EFU General wins
Brands of the year award

Mr. Hasanali Abdullah, Managing Director receiving
“Brands of the year award” from
Mian Raza Rabbani, Chairman, Senate
Timeless Values...

Future Focussed
Performance Driven
Integrity & Trust

Customer Centric
Long Term Relationships
Caring & Sharing

Timeless values stand the test of time.
At EFU General, these values form the foundation of our enduring business philosophy.

Protecting you since 1932.

EFU GENERAL INSURANCE LTD.
your insurance company

Rated: AA+
www.efuinsurance.com
Advisory Committee:
Mahmood Lotia, A.C.I.I.
Qamber Hamid, L.L.B., L.L.M.
Jaffer Dossa
Darius H. Sidhwa, F.C.I.I.

Feature Writer & Analysts:
Badar Amin Sissodia
Dr. Ghulam Jaffar, Ph.D
Naseem Qureshi
Nida Zehra Naqvi, M.B.A.

Consulting Editors:
Shabbir H. Kazmi, M.B.A.

Editor:
Muhammad Tariq

Chief Editor:
Muhammad Ilyas Khan, A.C.I.I.

Inside ...
EFU General has been conferred with Brands of the Year Award 2015-16 in the category of General Insurance. It is a matter of pride that EFU has been winning this award for many consecutive years. Mr. Hasanali Abdullah, Managing Director & Chief Executive, EFU General received the award from Mian Raza Rabbani, Chairman Senate.

While addressing the august gathering Chairman Senate Mian Raza Rabbani said that, 'Just as the Muslim scientists always led the world in the field of scientific inventions and innovations similarly Pakistani traders and industrialists need to develop expertise in the field of branding to come to par in the global economic competition'.

Besides, Senator Raza Rabbani, CEO of Trade Development Authority of Pakistan (TDAP) Mr. S M Munir, IG Sindh Police A. D. Khawaja, newly elected President of FPCCI Mr. Zubair Tufail, President Karachi Chamber of Commerce & Industry Mr. Shamim Ahmed Firpo, Chairman (ABAD) Mr. Mohsin Sheikhani, President IPA Pakistan Mr. Tarik Feroz, renowned industrialist Dr. Mirza Ikhtiar Baig, Nawab of Junagarh Muhammed Jahangir Khanji, Chairman NDF Kanwar Muhammad Dilshad and founder & CEO of Brands Foundation Mr. Shaikh Rashid Alam were also present at the annual award distribution ceremony.

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. This endeavor enables EFU to win many prestigious awards including 'Brands of the Year Award' every year. This is the result of untiring efforts and dedication of EFU Family.
External Surveillance Audit for ISO 9001:2008 has successfully been conducted and EFU General successfully complied. External Auditors Mr. Mohammed Aslam Mustafa and Mr. Hasnain Ashraf of United Registrar of Systems, visited EFU General for audit.

In pre-audit meeting Mr. Mohammad Aslam Mustafa informed about basis and sampling procedure of audit. After pre-audit meeting both the auditors visited departments accompanied by MR team members.

The auditors appreciated the combined efforts and personal interest of all staff members of EFU, in implementing the ISO 9001:2008 Quality Management system (QMS). Not a single non-compliance was reported during the course of audit.

In a post-audit meeting both the auditors unveiled the audit report with their findings and comments and thanked all participants for close cooperation and assistance provided to them.

The Auditors recommended suggestions to be incorporated and identified few opportunities for improvement in processes.

The meeting was ended on a highly positive note. Mr. Jaffer Dossa, Deputy Managing Director and Mr. D. H. Sidhwa, Executive Director & Management Representative thanked auditors and presented gifts to them.
EFU General Central Division celebrated Silver Jubilee of their business relationship with Pak Suzuki Motor Company recently at the Avari Towers Hotel.

Mr. Saifuddin N. Zoomkawala, Chairman, EFU General welcomed Mr. Hirofumi Nagao, Managing Director and Chief Executive Officer of Pak Suzuki along with his Senior Executives and presented him the Silver Jubilee Memento.

Mr. Jaffer Dossa, Deputy Managing Director and Southern Zonal Head, Mr. Salman Rashid, Deputy Managing Director, Central Division, Mr. Sattar Baloch, Deputy Executive Director, Central Division, and Mr. Javed Iqbal Barry, Deputy Executive Director, Central Division (Unit-B) were also present at this memorable occasion.

Mr. Saifuddin N. Zoomkawala praised the cordial relationship between the two esteemed organizations and hope that it would further consolidate over the years.

Mr. Hirofumi Nagao also reciprocated and praised the trust and confidence developed between EFU General and Pak Suzuki and hoped for further cementing of this relationship.

Dr. Ghulam Jaffar, Senior Vice President, EFU City Faisalabad Branch receiving FPCCI Award on his social and literary services from Mian Muhammad Idress, Chairman, Federation of Pakistan Chamber of Commerce and Industry (FPCCI).

Mian Javaid of Sitara Group, Mian Saed of Kausar Textile and Director Chenab Engineering were also present on the occasion.
A farewell party was organized at EFU House, Karachi to honor Mr. Jawahar Ali Kassim, Assistant Executive Director, Marine & Aviation Claims, Head Office. Mr. Saifuddin N. Zoomkawala, Chairman, Mr. Hasanali Abdullah, Managing Director and Mr. Mahmood Lotia, Sr. Deputy Managing Director of EFU General graced the occasion. Executives of EFU General were also present at the ceremony. Mr. Zoomkawala presented farewell gift to Mr. Jawahir Ali Kassim.

Marine Department, Head office organized a farewell party in the honor of Mr. Jawahar Ali Kassim, Assistant Executive Director, Marine & Aviation Claims, Head Office at Port Grand Hotel, Karachi. Mr. Sohail Nazir, Deputy Executive Director, Marine Underwriting Department and Mr. Badar Amin Sissodia, Assistant Executive Director Marine Claims Department presented farewell gifts to Mr. Jawahar Ali Kassim. All members of Marine, Head Office were also present at the ceremony.

Mr. Badar Amin Sissodia, Assistant Executive Director has been appointed as the head of the Marine & Aviation Claims Department at Head Office after the retirement of Mr. Jawahar Ali Kassim.

Mr. Muhammad Ashfaq, Manager (Dev.) has been taken charge of Sahiwal Branch as Office Incharge after the death of Mr. Inayatullah Chaudhry.
To commemorate Silver Jubilee association with EFU General Insurance Limited the senior executives of EFU General awarded gold medals and certificates among the following officials for rendering their meritorious services to the company.

**Head Office**

1. Mr. Mahmood Lotia   Sr. Deputy Managing Director   M.D's Secretariat, Head Office
2. Mr. Darius H. Sidhwa   Executive Director   H. R. Department, Head Office
3. Mr. Quaid Johar   Sr. Vice President   Property Department, Head Office
4. Mr. Muhammad Merajuddin   Manager   Property Department, Head Office
5. Mr. Riaz-ul-Haq   Manager   Property Department, Head Office
6. Mr. Abbas Qamber Rizvi   Assistant Manager   Property Department, Head Office
7. Mr. Qamar Aziz   Executive Officer   Finance Department, Head Office
8. Mr. Muhammad Rizwan   Assistant Superintendent   I. T. Department, Head Office
9. Mr. Muhammad Aleem   Junior Asstt. Cadre   Public Relation Department, Head Office
10. Mr. Zulfiqar Khan   Junior Asstt. Cadre   Miscellaneous Department, Head Office

