



ISSUE NO. 141

VOL: XXIII # 2

GENERAL CONNECTION

EFU General Wins Brand of the year Award 2020

Mr. Hasanali Abdullah,
Managing Director receiving
Brand of the year Award
from Mr. Arif-ur-Rehman
Alvi, President of Pakistan.
Mr. Imran Ismail, Governor
of Sindh was also present at
the ceremony



Thank you
all for another
commendable
attainment

**Rs. 2,260
CRORE**

(Rs. 22.6 Billion)

of Premium and
Takaful Contribution
Written in 2020



**EFU GENERAL
INSURANCE LTD**

ISO 9001: 2015 Certified

Insurer Financial Strength

AA+
Outlook Stable
VIS

AA+
Outlook Stable
PACRA

B+
Outlook Positive
A.M.BEST
For the latest rating,
access www.ambest.com

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EFU GENERAL

WINS BRAND OF THE YEAR AWARD 2020

EFU General has been awarded Brand of the year Award 2020 in the category of General Insurance by the Brands Foundation. The honorable President of Pakistan Mr. Arif-ur-Rehman Alvi graced the occasion with his esteemed presence as the chief guest, held at Governor House Sindh.

Mr. Hasanali Abdullah, Managing Director received the award in the presence of high profile dignitaries from government, media public and private sector.

It is a matter of pride that EFU has been winning this award for many consecutive years. EFU General has been among those brands which are stepping forward in the corporate world with the aim to offer the nation the best services. The endeavor enables EFU to win many prestigious awards including 'Brand of the Year Award' every year. This is the result of untiring efforts and dedication of EFU Family.



TAKAFUL TRAINING



Mufti Ibrahim Essa



M Vaqaruddin

In the final session, participants were informed of the recent progress that has taken place in Islamic Banking and Takaful and how State Bank of Pakistan is very appreciative of the progress generated in Islamic Financing.

EFU-WTO is number one Takaful Operator in Pakistan including Dedicated Takaful companies and Window Takaful Operators.

The sessions were well attended. The participants also appeared in an Assessment Test at the end of the course.

An SECP approved 21-hour training course was conducted for Takaful Users/ Operators/ Technical Staff & Agents at EFU House Karachi. This course was conducted by M Vaqaruddin, Head of Window Takaful Operations, EFU and Mufti Ibrahim Essa, Shari'ah Advisor, EFU-WTO.

In this course the participants were apprised of the basis of Takaful, its origin and development over a period of time. It was explained how these basic learnings have been transferred into Shari'ah compliant Takaful concept.

Difference between Takaful and conventional insurance was explained in detail and participants were briefed on how the wordings of Takaful differ with that of conventional. In particular, the explanation of Waqf Fund was given which is also known as Participant's Takaful Fund in Takaful.



TECHNICAL COURSE

EFU General conducted an In-house Technical Course for South officers, for thorough understanding of non-life insurance products and practical understanding of underwriting and claims management. The course was held in May & June 2021 for officers of Batch-2.



Mr. D. H. Sidhwa, Executive Director, HR, delivered lectures and initiated group discussions on conventional insurance products i.e Marine, Property, Motor, Miscellaneous, Bonds, Liability classes of insurance, and developed corporate knowledge of participants by sharing his professional knowledge and experience on underwriting and claims.

The program was well attended by the participants enhancing their knowledge and technical skills.



