



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



S. Imran Zaidi
Central Division

Top 10 Marketing Executives

Classwise Premium

Upto September 2019

Southern Zone

Marine Insurance

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

Top Three



Sheraz Ansari
Corporate Division



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



A. Wahab Polani
Jinnah Division
(AWP Unit)

Miscellaneous Insurance

1. Ali Rafique Chinoy Corporate Division
2. Jahangir A. Shaikh Corporate Division (J.P. Unit)
3. M. Anis-ur-Rehman SITE Division
4. S. Imran Zaidi Central Division
5. Waleed Polani Jinnah Division (A.W.P. Unit)
6. S. Shahid Mehmood Central Division
7. Ali Haider Rizvi Central Division
8. Ali Safdar SITE Division
9. Muhammad Aamir Metropolitan Div. (A.K Unit)
10. Mir Amjad Ali Moosvi City Branch Karachi

Top Three



Ali Rafique Chinoy
Corporate Division



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



M. Anis-ur-Rehman
SITE Division

Galaxy of Star Performers

Top Marketers of Divisions/Branches

Gross Premium Basis in September 2019

Northern Zone



Faraz Javed
City Branch Rawalpindi



Muhammad Farooq
Gulberg Branch



Mahmood Ali Khan
Faisalabad Branch



Rana Khalid Manzoor
Gulberg Arcade Uni



Muhammad Imran
Al-Hamd Branch



Izharul Hasan Chisht
Leeds Centre Branch



M. Haroon Akbar
Rawalpindi Division



Marium Sikander
Lahore Division



Atif Muzzaffar
Islamabad Branch



Nasir Ali
Bank Square Branch



Ghulam Jaffar
City Branch Faisalabad



M. Mujahad Ali
New Unit Branch



Mudassar Atif Baig
Sialkot Branch



Arshad Iqbal
Peshawar Branch



Rashid Ali
City Branch Lahore



Qasim Ayub
Al-Muqet Branch



M. Arif Bhatti
Gugranwala Branch



Zarqa Kamran
Abbottabad Branch



Mian Sikandar Sheraz
Icchhra Branch



Tariq Mehmood
Sahiwal Branch



M. Sohail
New Garden Town Branch



Farman Ali Afridi
Jamrud Road Branch



S. Tayyab H. Gardezi
Model Branch



A. Shakoor Paracha
Sarghoda Branch

Galaxy of Star Performers

Top Marketers of Divisions/Branches

Gross Premium Basis in September 2019

Southern Zone



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



S. Imran Zaidi
Central Division



S. Nisar Ahmed
Jinnah Division



M. Anis-ur-Rehman
SITE Division



Shahab Khan
Clifton Division



A. Wahab Polani
A.W.P. Unit



Rashid Habib
Multan Division



Muhammad Talha
Hyderabad



M. Imran Naeem
Denso Hall Branch



Anjum Sultan
Central Division (Unit B)



Muhammad Hunzala
Metropolitan Division



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



Musarrat Jehan
Mehran Branch



Tahir Ali Zuberi
Crescent Branch



Mir Amjad Ali Moosvi
City Branch Karachi

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**General
Connection**

In-house newsletter of EFU General



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