**Southern Zone**

11. Syed Muhammad Haider   Senior Executive Director   SITE Division
12. Syed Rizwan Hussain   Executive Director   Central Division (Unit-D)
13. Mr. Ali Safdar   Executive Director (Dev.)   SITE Division
14. Syed Asim Iqbal   Assistant Executive Director   SITE Division
15. Mr. Abdul Hameed   Executive Vice President   Clifton Division
16. Mr. Fakhruddin Saifee   Executive Vice President   Metropolitan Division
17. Mr. Nadeem Ahmed   Senior Vice President   Central Division
18. Mr. Ashfaq Ahmed   Senior Vice President   Corporate Division
19. Syed Abid Raza   Vice President (Dev.)   SITE Division
20. Mr. Muhammad Arshad Siddiqui   Assistant Vice President   Central Division (A. L. Unit)
21. Syed Kamal Ahmed   Assistant Vice President   Corporate Division
22. Mr. Raja Siddiq-E-Akbar   Manager   Clifton Division
23. Syed Mizal Ali   Manager   Crescent Branch
24. Mr. Jawed Farooqi   Chief Manager (Dev.)   Jinnah Division
25. Syed Kashif Ali   Manager (Dev.)   Mehran Branch
26. Mr. Muhammad Jahangir Shaida   Assistant Manager   Jinnah Division
27. Mr. Javed Ali   Assistant Superintendent   A.W.P Unit
28. Mr. Muhammad Ziaul Hasan   Assistant Superintendent   SITE Division
29. Mr. Liaquat Ali   Assistant   Southern Zonal Office
30. Mr. Zar Jan   Assistant   SITE Division
31. Mr. Chan Zeb   Junior Assistant Cadre   City Branch Karachi
32. Mr. Muhammad Essa   Junior Assistant Cadre   Central Division

**Northern Zone**

33. Mr. S. Tayyab Hussain Gerdezi   Executive Vice President   Model Branch
34. Mr. Muhammad Arif Bhatti   Executive Vice President (Dev.)   Gujranwala Branch
35. Mr. Saifullah   Senior Vice President   Rawalpindi Division
36. Mr. Farooq Shaukat   Assistant Vice President   Leeds Centre Branch
37. Mr. Maqsood Ahmed   Assistant Vice President   Gulberg Branch
38. Mr. Khalil Ahmed   Manager   EFU House Lahore
39. Mr. Saghir Ahmed   Manager   Bank Square Branch
40. Mr. Ghazala Ambreen   Manager (Dev.)   Al-Falah Branch
41. Mr. Muhammad Iqtidar Naushahi   Deputy Manager   Lahore Division
42. Mr. Muhammad Irfan Bhatti   Deputy Manager   Bank Square Branch
43. Mr. Samina Tajammul   Deputy Manager   Gulberg Branch
44. Mr. Perveen Akhtar   Junior Officer   City Branch Faisalabad
45. Mr. Khal Afzal   Assistant Superintendent   Gulberg Branch
46. Mr. Muhammad Rahim Kiyani   Assistant Superintendent   Al-Hamd Branch
47. Mr. Muhammad Nawaz   Assistant Superintendent   Gulberg Branch
48. Mr. Irfanullah   Daftari/Qasid   Jamrud Road Branch
49. Mr. Muhammad Ashraf Khan   Daftari/Qasid   Lahore Division
50. Mr. Muhammad Khalil   Daftari/Qasid   Lahore Division
51. Mr. Muhammad Shoukat   Daftari/Qasid   Al-Falah Branch
52. City Branch Rawalpindi
Mr. S. M. Haider, Sr. Executive Director and Mr. M. Iqbal Dada, Executive Director awarding Gold Medal and Certificate to Mr. Jawed Farooqui and Mr. M. Jahangir Shaida.

Mr. M. Iqbal Lodhia and Mr. A. Wahab Polani, Executive Director (Dev.) presenting Gold Medal and Certificate to Mr. Javed Ali.

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Mr. Shaharyar Jalees, Sr. Executive Vice President, Public Relation Department, H.O. awarding Gold Medal and Certificate to Mr. Muhammad Aleem. Mr. Khurram Nasim, Executive Deputy Director, presenting Gold Medal and Certificate to Mr. Zulfiqar Khan. Mr. Kauser Ali Zuberi, Assistant Executive Director, Crescent Branch, presenting Gold Medal & Certificate to Mr. Mifzal Ali. Mr. Imtiaz Ahmed can also be seen.

Mr. Ali Kausar, Deputy Executive Director, City Branch Karachi, presenting Gold Medal and Certificate to Mr. Chen Zeb. Colleagues of City Branch are also present. Mr. A. Hameed Qureshi, Deputy Executive Director, IT, Head Office, presenting Gold Medal and Certificate to Mr. Muhammad Rizwan. Colleagues of IT Department can also be seen.

Mr. Aftab Fakhruddin, Deputy Executive Director, Property, H.O. awarding Gold Medal and Certificate to Mr. M. Merajuddin. Mr. Kamran Arshad Inam, Executive Director, presenting Gold Medals and Certificates to Mr. Riaz-ul-Haq and Mr. Abbas Qamber Rizvi. Mr. Mahmood Lotia, Sr. Deputy Managing Director, Mr. Altaf Qamruddin Gokal, Chief Financial Officer, Mr. M. Akbar Awan, Deputy Managing Director, Islamabad Region, and Mr. Agha Ali Khan, Head of City Branch Rawalpindi, awarding Gold Medal and Certificate to Mr. M. Shoukat.

Mr. Mahmood Lotia, Mr. Altaf Qamruddin, and Mr. M. Akbar Awan awarding Gold Medal and Certificate to Mr. Saifullah. Mr. Syed Aftab Hussain Zaidi, Deputy Executive Director, Rawalpindi Division, also seen in the picture.

Picnic  Cheerful members of EFU Clifton Division having fun at Gorkh Hill, Sindh.
The following candidates of EFU General have been declared passed by the Chartered Insurance Institute, London in the examination (held in April & October 2016) in subject(s) stated against their respective names.

**CII Result**

*April & October 2016*

- **Ms. Asifa Waseem Khan**
  - Deputy Manager
  - Miscellaneous, H.O.
  - IF3

- **Mr. Rajesh Viraj**
  - Deputy Manager
  - Corporate Division
  - IF8

- **Mr. Shahid Naseem**
  - Assistant Manager
  - Bank Square Branch
  - IF8

- **Mr. Arsalan Feroz**
  - Assistant Manager
  - Rawalpindi Division
  - IF1-IF3

- **Ms. Nimra Inam**
  - Assistant Vice President
  - Lahore Secretariat
  - P85

- **Mr. A. D. Khan**
  - Manager
  - Southern Zonal office
  - IF8

- **Mr. Muhammad Haroon Akber**
  - Sr. Vice President (Dev.)
  - Rawalpindi Division
  - IF1, IF3

- **Ms. Nimra Inam**
  - Assistant Vice President
  - Lahore Secretariat
  - P85

- **Mr. M. Irfan**
  - Assistant Manager
  - Tower Branch
  - IF1-IF3

- **Mr. M. Saleem**
  - Assistant Manager
  - Lahore Division
  - IF1, IF3, IF4

- **Mr. Muhammad Ali Butt**
  - Assistant Manager
  - Leeds Centre Branch
  - 590

- **Mr. Muhammad Haroon**
  - Assistant Manager
  - Gulberg Arcade Unit
  - P90

- **Mr. Niaz Ahmed Gondal**
  - Assistant Manager
  - Lahore Secretariat
  - P90

- **Syeda Anam**
  - Assistant Manager
  - City Branch Lahore
  - IF1

- **Mr. Mohammad Haroon Akber**
  - Sr. Vice President (Dev.)
  - Rawalpindi Division
  - IF1, IF3

- **Mr. Muhammad Usman**
  - Executive Officer
  - City Branch Rawalpindi
  - IF3

- **Mr. Numan Qayyum**
  - Executive Officer
  - Rawalpindi Division
  - IF1, IF3