QUIZ-38

PROPERTY INSURANCE



1. An insurer provides a quotation to the client stating that it is valid for 10 days. If the client wants to accept the quotation after 20 days, what is the position of both the parties?
 - a) The client can accept the quotation as long as he pays the premium immediately.
 - b) The quotation is invalid but the insurer may honor the quotation if material facts have not changed.
 - c) The insurer must withdraw the quotation.
2. A client wishes to get his Textile Mill insured which is of class I construction. Adequate firefighting equipment (Fire Extinguishers, Hydrant & Tube Well) is installed at the premises. What possible discount will he get by the insured?
 - a) Class of construction discount
 - b) FEA Discount
 - c) Hydrant & Tube Well Discount
 - d) All of the above
3. Stock Declaration is not allowed for?
 - a) Stocks in process
 - b) Retail stock
 - c) Prorata policy
 - d) All of the above
4. A client wishes to get his factory insured which is not in operation (silent). What items will the insurer provide coverage to?
 - a) Building and Machinery
 - b) Building, Machinery and contents
 - c) Building, Machinery, contents and Stocks
 - d) None
5. Due to heavy rain an electric pole fell down near a godown containing stock of cotton. The stock caught fire due to short circuit & caused damage. What is the proximate cause of this loss?
 - a) Short Circuit
 - b) Nature of commodity
 - c) Atmospheric Disturbance (heavy rain)
6. For BPV, apart from the proposal form what other documentary proofs are required for a prudent risk management practice?
 - a) Fitness Certificate of boiler
 - b) License of boiler operator
 - c) All of the above
7. A restaurant owner wishes to take Fire & Allied perils insurance policy for his restaurant. Will the policy cover restaurant's neon sign?
 - a) Fire policy covers it
 - b) Fire policy does not cover neon sign
 - c) A separate policy for neon sign to be taken by the owner
8. An insured's factory premises got damaged by fire, as a result of this there was a loss in revenue. This loss will be compensated in:
 - a) Fire claim
 - b) FLOP (Fire Loss Of Profit)
 - c) MLOP (Machinery Loss Of Profit)
9. For covering genset under MB policy which endorsements are applied?
 - i) 003 Maintenance Visit cover
 - ii) 332 Depreciation Adjustment for Repairs to Combustion Engines (eg Diesel, Gas Engines)
 - iii) 344-A Overhaul of Power Generating Sets
 - iv) 701 stand by generators
 - v) 702 Operation/maintenance of insured machinery
 - vi) 110 Safety measures with respect to precipitation, flood & inundation
 - a) i, ii, iv
 - b) ii, iii, iv, v & vi
 - c) ii, iii, iv, v
 - d) All of the above
10. The insured wants to get his fire policy canceled after six months of inception. The insurer would
 - a) Refuse to cancel the policy until premium is paid in full.
 - b) Cancel the policy and provide a pro-rata refund of the premium.
 - c) Refuse cancellation as policy cannot be canceled after six months have passed.

Terms & 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 30 September, 2021.
- 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: _____



RESULT OF QUIZ 37

MISCELLANEOUS INSURANCE

Correct entries for the 36th Quiz Contest were six. The names of successful participants whose solutions were 100% correct are:

1.	Ms. Ammara Khalid	Manager	SITE Division
2.	Mr. Hussain Asghar	Manager	SITE Division
3.	Ms. Mariam Shams	Manager	Property, H.O.
4.	Mr. Owais Nisar Khan	Manager	City Karachi
5.	Ms. Saniya Salahuddin	Manager	Clifton Division
6.	Mr. Talha Khan	Assistant Manager	SITE Division

LUCKY WINNERS

According to draw, following three officers were declared as prize winners.



MS. SANIYA
SALAHUDDIN



MS. AMMARA
KHALID



MS. MARIAM
SHAMS

SOLUTION OF QUIZ

1. Bankers Blanket Bond Policy provides coverage for infidelity of employees who are not under the employment and supervision of the Insured. **(False)**

2. Cash in Transit Insurance policy provides cover for loss of cash due to snatching, armed hold-up and forced deprivation provided the lost cash belongs to the business activity of the Insured. **(True)**

3. Plastic Card Insurance covers the loss arising from sharing of information by the cardholder with the third party under threat/pressure. **(False)**

4. Bid Bond is not subject to application of cash margin as per SECP's Credit and Suretyship (Conduct of Business) Rules, 2018. **(False)**

5. Covid-19 is an optional cover under EFU's Travel Insurance Policy. **(True)**

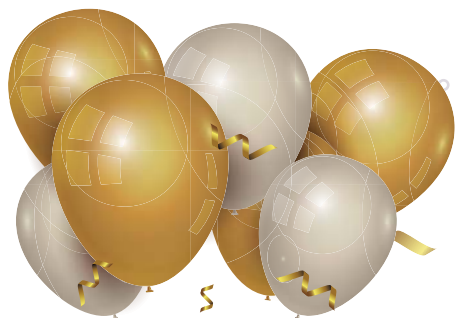
6. Mobile phone insurance policy also provides coverage against loss of data contained in the mobile phone if mobile phone is lost and/ or gets damaged. **(False)**