- **Mr. Usman Bashir Kiyani**
  - Executive Officer
  - Rawalpindi Division
  - IF1, IF3

- **Syeda Waseem Khan**
  - Deputy Manager
  - Miscellaneous, H.O.
  - IF3

- **Mr. Muhammad Haroon**
  - Assistant Manager
  - Bank Square Branch
  - IF8

- **Mr. Arsalan Feroz**
  - Assistant Manager
  - Rawalpindi Division
  - IF1-IF3

- **Mr. Muhammad Usman**
  - Executive Officer
  - City Branch Rawalpindi
  - IF1

- **Mr. Muhammad Haroon Akber**
  - Sr. Vice President (Dev.)
  - Rawalpindi Division
  - IF1, IF3

- **Syeda Anam**
  - Assistant Manager
  - City Branch Lahore
  - IF2-IF3

Key to subjects codes in which the candidates were successful:

- IF1 Insurance Legal and Regulatory
- IF2 General Insurance Business
- IF3 Insurance Underwriting Process
- IF4 Insurance Claim Handling Process
- IF8 Packaged Commercial Insurance
- P80 Underwriting Practice
- P85 Claims Practice
- P90 Cargo & Goods in Transit Insurance
- 590 Principles of Takaful
Insurance Association of Pakistan (IAP) organized ‘Cricket Tournament 2017’ recently. EFU Life Assurance Limited won final of the tournament by defeating New Jubilee General at UBL Cricket Ground. A large number of spectators including Executives of Insurance Industry were present at the occasion.

Prior to the final match, IAP also arranged a six-over cricket match between senior members of the insurance industry. It was played between IAP Blue and IAP Green.

Mr. Hasanali Abdullah, Chairman IAP and Managing Director EFU General was the captain of IAP Blue, while Mr. Tahir Ahmed, Managing Director, Jubilee General Insurance Company was the captain of IAP Green.

Mr. Hasanali Abdullah, Mr. Tahir Ahmed and Mr. Jaffer Dossa distributed prizes among the winners.
As per the ISO 9001:2008 requirement, ISO awareness is mandatory for all officers of EFU General Insurance.

Keeping in view this objective, Human Resource Department, Head Office in coordination with Southern Zone organized “ISO Workshops” for three groups of officers working in branches operating under Southern Zone.

Mr. Darius H. Sidhwa, Executive Director & Management Representative, conducted these training sessions. Training sessions were attended by 60 officers with great enthusiasm.

EFU General had arranged new and improved learning sessions to keep its employees updated with the changing market trends and patterns. HRD had arranged the following institutional learning programs at various levels during the year 2016.

<table>
<thead>
<tr>
<th>Course</th>
<th>Institute</th>
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</thead>
<tbody>
<tr>
<td>1. Advanced MS Excel</td>
<td>Pakistan Institute of Management (PIM)</td>
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<tr>
<td>2. Seminar on “Claims Management”</td>
<td>Karachi Insurance Institute (KII)</td>
</tr>
<tr>
<td>3. Human Capital Management in SAP</td>
<td>Institute of Business Administration (IBA)</td>
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<td>4. Creating the Future: Leveraging the</td>
<td>TerraBiz</td>
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<td>Power of Strategy &amp; Innovation</td>
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<tr>
<td>5. Digital Transformation</td>
<td>Management Association of Pakistan (MAP)</td>
</tr>
<tr>
<td>6. Fire &amp; Safety Convention-2016</td>
<td>Publicity Channel</td>
</tr>
<tr>
<td>7. Professionals on Islamic Banking &amp; Takaful</td>
<td>Centre for Islamic Economics (CIE’s)</td>
</tr>
<tr>
<td>8. Knowledge “Skill &amp; Attitude”</td>
<td>Pakistan Insurance Institute (PII)</td>
</tr>
<tr>
<td>9. KLIC Conference 2016</td>
<td>Thotspot</td>
</tr>
<tr>
<td>10. The International HR Conference 2016</td>
<td>Employer's Federation of Pakistan</td>
</tr>
<tr>
<td>11. Workshop on Project Insurance</td>
<td>Pakistan Insurance Institute (PII)</td>
</tr>
<tr>
<td>12. Fire Safety Engineering &amp; Management Diploma</td>
<td>Fire Protection Association of Pakistan</td>
</tr>
<tr>
<td>13. Diploma in Insurance Management</td>
<td>Pakistan Institute of Management (PIM)</td>
</tr>
</tbody>
</table>
Result of Quiz - 22

Property Insurance

Correct entries in the 22nd Quiz Contest were five. The draw was held at Head Office to award prizes. The award distribution ceremony was held at EFU House, Karachi. Mr. Kamran Arshad Inam, Executive Director, Property Department, H.O. distributed the prizes among the three lucky winners. The names of the successful participants whose solutions were 100% correct are as under:

1. Syed Nazish Ali     Executive Vice President     Corporate Division
2. Mr. M. Haider Syed    Deputy Manager        Corporate Division
3. Ms. Nida Zehra Naqvi     Deputy Manager        Marine & Aviation, H.O.
4. Mr. Hussain Asghar Ali Executive Officer       Metropolitan Branch
5. Mr. Muhammad Azam  Executive Officer   Corporate Division

Lucky Winners

Syed Nazish Ali, Ms. Nida Zehra Naqvi and Mr. Hussain Asghar Ali receiving prizes from Mr. Kamran Arshad Inam

Solution of Property Insurance Quiz

1. 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?
   c) Atmospheric Disturbance (heavy rain)

2. A restaurant owner wish to take Fire & Allied perils insurance policy for his restaurant. Will the policy cover restaurant’s neon sign?
   c) A separate policy for neon sign to be taken by the owner

3. 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:
   b) FLOP (Fire Loss of Profit)

4. 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?
   d) All of the above

5. The insured wants to get his fire policy canceled after six months of inception. The insurer would
   b) Cancel the policy and provide a pro-rata refund of the premium.

6. A CGP policy is issued for a period of three months. What percentage of premium would be charged?
   a) 40%

7. 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?
   b) The quotation is invalid but the insurer may honor the quotation if material facts have not changed.

8. For BPV, apart from the proposal form what other documentary proofs are required for a prudent risk management practice?
   c) All of the above

9. Before the commencement of an erection project, what insurance is likely required for the machinery (to be erected)?
   b) Marine Cargo / Fire and allied etc.

10. Stock Declaration is not allowed for?
    d) All of the above
Memories

Mr. Muhammad Iqbal Lodhia, Sr. Executive Director & Head of Jinnah Division receiving his prize from Late Mr. Roshen Ali Bhimjee, the then Chairman, EFU General in the Annual Function held in 1990. Mr. Saifuddin N. Zoomkawala, current Chairman, and Mr. Jamaluddin were also present.

MBA Degree

Mr. Shahib Rizvi, Manager, HR, Head Office receiving his MBA Degree from Dr. Sohail Afzal, Executive Director, Punjab Group of Colleges. EFU Family members congratulate him for this success.

Umrah Mubarak

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

Dear Colleagues,

Our officers have the authority to settle claims, but “No one has the authority to reject any claim except the Managing Director.” This is how we have established high traditions of service unmatched in the country.

With such a past - of tradition and innovation, it should surprise no one that the EFU logo now includes three major classes of business - General, Life and Health.

We shall all strive to become better at what we do to protect property, business, life and health of our customers.

With best wishes,

Saifuddin N. Zoomkawala
Mr. Anis-ur-Rehman, Assistant Manager, Finance, Head Office and Mr. Tariq Mehmood, Daftar, Sub-Office, Quetta recently passed away Inna Lillahay Wa Innah Elahay Rajion.

Condolence meetings were held at Head Office and Jinnah Division which were attended by Senior Executives, Officers and staff members. Fatiha was offered for their souls and may Almighty Allah give patience and courage to the bereaved families to bear this loss (Ameen).

Notice Board

Sub-Office Mardan

Sub-Office Mardan has been shifted to new premises. The Address, Telephone and Fax numbers are as under:

Address: Office No. 18, 2nd Floor, Arman Tower, Maqam Chowk, Malakand Road, Mardan
Tel. Nos.: 0937-862294
Fax No.: 0937-866096
Email: mardan@efuinsurance.com
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Position</th>
<th>Division</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Asif Raza</td>
<td>Assistant Manager</td>
<td>Corporate Division</td>
<td>11-Apr</td>
</tr>
<tr>
<td>2.</td>
<td>S. Muhammad Shafee</td>
<td>Assistant Manager</td>
<td>Central Division (A. L. Unit)</td>
<td>11-Apr</td>
</tr>
<tr>
<td>3.</td>
<td>Huzaira Vejani</td>
<td>Executive Officer</td>
<td>Metropolitan Division (A. K. Unit)</td>
<td>11-Apr</td>
</tr>
<tr>
<td>4.</td>
<td>S. Muhammad Haider Javaid</td>
<td>Manager</td>
<td>Motor, Head Office</td>
<td>12-Apr</td>
</tr>
<tr>
<td>5.</td>
<td>Mohd. Naseem Qureshi</td>
<td>Manager (Dev.)</td>
<td>Jinnah Division</td>
<td>12-Apr</td>
</tr>
<tr>
<td>6.</td>
<td>Raja Zahid Asghar</td>
<td>Manager (Dev.)</td>
<td>Al-Falah Branch</td>
<td>12-Apr</td>
</tr>
<tr>
<td>7.</td>
<td>Muhammad Imran</td>
<td>Deputy Manager</td>
<td>Sargodha Branch</td>
<td>12-Apr</td>
</tr>
<tr>
<td>8.</td>
<td>Abida Saleem Khan</td>
<td>Assistant Manager</td>
<td>Southern Zonal Office</td>
<td>12-Apr</td>
</tr>
<tr>
<td>9.</td>
<td>Muhammad Izhar Ameen</td>
<td>Dafri/Qasid</td>
<td>Multan Division</td>
<td>12-Apr</td>
</tr>
<tr>
<td>10.</td>
<td>Farrukh Aamir Beg</td>
<td>Senior Executive Vice President</td>
<td>Motor, Head Office</td>
<td>13-Apr</td>
</tr>
<tr>
<td>11.</td>
<td>S. M. Shamim</td>
<td>Senior Vice President</td>
<td>Corporate Division</td>
<td>13-Apr</td>
</tr>
<tr>
<td>12.</td>
<td>Ali Farman</td>
<td>Assistant Vice President</td>
<td>Peshawar Branch</td>
<td>13-Apr</td>
</tr>
<tr>
<td>13.</td>
<td>Ejaz Ali</td>
<td>Manager (Dev.)</td>
<td>Peshawar Branch</td>
<td>13-Apr</td>
</tr>
<tr>
<td>14.</td>
<td>Javed Iqbal Khan</td>
<td>Executive Vice President</td>
<td>Jehra Branch</td>
<td>14-Apr</td>
</tr>
<tr>
<td>15.</td>
<td>Kashif Gul</td>
<td>Executive Vice President</td>
<td>Property, Head Office</td>
<td>14-Apr</td>
</tr>
<tr>
<td>16.</td>
<td>Muhammad Arshad Siddiqu</td>
<td>Assistant Vice President</td>
<td>Central Division (A. L. Unit)</td>
<td>14-Apr</td>
</tr>
<tr>
<td>17.</td>
<td>Imran Siddiqu</td>
<td>Assistant Vice President</td>
<td>Corporate Division</td>
<td>14-Apr</td>
</tr>
<tr>
<td>18.</td>
<td>Shaikh Mohammad Nadeem</td>
<td>Vice President (Dev.)</td>
<td>Central Division (Unit-C)</td>
<td>14-Apr</td>
</tr>
<tr>
<td>19.</td>
<td>Ross Masood</td>
<td>Assistant Executive Director</td>
<td>Al-Hamd Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>20.</td>
<td>Waqar Ahmed</td>
<td>Senior Vice President</td>
<td>Mehran Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>21.</td>
<td>Ijaz Anwar Chughtai</td>
<td>Assistant Vice President</td>
<td>Lahore Secretariat</td>
<td>15-Apr</td>
</tr>
<tr>
<td>22.</td>
<td>Uzair Ahmed Khan</td>
<td>Assistant Vice President (Dev.)</td>
<td>Jinnah Division</td>
<td>15-Apr</td>
</tr>
<tr>
<td>23.</td>
<td>Muhammad Imran</td>
<td>Chief Manager (Dev.)</td>
<td>Al-Falah Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>24.</td>
<td>Qazi Altaf Hussain</td>
<td>Chief Manager (Dev.)</td>
<td>Islamabad Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>25.</td>
<td>Muhammad Rizwan</td>
<td>Manager</td>
<td>Corporate Division</td>
<td>15-Apr</td>
</tr>
<tr>
<td>26.</td>
<td>Atiqur Rehman</td>
<td>Assistant Manager</td>
<td>Islamabad Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>27.</td>
<td>Muhammad Adeel Munir</td>
<td>Executive Officer</td>
<td>Bank Square Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>28.</td>
<td>Muhammad Zahid Shafi</td>
<td>Executive Officer</td>
<td>Al-Hamd Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>29.</td>
<td>Mazna Iqbal Rathore</td>
<td>Development Officer</td>
<td>Gujranwala Branch</td>
<td>15-Apr</td>
</tr>
<tr>
<td>30.</td>
<td>Muhammad Rizwan</td>
<td>Assistant Superintendent</td>
<td>I.T., Head Office</td>
<td>15-Apr</td>
</tr>
<tr>
<td>31.</td>
<td>Khalid Mahmood Mirza</td>
<td>Assistant Executive Director (Dev.)</td>
<td>Central Division (Unit-B)</td>
<td>16-Apr</td>
</tr>
<tr>
<td>32.</td>
<td>Muhammad Usman</td>
<td>Executive Officer</td>
<td>City Rawalpindi Branch</td>
<td>16-Apr</td>
</tr>
<tr>
<td>33.</td>
<td>Mohsin Majeed Bawany</td>
<td>Assistant Manager</td>
<td>Corporate Division</td>
<td>17-Apr</td>
</tr>
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<td>34.</td>
<td>Arif Farooq</td>
<td>Deputy Chief Manager (Dev.)</td>
<td>Jinnah Division</td>
<td>18-Apr</td>
</tr>
<tr>
<td>35.</td>
<td>Muhammad Shafiq Ahmed</td>
<td>Manager</td>
<td>Al-Maqquet Branch</td>
<td>18-Apr</td>
</tr>
<tr>
<td>36.</td>
<td>Ahsan Mehmood</td>
<td>Development Officer</td>
<td>Gujranwala Branch</td>
<td>18-Apr</td>
</tr>
<tr>
<td>37.</td>
<td>Gul Zeb</td>
<td>Assistant</td>
<td>Property, Head Office</td>
<td>18-Apr</td>
</tr>
<tr>
<td>38.</td>
<td>Ali Rafiq Chinyo</td>
<td>Assistant Executive Director (Dev.)</td>
<td>Corporate Division</td>
<td>20-Apr</td>
</tr>
<tr>
<td>39.</td>
<td>Sumera Umbrid</td>
<td>Deputy Manager</td>
<td>I.T. , Head Office</td>
<td>20-Apr</td>
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<td>40.</td>
<td>Asifur-Rehman</td>
<td>Assistant Manager</td>
<td>Corporate Division</td>
<td>20-Apr</td>
</tr>
<tr>
<td>41.</td>
<td>Nadeemuddin Farooqi</td>
<td>Executive Vice President</td>
<td>Miscellaneous, Head Office</td>
<td>21-Apr</td>
</tr>
<tr>
<td>42.</td>
<td>Sartaraz Muhammad Khan</td>
<td>Vice President</td>
<td>Crescent Branch</td>
<td>21-Apr</td>
</tr>
<tr>
<td>43.</td>
<td>Muhammad Awais Memon</td>
<td>Vice President (Dev.)</td>
<td>Hyderabad Branch</td>
<td>21-Apr</td>
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<tr>
<td>44.</td>
<td>Anies Mahmood</td>
<td>Sr. Executive Vice President (Dev.)</td>
<td>Central Division (Unit-B)</td>
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<tr>
<td>45.</td>
<td>Asif Elahi</td>
<td>Sr. Executive Vice President (Dev.)</td>
<td>Corporate Division (J. P. Unit )</td>
<td>22-Apr</td>
</tr>
<tr>
<td>46.</td>
<td>Wahaj-ur-Rehman</td>
<td>Senior Vice President</td>
<td>Property, Head Office</td>
<td>24-Apr</td>
</tr>
<tr>
<td>47.</td>
<td>S. Shakeel Hassan Bakhtiar</td>
<td>Assistant Vice President (Dev.)</td>
<td>Central Division (Unit-A)</td>
<td>24-Apr</td>
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<tr>
<td>48.</td>
<td>Mohammd Amin Malik</td>
<td>Development Officer</td>
<td>Clifton Division</td>
<td>24-Apr</td>
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<tr>
<td>49.</td>
<td>Haroon Haji Sattar Dada</td>
<td>Deputy Executive Director (Dev.)</td>
<td>Corporate Division</td>
<td>25-Apr</td>
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<tr>
<td>50.</td>
<td>S. M. Aamir Kazmi</td>
<td>Executive Vice President</td>
<td>Peshawar Branch</td>
<td>25-Apr</td>
</tr>
<tr>
<td>51.</td>
<td>Waleed Polani</td>
<td>Senior Vice President</td>
<td>Jinnah Division (A.W.P. Unit)</td>
<td>25-Apr</td>
</tr>
<tr>
<td>52.</td>
<td>Najma Riaz</td>
<td>Assistant Vice President</td>
<td>Peshawar Branch</td>
<td>25-Apr</td>
</tr>
<tr>
<td>53.</td>
<td>Qazi Maqsood Ahmed</td>
<td>Assistant Vice President</td>
<td>Southern Zonal Office</td>
<td>25-Apr</td>
</tr>
<tr>
<td>54.</td>
<td>Majid Badar Khan</td>
<td>Assistant Manager</td>
<td>Internal Audit, Head Office</td>
<td>25-Apr</td>
</tr>
</tbody>
</table>
Celebration of New Year