7. Cash in Safe Insurance provides cover for loss of cash due to erroneous transfer of funds into Insured's customer's account. **(False)**

8. Travel Insurance Policy offered by EFU General Insurance Ltd. is extended to cover medical expenses incurred as part of routine health check-ups regardless of happening of any emergency or accident. **(False)**

9. Public Liability Insurance offered by EFU General Insurance Ltd. also covers Motor Third Party Liability as per Road Traffic Act. **(False)**

10. Personal Accident Insurance Policy also covers bodily injury happening from mental disorder, mental distress and emotional distress. **(False)**



OUR Birthday GREETINGS

Wishing the EFU family success,
joy & happiness.

	Name	Designation	Divison/Branch/HO	DOB
1.	Jameel Masood	Executive Vice President (Dev.)	Corporate Division	20-Sep
2.	Rahim	Assistant Vice President	Central Division (A. L. Unit)	20-Sep
3.	Sana Ejaz	Manager	Marine, Head Office	20-Sep
4.	Rafiullah Khan	Assistant Vice President	Property, Head Office	21-Sep
5.	Suhail Siddique Khan	Assistant Manager	City Rawalpindi Branch	21-Sep
6.	Aftab Ahmed	Senior Vice President	H. R., Head Office	22-Sep
7.	Kamran Vohra	Assistant Vice President	Corporate Division	23-Sep
8.	Abdul Wahab Hussain	Manager	Marine, Head Office	23-Sep
9.	Muhammad Azhar Aftab	Assistant Manager	Sialkot Branch	23-Sep
10.	Marium Sikandar	Chief Manager (Dev.)	Lahore Division	24-Sep
11.	Salman Khan	Manager	Metropolitan Division	24-Sep
12.	Abdullah	Assistant Manager	Motor, Head Office	24-Sep
13.	Muhammad Arif Khan	Assistant Superintendent	A.W.P. Unit	24-Sep
14.	Abdul Shakoor Piracha	Senior Vice President	Sargodha Branch	25-Sep
15.	Zaib Kamal	Assistant Manager	Central Division (A. L. Unit)	25-Sep
16.	Abdul Razzaq	Trainee Officer	Metropolitan Division	25-Sep
17.	Ather Qureshi	Chief Manager (Dev.)	Gulberg Arcade Unit	26-Sep
18.	Ghulam Sarwar	Manager	Marine, Head Office	26-Sep
19.	Asad Masud	Executive Officer	Rawalpindi Division	27-Sep
20.	Muhammad Sirajuddin	Senior Vice President	Finance, Head Office	28-Sep
21.	Haris Alamgir Shaikh	Vice President (Dev.)	J. P. Unit-Karachi	28-Sep
22.	Irfan Irtiza Khan	Manager (Dev.)	Clifton Division	28-Sep
23.	Khalida	Assistant Vice President	Miscellaneous, Head Office	29-Sep
24.	Badarul Muneer Shaikh	Assistant Manager (Dev.)	Crescent Branch	29-Sep
25.	Somia Ali	Executive Vice President (Dev.)	Islamabad Branch	30-Sep
26.	Nasir Mehmood	Executive Officer	Abbottabad	30-Sep



OUR VISION

To continue our journey to be better than the best.

OUR 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 philosophy is to be the

OUR VALUES

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 results 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 Practices to be followed by Directors and Employees.