Quiz 23 - Marine Insurance
Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

<p>| | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cargo insurance caters specifically to the cargo carried on ship but does not relate to the belongings of a ship's voyagers.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. The receiver of a consignment is called a consignee.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3. Risk of malicious damage is covered under ICC “B”</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4. CIF imports are allowed in Pakistan.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>5. Overage premium on oil tankers are applicable on 20 years of age and above.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. The free space between the surface of the liquid cargo and tank’s ceiling is called Ullage.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Loss or damage to the subject matter insured caused by general average sacrifice is covered only in ICC “A” and “B”.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Marine cargo policies are voyage policies.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. CNF Stands for Cost and Fees.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Institute Classification Clause is applicable on shipments by sea and air.</td>
<td>True</td>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Terms and Conditions

- All Officials (Except Marine Department, H.O.) can participate in this contest.
- Prizes will be awarded to three correct replies. If correct entries are more than three, selection will be by ballot.
- Correct answers will also be published in General Connection so that participants may tally their entries.
- Entries will be accepted till 25 April, 2017.
- This form may be photostated.
- All entries should be sent to Chief Editor of General Connection.
- Give your full name, designation and official address in the space provided:

Name: ............................................................... Designation: ......................................................
Office: .............................................................. Signature: ........................................................
## Top 10 Divisions/Branches of Northern Zone in 2016

### Premium Performance

<table>
<thead>
<tr>
<th>Name of Division/Branch</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rawalpindi Division</td>
<td>1</td>
</tr>
<tr>
<td>Lahore Division</td>
<td>2</td>
</tr>
<tr>
<td>Islamabad Branch</td>
<td>3</td>
</tr>
<tr>
<td>Gulberg Branch</td>
<td>4</td>
</tr>
<tr>
<td>Faisalabad Branch</td>
<td>5</td>
</tr>
<tr>
<td>Bank Square Branch</td>
<td>6</td>
</tr>
<tr>
<td>City Branch Rawalpindi</td>
<td>7</td>
</tr>
<tr>
<td>Leeds Centre Branch</td>
<td>8</td>
</tr>
<tr>
<td>Gulberg Arcade Unit</td>
<td>9</td>
</tr>
<tr>
<td>New Unit, Lahore</td>
<td>10</td>
</tr>
</tbody>
</table>

### Top Three Leading Divisions/Branches

1. **Syed Ali H. Ziaji**
   - Rawalpindi Division
2. **Mr. Liaquat Ali Khan**
   - Lahore Division
3. **Malik Firdaus Alam**
   - Islamabad

### Classwise Premium

<table>
<thead>
<tr>
<th>Property Insurance</th>
<th>Marine Insurance</th>
<th>Motor Insurance</th>
<th>Miscellaneous Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rawalpindi Division</td>
<td>Lahore Division</td>
<td>Lahore Division</td>
<td>Lahore Division</td>
</tr>
<tr>
<td>Lahore Division</td>
<td>Rawalpindi Division</td>
<td>Rawalpindi Division</td>
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<td>Faisalabad Branch</td>
<td>Faisalabad Branch</td>
<td>Islamabad Branch</td>
<td>Islamabad Branch</td>
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<tr>
<td>Gulberg Branch</td>
<td>Gulberg Branch</td>
<td>Gulberg Branch</td>
<td>Bank Square Branch</td>
</tr>
<tr>
<td>Bank Square Branch</td>
<td>Ichhra Branch</td>
<td>Islamabad Branch</td>
<td>Gulberg Branch</td>
</tr>
<tr>
<td>New Unit Lahore</td>
<td>Leeds Centre Branch</td>
<td>New Unit Lahore</td>
<td>Faisalabad Branch</td>
</tr>
<tr>
<td>Islamabad Branch</td>
<td>Allah Branch</td>
<td>City Branch Rawalpindi</td>
<td>New Unit Lahore</td>
</tr>
<tr>
<td>Leeds Centre Branch</td>
<td>New Unit Lahore</td>
<td>City Branch Rawalpindi</td>
<td>City Branch Rawalpindi</td>
</tr>
<tr>
<td>Peshawar Branch</td>
<td>Gulberg Arcade Unit</td>
<td>Al-Hamd Branch</td>
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<td>Gulberg Arcade Unit</td>
<td>City Branch Lahore</td>
<td>Peshawar Branch</td>
<td>Peshawar Branch</td>
</tr>
</tbody>
</table>

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Top 25 Marketing Executives of Northern Zone in 2016
Gross Premium Basis