PERFORMANCE SCORECARD

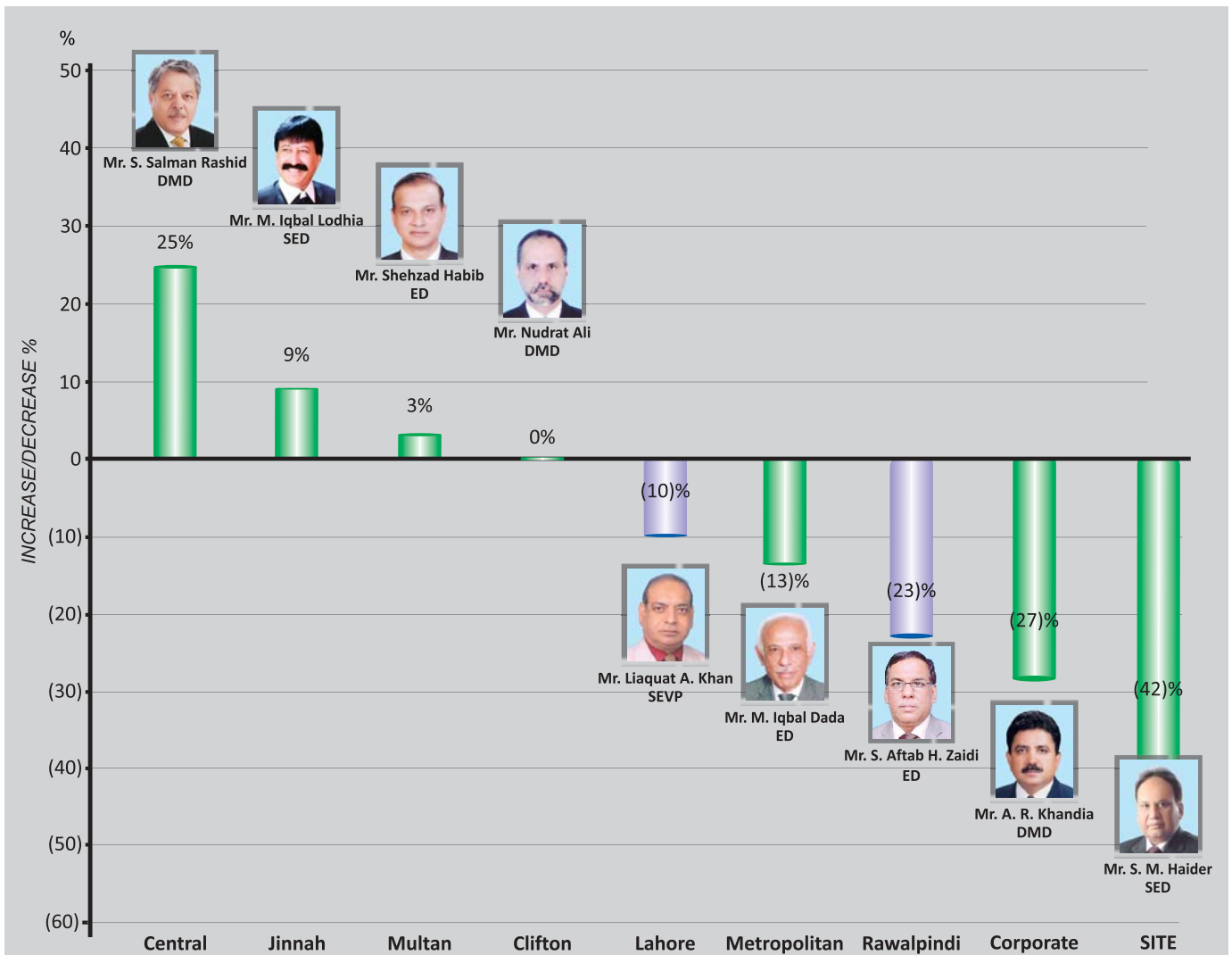


GROWTH OF DIVISIONS

Based on Premium Performance

Upto March 2021 as compared to March 2020

Conventional only



RANK-WISE

Premium Performance of Divisions

Upto March 2021

Conventional only

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

Top 3 Divisions



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



Mr. S. Salman Rashid
Deputy Managing Director
Central Division



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

RANK-WISE

Premium Performance of Branches/Units

Upto March 2021 as compared to March 2020

Conventional only

Branch/Unit	Rank	
	2021	2020
Bank Square Branch	1	2
Islamabad Branch	2	3
Main Branch Faisalabad	3	6
City Branch Karachi	4	4
Tower Branch	5	7
Gulberg Branch	6	5
Al-Hamd Branch	7	9
Gulberg Arcade Unit	8	8
Leeds Centre Branch	9	10
Ichhra Branch	9	12
Denso Hall Branch	10	16
Model Branch	11	13
New Unit Lahore	12	11
City Branch Lahore	12	14
Crescent Branch	12	18
New Garden Town	13	17
City Branch Rawalpindi	14	1
Peshawar Branch	15	15
Gujranwala Branch	16	20
Al-Muqteet Branch	16	20
City Branch Faisalabad	16	22
Sahiwal Branch	17	19
Sialkot Main Branch	18	20
Port View Branch	19	21
Jamrud Road Branch	19	21
Mehran Branch	19	22
Sargodha Branch	20	23