1. Mehmood Ali Khan
   Faisalabad Branch
2. Faraz Javed
   City Branch Rawalpindi
3. Indushah Awan
   Islamabad Branch
4. Haji M. Shakeel
   New Unit Branch
5. Muhammad Farooq
   Gulberg Branch
6. Rana Khalid Musa
   Gulberg Arcade Unit
7. Muhsher Saleem
   Al-Hamad Branch
8. Azharuddin Chisty
   Leeds Centre Branch
9. Saleem Babar
   Leeds Centre Branch
10. Ejaz Ahmed
    Al-Muqeet Branch
11. Somia Ali
    Islamabad Branch
12. Fauzia Khawaja
    Lahore Division
13. M. Haroon Akbar
    Rawalpindi Division
14. Ahmed Saeed Khan
    Al-Hamad Branch
15. Muhammad Afzal Bhatti
    Gajranwala
16. M. Imran
    Al-Falah Branch
17. Ashiq Hussain Bhatti
    Ichhra Branch
18. Muhammad Mujahid Ali
    New Unit Lahore
19. Zakaullah Khan
    Islamabad Branch
20. Ejaz Ahmed
    Islamabad Branch
21. Shahid Raza Kazmi
    Al-Falah Branch
22. Ather Qureshi
    Gulberg Arcade Unit
23. Afif Muzzaffar
    Islamabad Branch
24. Shagufta Azeer Ahmed
    Faisalabad Branch
25. Chandhry A. Razzaq
    Faisalabad
Top 10 Divisions/Branches of Southern Zone in 2016

Premium Performance

<table>
<thead>
<tr>
<th>Name of Division/Branch</th>
<th>Rank</th>
</tr>
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<tbody>
<tr>
<td>Central Division</td>
<td>1</td>
</tr>
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<td>2</td>
</tr>
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<td>SITE Division</td>
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<td>6</td>
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<tr>
<td>Multan Division</td>
<td>7</td>
</tr>
<tr>
<td>Tower Branch</td>
<td>8</td>
</tr>
<tr>
<td>Port View Branch</td>
<td>9</td>
</tr>
<tr>
<td>Crescent Branch</td>
<td>10</td>
</tr>
</tbody>
</table>

Top Three Leading Divisions/Branches

Mr. Saiman Rashid
Central Division

Mr. A. R. Khandia
Corporate Division

Classwise Premium

<table>
<thead>
<tr>
<th>Property Insurance</th>
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<th>Motor Insurance</th>
<th>Miscellaneous Insurance</th>
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<td>Central Division</td>
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<td>Corporate Division</td>
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<td>Jinnah Division</td>
<td>Central Division</td>
<td>SITE Division</td>
<td>SITE Division</td>
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<tr>
<td>Central Division</td>
<td>Metropolitan Division</td>
<td>Jinnah Division</td>
<td>Jinnah Division</td>
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<tr>
<td>SITE Division</td>
<td>SITE Division</td>
<td>Metropolitan Division</td>
<td>Metropolitan Division</td>
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<td>Tower Branch</td>
<td>Tower Branch</td>
<td>Tower Branch</td>
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<tr>
<td>Tower Branch</td>
<td>City Branch, Karachi</td>
<td>Multan Division</td>
<td>Multan Division</td>
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<td>Crescent Branch</td>
<td>Crescent Branch</td>
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<td>Port View Branch</td>
<td>Crescent Branch</td>
<td>City Branch Karachi</td>
<td>City Branch Karachi</td>
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<tr>
<td>Hyderabad Branch</td>
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</tr>
</tbody>
</table>

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Top 25 Marketing Executives of Southern Zone in 2016
Gross Premium Basis

1. Jahangir A. Shaikh
   Corporate Division (JP Unit)
2. Ali Salfar
   SITE Division
3. M. Aamir Khidari
   Metropolitan Division (A. K. Unit)
4. S. Inran Zaadi
   Central Division
5. Aamir Ali Khan
   Jinnah Division
6. A. Wahab Polani
   Jinnah Division (AWP Unit)
7. Khalid Saleem
   Metropolitan Division
8. Shiraz Ansari
   Corporate Division
9. Shaizia Rahil
   Metropolitan Division
10. Syed M. Ilkhar
    Central Division (Unit A)
11. Agha S. U. Khan
    Clifton Division
12. Adeel Ahmed
    Central Division (Unit A)
13. Ali Raufe Q. Chimoy
    Corporate Division
14. S. Jaweed Envor
    Central Division
15. Taaqir H. Abdulla
    Clifton Division
16. Muneeb Farooq Kothawala
    Metropolitan Division
17. S. Shahid Mehmood
    Central Division (Unit B)
18. S. Shahid Kaza
    SITE Division
19. M. Ans ud Rehman
    SITE Division
20. Taaqir H. Abdulla
    Clifton Division
21. Shahid Younus
    Multan Division
22. S. Ashad H. Rizvi
    Corporate Division
23. Khoozma Haider Mota
    Clifton Division
24. Shahid Khan
    Clifton Division
25. Saleem Tariq
    Central Division (Unit C)
Score

Growth of Zones
Based on Premium Performance
Upto December 2016 as compared to December 2015

- **Mr. Jaffer Dossa**
  Deputy Managing Director
  Head of Southern Zone

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

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

- **Mr. Shaukat Saeed Ahmed**
  Sr. Executive Director
  Head of Punjab Region

Growth of Regions
Based on Premium Performance
Upto December 2016 as compared to December 2015

- **Mr. Jaffer Dossa**
  Deputy Managing Director
  Head of Southern Zone

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

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

- **Mr. Shaukat Saeed Ahmed**
  Sr. Executive Director
  Head of Punjab Region

Based on Premium Performance Upto December 2016 as compared to December 2015
Growth of Divisions
Based on % Premium Performance
Upto December 2016 as compared to December 2015

Score

Northern Zone
Southern Zone
### Score

#### RANK WISE Premium Performance of Divisions

Upto December 2016

<table>
<thead>
<tr>
<th>Name of Division</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clifton Division</td>
<td>1</td>
</tr>
<tr>
<td>Central Division</td>
<td>2</td>
</tr>
<tr>
<td>Corporate Division</td>
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<tr>
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<tr>
<td>Metropolitan Division</td>
<td>8</td>
</tr>
<tr>
<td>Multan Division</td>
<td>9</td>
</tr>
</tbody>
</table>

#### Top 3 Divisions

- **Mr. Nudrat Ali**
  - Deputy Managing Director
  - Clifton Division

- **Mr. S. Salman Rashid**
  - Deputy Managing Director
  - Central Division

- **Mr. A. R. Khaliq**
  - Deputy Managing Director
  - Corporate Division
RANK WISE Premium Performance of Branches/Units
Upto December 2016 as compared to December 2015

<table>
<thead>
<tr>
<th>Branch/Unit</th>
<th>Rank 2016</th>
<th>Rank 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tower</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Islamabad</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Gulberg</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>A.W.P. Unit</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Faisalabad</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Bank Square</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Port View</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>City, Rawalpindi</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Crescent</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>Leeds Center</td>
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<td>10</td>
</tr>
<tr>
<td>Gulberg Arcade Unit</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>City, Karachi</td>
<td>12</td>
<td>8</td>
</tr>
<tr>
<td>New Unit</td>
<td>13</td>
<td>11</td>
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<td>Hyderabad</td>
<td>14</td>
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<td>15</td>
<td>14</td>
</tr>
<tr>
<td>Ichhra</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>Al-Hamd</td>
<td>17</td>
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<td>Denso Hall</td>
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<td>Model</td>
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<tr>
<td>Al-Muqeet</td>
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<td>20</td>
</tr>
<tr>
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<td>21</td>
<td>22</td>
</tr>
<tr>
<td>City, Lahore</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>Al- Falah</td>
<td>23</td>
<td>21</td>
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<tr>
<td>Sialkot</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Jamrud Road</td>
<td>25</td>
<td>29</td>
</tr>
<tr>
<td>New Garden Town</td>
<td>26</td>
<td>27</td>
</tr>
<tr>
<td>Gujranwala</td>
<td>27</td>
<td>28</td>
</tr>
<tr>
<td>City, Faisalabad</td>
<td>28</td>
<td>30</td>
</tr>
<tr>
<td>Sahiwal</td>
<td>29</td>
<td>26</td>
</tr>
<tr>
<td>Sargodha</td>
<td>30</td>
<td>31</td>
</tr>
<tr>
<td>Egerton Road</td>
<td>31</td>
<td>25</td>
</tr>
</tbody>
</table>