Top Three Leaders of the Year

North



Babar A. Shaikh
Bank Square Branch



Malik Firdaus Alam
Islamabad Branch



Usman Ali Khan
Faisalabad Main Branch

South



Ali Kausar
City Karachi Branch



Salim Razak Bramchari
Tower Branch



Naeem M. Hanif
Denso Hall Branch



TOP-10 DIVISIONS/BRANCHES

Based on Operating Surplus

Upto March 2021

Rank	Name of Division/Branch	%
1	City Branch Rawalpindi	93
2	Islamabad Branch	91
3	Clifton Division	90
4	Rawalpindi Division	84
5	Lahore Division	74
6	City Branch Karachi	73
7	Jinnah Division	67
8	Corporate Division	66
9	Ichhra Branch	64
10	Hyderabad Branch	62

■	North
■	South

Top - 3 Super Stars

North

South



S. Aftab H. Ziadi
Rawalpindi Division



Malik Firdaus Alam
Islamabad Branch



Agha Ali Khan
City Branch Rawalpindi



Nudrat Ali
Clifton Division



Ali Kauser
City Branch Karachi



M. Iqbal Lodhia
Jinnah Division

RECOVERY PERFORMANCE

Upto March 2021

Top - 15 Players

#	Division/Branch	%
1	City Rawalpindi Branch	99
	City Lahore Branch	99
2	Sargodha Branch	94
3	Multan Division	92
4	Bank Square Branch	91
	Peshawar Branch	91
5	Gujranwala Branch	89
	Al-Hamd Branch	89
6	Hyderabad Branch	88
	Sahiwal Branch	88
7	Mehran Branch	87
8	Lahore Division	86
9	City Faisalabad Branch	82
10	Sialkot Main Branch	81
11	Crescent Branch	80
12	Ichhra Branch	78
13	Denso Hall Branch	76
	Tower Branch	76
14	Jinnah Division	73
15	Al-Muqet Branch	72
	City Karachi Branch	72

Top - 3 Leading Players

North



Agha Ali Khan
City Br., Rawalpindi



Zarrar I. Z. Bandey
City Br., Lahore



A. Shakoor Paracha
Sargodha Branch



Babar A. Shaikh
Bank Square Branch



S. M. Aamir Kazmi
Peshawar Branch

South



Shehzad Habib
Multan Division



M. Amin Sattar
Hyderabad Branch



Mazhar H. Qureshi
Mehran Branch



REMITTANCE PERFORMANCE

Upto March 2021

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Clifton Division	1	1
Islamabad Branch	2	10
Central Division	3	2
Corporate Division	4	3
Rawalpindi Division	5	6
Multan Division	6	11
SITE Division	7	8
Jinnah Division	8	7
Lahore Division	9	4
Metropolitan Division	10	5
City Branch Karachi	11	13
Faisalabad Main Branch	12	12
Ichhra Branch	13	18
Tower Branch	14	14
Gulberg Branch	15	15

Top - 3 Leading Net Remitters

North



Malik Firdaus Alam
Islamabad Branch



S. Aftab H. Ziadi
Rawalpindi Division



Liaquat Ali Khan
Lahore Division

South



Nudrat Ali
Clifton Division



S. Salman Rashid
Central Division



A. R. Khandia
Corporate Division



Top 10 Marketing Executives

Classwise Premium

Upto March 2021

North

Property Insurance	
1. Somia Ali	Islamabad Branch
2. Babar A. Shaikh	Bank Square Branch
3. Faiza Muddassar	Lahore Division
4. Mehmood Ali Khan	Faisalabad Main Branch
5. Sadia Iftikhar	City Branch Lahore
6. Bashir Ahmad	City Branch Lahore
7. M. Arif Bhatti	Gujranwala Branch
8. Samina Imran	Faisalabad Main Branch
9. Qasim Ayub	Al-Muqet Branch
10. Mian Ikram Elahi	Gulberg Branch