Score

Top Three Leaders of the Year

Northern Zone
- Malik Firdaus Alam
  Islamabad
- Usman Ali Khan
  Faisalabad
- Javid Akhtar Shaikh
  Gulberg

Southern Zone
- Shoaib Razzak Bramchari
  Tower, Karachi
- A. Waliab Polani
  A. W. P Unit, Karachi
- Khalid Usman
  Port View Branch

Northern Zone
Southern Zone
## Top - 10 Division/Branch
Based on Operating Surplus
Upto December 2016

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name of Division/Branch</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rawalpindi Division</td>
<td>84</td>
</tr>
<tr>
<td>2</td>
<td>Port View Branch</td>
<td>66</td>
</tr>
<tr>
<td>3</td>
<td>City Branch, Rawalpindi</td>
<td>65</td>
</tr>
<tr>
<td>4</td>
<td>Islamabad Branch</td>
<td>61</td>
</tr>
<tr>
<td>5</td>
<td>New Garden Town Branch</td>
<td>59</td>
</tr>
<tr>
<td>6</td>
<td>Jinnah Division</td>
<td>58</td>
</tr>
<tr>
<td>7</td>
<td>Al-Hamd Branch</td>
<td>58</td>
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<tr>
<td>8</td>
<td>Lahore Division</td>
<td>53</td>
</tr>
<tr>
<td>9</td>
<td>Tower Branch</td>
<td>53</td>
</tr>
<tr>
<td>10</td>
<td>Ichhra Branch</td>
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<tr>
<td></td>
<td>Multan Division</td>
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<td>12</td>
<td>Faisalabad Branch</td>
<td>46</td>
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<tr>
<td>13</td>
<td>Gujranwala Branch</td>
<td>46</td>
</tr>
<tr>
<td>14</td>
<td>Central Division</td>
<td>46</td>
</tr>
</tbody>
</table>

## Top - 3 Super Stars

### Northern Zone
- Malik Firdaus Alam
  - Islamabad Branch
- Agha Ali Khan
  - Rawalpindi Division
- S. Aftab H. Ziadi
  - Port View Branch

### Southern Zone
- Khalid Umar
  - Jinnah Division
- M. Iqbal Lodhia
  - Port View Branch
- Shoaib Razzak Bramchari
  - Tower, Karachi
# Recovery Performance

Upto December 2016

## Top - 15 Players

<table>
<thead>
<tr>
<th>#</th>
<th>Division/Branch</th>
<th>%</th>
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</thead>
<tbody>
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<tr>
<td>2</td>
<td>City Branch, Lahore</td>
<td>100</td>
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<tr>
<td>3</td>
<td>Sargodha Branch</td>
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<td>4</td>
<td>Bank Square Branch</td>
<td>95</td>
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<tr>
<td>5</td>
<td>Mehran Branch</td>
<td>94</td>
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<td>Faisalabad Branch</td>
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</tr>
<tr>
<td>7</td>
<td>Model Branch</td>
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<td>Islamabad Branch</td>
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</tr>
<tr>
<td>10</td>
<td>Hyderabad Branch</td>
<td>92</td>
</tr>
<tr>
<td>11</td>
<td>Al-Falah Branch</td>
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</tr>
<tr>
<td>12</td>
<td>Corporate Division</td>
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<tr>
<td>13</td>
<td>Sahiwal Branch</td>
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<td>14</td>
<td>Clifton Division</td>
<td>86</td>
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<tr>
<td>15</td>
<td>Jamrud Road Branch</td>
<td>85</td>
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<tr>
<td>16</td>
<td>Sialkot Branch</td>
<td>83</td>
</tr>
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<td>17</td>
<td>Jinnah Division</td>
<td>82</td>
</tr>
<tr>
<td>18</td>
<td>Gulberg Branch</td>
<td>82</td>
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<td>19</td>
<td>Peshawar Branch</td>
<td>81</td>
</tr>
<tr>
<td>20</td>
<td>Al-Hamd Branch</td>
<td>80</td>
</tr>
<tr>
<td>21</td>
<td>Leeds Centre Branch</td>
<td>80</td>
</tr>
<tr>
<td>22</td>
<td>Ichhra Branch</td>
<td>79</td>
</tr>
<tr>
<td>23</td>
<td>Denso Hall Branch</td>
<td>79</td>
</tr>
</tbody>
</table>

## Top - 3 Leading Players

### Northern Zone

- **M. Amer Arif Bhatti**
  - Gujranwala Branch
- **Zarrar I. Z. Banedey**
  - City Branch Lahore
- **A. Shakoor Paracha**
  - Sargodha Branch
- **Babar A. Sheikh**
  - Bank Square Branch

### Southern Zone

- **Majhar H. Qureshi**
  - Mehran Branch
- **Khalid Usman**
  - Port View Branch
- **M. Amin Sattar**
  - Hyderabad Branch
### Top - 15 Net Remitters

<table>
<thead>
<tr>
<th>Divisions/Branches</th>
<th>Rank</th>
<th>Remittance</th>
<th>Gross Premium</th>
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</thead>
<tbody>
<tr>
<td>Clifton Division</td>
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</tr>
<tr>
<td>Corporate Division</td>
<td>3</td>
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</tr>
<tr>
<td>Central Division</td>
<td>4</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Lahore Division</td>
<td>5</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>SITE Division</td>
<td>6</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Jinnah Division</td>
<td>7</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>City Branch Rawalpindi</td>
<td>8</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Islamabad Branch</td>
<td>9</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Metropolaiin Division</td>
<td>10</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Multan Division</td>
<td>11</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Tower Branch</td>
<td>12</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>A. W. P. Unit</td>
<td>13</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Faisalabad Branch</td>
<td>14</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Port View Branch</td>
<td>15</td>
<td>17</td>
<td></td>
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</tbody>
</table>

### Top - 3 Leading Net Remitters

**Northern Zone**

- S. Afrab H. Ziaedi
  Clifton Division

- Liaquat Ali Khan
  Lahore Division

- Agha Ali Khan
  City, Rawalpindi

**Southern Zone**

- Nudrat Ali
  Clifton Division

- A. R. Khandia
  Corporate Division

- S. Safar Rehman
  Central Division
## Top 10 Marketing Executives

### Classwise Premium Upto December 2016

#### Northern Zone

<table>
<thead>
<tr>
<th>Property Insurance</th>
<th>1. Muhammad Farooq</th>
<th>Gulberg Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. Mehmood Ali Khan</td>
<td>Faisalabad Branch</td>
</tr>
<tr>
<td></td>
<td>3. Haji M. Shakeel</td>
<td>New Unit Branch</td>
</tr>
<tr>
<td></td>
<td>4. Imdadullah Awan</td>
<td>Islamabad Branch</td>
</tr>
<tr>
<td></td>
<td>5. Somia Ali</td>
<td>Islamabad Branch</td>
</tr>
<tr>
<td></td>
<td>6. Rana Khalid Manzoor</td>
<td>GuJberg Arcade Unit</td>
</tr>
<tr>
<td></td>
<td>7. Mubashar Saleem</td>
<td>Al-Hamid Branch</td>
</tr>
<tr>
<td></td>
<td>8. Azhar H. Chihi</td>
<td>Leeds Centre Branch</td>
</tr>
<tr>
<td></td>
<td>9. Saleem Babare</td>
<td>Leeds Centre Branch</td>
</tr>
<tr>
<td></td>
<td>10. Muhammad Farooq</td>
<td>GuJberg Branch</td>
</tr>
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</table>