Marine Insurance	
1. Mahmood Ali Khan	Faisalabad Main Branch
2. Muhammad Ali Zarrar	City Branch Lahore
3. M. Shafiq Chaudhry	Gulberg Branch
4. Muhammad Arif Bhatti	Gujranwala Branch
5. Mohsin Ali Khan	Rawalpindi Branch
6. Azharul Hasan Chishti	Leeds Centre Branch
7. Mahmood Butt	New Unit Lahore
8. Muhammad Altaf Ahmed	Ichhra Branch
9. Qasim Ayub	Al-Muqet Branch
10. Mehak Sher Ali	Lahore Division

Top Three



Somia Ali
Islamabad Branch



Babar A. Shaikh
Bank Square Branch



Faiza Muddassar
Lahore Division

Top Three



Mahmood Ali Khan
Faisalabad Branch



Muhammad Ali Zarrar
City Branch Lahore



M. Shafiq Chaudhry
Gulberg Branch

Top 10 Marketing Executives

Classwise Premium

Upto March 2021

North

Motor Insurance

1. Imdadullah Awan	Islamabad Branch
2. Muhammad Imran	Al-Hamd Branch
3. Faiza Muddassar	Lahore Division
4. Atif Muzzaffar	Islamabad Branch
5. Muhammad Altaf Ahmed	Ichhra Branch
6. Ejaz Ahmed	Islamabad Branch
7. Qasim Ayub	Al-Muqteet Branch
8. Nauman Makkhan	Lahore Division
9. Arshad Iqbal	Peshawar Branch
10. Muhammad Farooq	Gulberg Branch

Miscellaneous Insurance

1. Muhammad Tayyab	Gulberg Arcade Unit
2. Muhammad Ali Zarrar	City Branch Lahore
3. M. Umar Sharif	Gulberg Arcade Unit
4. Muhammad Arif Bhatti	Gujranwala Branch
5. Asma Nasir	Lahore Division
6. Muhammad Farooq	Gulberg Branch
7. Khalid Mahmood	Al-Hamd Branch
8. Shan Karamat	Gulberg Arcade Unit
9. Mubashar Saleem	Al-Hamd Branch
10. Samie Ullah	Ichhra Branch

Top Three



Imdadullah Awan
Islamabad Branch



M. Imran
Al-Hamd Branch



Faiza Muddassar
Lahore Division

Top Three



Muhammad Tayyab
Gulberg Arcade Unit



M. Ali Zarrar
City Branch Lahore



M. Umar Sharif
Gulberg Arcade Unit

Top 10 Marketing Executives

Classwise Premium

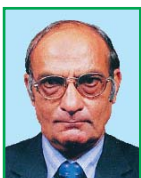
Upto March 2021

South

Property Insurance	
1. A. Wahab Polani	Jinnah Div. (A.W.P. Unit)
2. Saad Reyaz	Metropolitan Division
3. Jahangir A. Shaikh	Corporate Div. (J. P. Unit)
4. Rizwan Siddiqui	Central Division
5. Kothawala (Group)	Metropolitan Division
6. Ali Safdar	SITE Division
7. M. Arfeen	Jinnah Division
8. M. Imran Naeem	Denso Hall Branch
9. Noorul Ain Mahmood	Central Division
10. Adeel Ahmed	Central Division (Unit-A)

Marine Insurance	
1. Jahangir A. Shaikh	Corporate Div. (J. P. Unit)
2. A. Wahab Polani	Jinnah Div. (A.W.P. Unit)
3. Saad Reyaz	Metropolitan Division
4. Muhammad Aamir	Metropolitan Div. (A.K. Unit)
5. Azmat Maqbool	Central Division (Unit-B)
6. Ashar Shamim	Central Division
7. Kothawala (Group)	Metropolitan Division
8. M. Imran Naeem	Denso Hall Branch
9. M. Khalid Saleem	Corporate Division
10. Jalaluddin Ahmed	Jinnah Division

Top Three



A. Wahab Polani
Jinnah Division
(AWP Unit)



Saad Reyaz
Metropolitan Division



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

Top Three



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



A. Wahab Polani
Jinnah Division
(AWP Unit)



Saad Reyaz
Metropolitan Division

Top 10 Marketing Executives

Classwise Premium

Upto March 2021

South

Motor Insurance

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

Miscellaneous Insurance

1. Jahangir A. Shaikh	Corporate Div. (J. P. Unit)
2. S. Imran Zaidi	Central Division
3. S. Zulfiqar Mehdi	City Branch Karachi
4. Ali Safdar	SITE Division
5. A. Wahab Polani	Jinnah Div. (A.W.P. Unit)
6. Sheraz Ansari	Corporate Division
7. M. Anis-ur-Rehman	SITE Division
8. Adnan Sharif	Central Division
9. Tauqir H. Abdullah	Clifton Division
10. Mir Amjad A. Moosvi	City Branch Karachi

Top Three



Ali Rafique Chinoy
Corporate Division



Ali Safdar
SITE Division



Tauqir H. Abdullah
Clifton Division

Top Three



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



S. Imran Zaidi
Central Division



S. Zulfiqar Mehdi
City Branch Karachi

GALAXY OF STAR PERFORMERS

Top Marketers of Divisions/Branches

Gross Premium Basis in March 2021

North



Mehmoood Ali Khan
Faisalabad Branch



M. Arif Bhatti
Gujranwala Branch



Qasim Ayub
Al-Muqheet Branch



M. Tayyab
Gulberg Arcade Unit



Muhammad Ali Zarrar
City Branch Lahore



M. Altaf Ahmed
Ichhra Branch



Atif Muzaffar
Islamabad Branch



M. Haroon Akbar
Rawalpindi Division



Azharul Hassan Chishti
Leeds Centre Branch



Ahmed Saeed Khan
Al-Hamd Branch



M. Shafiq Chaudhry
Gulberg Branch



Arshad Iqbal
Peshawar Branch



Haji M. Shakeel
New Unit Lahore



Nauman Makkhan
Lahore Division



Salman Saeed
Sialkot Branch



Faraz Javed
City Rawalpindi



Nasir Ali
Bank Square Branch



Jameel Ahmed Khan
New Garden Town Br.



Abdul Rahim
City Br., Faisalabad



Zarqa Kamran
Abbottabad Branch



M. Ashfaq
Sahiwal Branch



Farman A. Afridi
Jamrud Road Branch



S. Tayyab H. Gardezi
Model Branch



A. Shakoor Paracha
Sargodha Branch

GALAXY OF STAR PERFORMERS

Top Marketers of Divisions/Branches

Gross Premium Basis in March 2021

South



Rizwan Siddiqui
Central Division



Faiza Ali Chinoy
(SEVP-DEV)



Ali Safdar
SITE Division



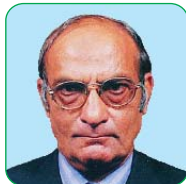
Jahangir A. Shaikh
Corporate Division
(J.P. Unit)



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



Aman Nazar Muhammad
Central Division
(Unit-A)



A. Wahab Polani
A. W. P Unit



M. Imran Naeem
Denso Hall Branch



Muhammad Arfeen
Jinnah Division



S. Mojiz Hasan
SITE Division
(A. L. Unit)



Saad Reyaz
Metropolitan Division



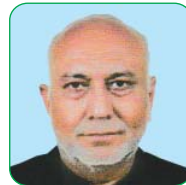
M. Awais Memon
Hyderabad Branch



M. Azmat Maqbool
Central Division
(Unit-B)



Tahir Ali Zuberi
Crescent Branch



S. Sadiq Ali Jaffri
Clifton Division



Rashid Habib
Multan Division



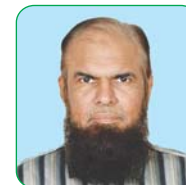
Mir Amjad Ali Moosvi
City Branch, Karachi



Muhammad Essa
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