### Marine Insurance

<table>
<thead>
<tr>
<th>1. Muhammad Farooq</th>
<th>Gulberg Branch</th>
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</thead>
<tbody>
<tr>
<td>2. Mehmood Ali Khan</td>
<td>Faisalabad Branch</td>
</tr>
<tr>
<td>3. Qasim Ayub</td>
<td>Al-Muqeet Branch</td>
</tr>
<tr>
<td>4. Imdadullah Awan</td>
<td>Islamabad Branch</td>
</tr>
<tr>
<td>5. Azhar H. Chihi</td>
<td>Leeds Centre Branch</td>
</tr>
<tr>
<td>6. M. Arif Bharti</td>
<td>GuJranwala Branch</td>
</tr>
<tr>
<td>7. Haji M. Shakeel</td>
<td>New Unit, Lahore</td>
</tr>
<tr>
<td>8. Rashid Ali</td>
<td>City Branch Lahore</td>
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<td>9. Ashiq Hussain Bharti</td>
<td>Ichhra Branch</td>
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<td>10. Rana Khalid Manzoor</td>
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### Motor Insurance

<table>
<thead>
<tr>
<th>1. Imdadullah Awan</th>
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<tbody>
<tr>
<td>2. Muhammad Farooq</td>
<td>GuJberg Branch</td>
</tr>
<tr>
<td>3. Muhammad Imran</td>
<td>Al-FaJah Branch</td>
</tr>
<tr>
<td>4. Ejaz Ahmed</td>
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</tr>
<tr>
<td>5. Ahmed Saeed Khan</td>
<td>Al-Hamid Branch</td>
</tr>
<tr>
<td>6. Zakaullah Khan</td>
<td>Islamabad Branch</td>
</tr>
<tr>
<td>7. Saqib Riaz</td>
<td>Lahore Division</td>
</tr>
<tr>
<td>8. Mehmood Ali Khan</td>
<td>Faisalabad Branch</td>
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<tr>
<td>9. Mubashar Saleem</td>
<td>Al-Hamid Branch</td>
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<tr>
<td>10. Atif Muzzaffar</td>
<td>Islamabad Branch</td>
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</table>

### Miscellaneous Insurance

<table>
<thead>
<tr>
<th>1. Fauzia Khawaja</th>
<th>Lahore Division</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Faraz Javed</td>
<td>City Branch Rawalpindi</td>
</tr>
<tr>
<td>3. M. Tayyab Nazir</td>
<td>Lahore Division</td>
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<tr>
<td>4. Mehmood Ali Khan</td>
<td>Faisalabad Branch</td>
</tr>
<tr>
<td>5. Haji M. Shakeel</td>
<td>New Unit Branch</td>
</tr>
<tr>
<td>6. M. Muazaid Ali</td>
<td>New Unit Lahore</td>
</tr>
<tr>
<td>7. Mubashar Saleem</td>
<td>Al-Hamid Branch</td>
</tr>
<tr>
<td>8. M. Haroon Akbar</td>
<td>Rawalpindi Division</td>
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<tr>
<td>9. Muhammad Farooq</td>
<td>GuJberg Branch</td>
</tr>
<tr>
<td>10. Saira Ahmed</td>
<td>Al-Hamid Branch</td>
</tr>
</tbody>
</table>

#### Top Three

- Faraz Javed
  - City Branch Rawalpindi
- Mehmood Ali Khan
  - Faisalabad Branch
- Haji M. Shakeel
  - New Unit, Lahore
Top 10 Marketing Executives
Classwise Premium Upto December 2016

Southern Zone

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

Motor Insurance
1. Jahangir A. Shaikh Corporate Division (J. P. Unit)
2. S. Imran Zaidi Central Division
3. Ali Rafique Chinoy Corporate Division
4. S. Javed Enver Central Division (A. I. Unit)
5. Ali Safdar SITE Division
6. Taqir J. Abdullah Clifton Division
7. Mohammad Aamir Metropolitan Division (A.K Unit)
8. Acedel Ahmed Central Division (Unit-A)
9. A. Wahab Polani Jinnah Division (A.W.P. Unit)
10. Kothawala (Group) Metropolitan Division

Marine Insurance
1. Sheraz Ansari Corporate Division
2. Jahangir A. Shaikh Corporate Division (J.P. Unit)
3. Shazia Rahil Metropolitan Division
4. A. Wahab Polani Jinnah Division (A.W.P. Unit)
5. Muhammad Aamir Metropolitan Div. (A.K Unit)
6. Anis Mehmood Central Division (Unit B)
7. Nargis Mehmood Central Division (Unit B)
8. Kothawala (Group) Metropolitan Division
9. Ali Safdar SITE Division
10. M. Imran Naeem Denso Hall Branch

Miscellaneous Insurance
1. S. Mohammad Ifthikhar Central Division (Unit-A)
2. M. Khalid Saleem Corporate Division
3. Saud Jafri Clifton Division
4. Jahangir A. Shaikh Corporate Division (J.P. Unit)
5. Ali Safdar SITE Division
6. Muhammad Aamir Metropolitan Div. (A.K Unit)
7. Syed Nisar Ahmed Jinnah Division
8. S. Imran Zaidi Central Division
9. Babar Zeeshan Mehran Branch
10. S. Ashad H. Rizvi Corporate Division

Top Three
1. Jahangir A. Shaikh Corporate Division (J.P. Unit) 2. Ali Safdar SITE Division 3. Aamir Ali Khan Jinnah Division

Top Three
1. Sheraz Ansari Corporate Division 2. Jahangir A. Shaikh Corporate Division (J.P. Unit) 3. Shazia Rahil Metropolitan Division

Top Three
1. S. Muhammad Iftikhar Central Division (Unit-A) 2. M. Khalid Saleem Corporate Division 3. Saud Jafri Clifton Division

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Galaxy of Star Performers
Top Marketers of Divisions/Branches
Gross Premium Basis in December 2016

Northern Zone

Somnia Ali
Islamabad Branch

Muhammed Saleem
Al-Hamid Branch

Qasim Ayub
Al-Muqet Branch

Saleem Babar
Leeds Centre Branch

Asghar Hussain Bhatti
Ichhra Branch

Muhammad Farooq
Gulberg Branch

M. Haroon Akbar
Rawalpindi Division

Muhammad Mujahid Ali
New Unit Lahore

Ather Qureshi
Gulberg Arcade Unit

Muhammad Arif Bhatti
Gujranwala

Shahid Raza Kazmi
Al-Falah Branch

Saghir Riaz
Lahore Division

Arshad Iqbal
Peshawar Branch

Syed Nadeem Ahmed
City Branch, Rawalpindi

Mehmood Ali Khan
Faisalabad Branch

Salman Saeed
Sialkot Branch

Rashid Ali
City Branch, Lahore

Taimoor Zaib
Jamrud Road Branch

Akhfa M. Khan
Model Branch

M. Ashfaq
Sahiwal Branch

Babar A. Shaikh
Bank Square Branch

Ghulam Jafar
City Branch, Faisalabad

M. Rizwan-ul-Haq
Egerton Road Branch

M. Sohail
New Garden Town Branch

A. Shakoor Paracha
Sargodha Branch
Top Marketers of Divisions/Branches

Gross Premium Basis in December 2016

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

M. Awais Memon
Hyderabad

Rashid A. Islam
Crescent Branch

M. Imran Naeem
Denso Hall, Karachi

M. Shoaib R. Bramchari
Tower Branch

Muhammad Ilyas
Jinnah Division

Shahid Younas
Multan Division

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

S. Jawed Envor
Central Division

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

Khalid Usman
Port View Branch

Junaid Saleem
City Branch Karachi

M. Awais Memon
Hyderabad

Agha S. U. Khan
Clifton Division

Babar Zeeshan
Mehran Branch

M. Imran Naeem
Denso Hall, Karachi

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

M. Shoaib R. Bramchari
Tower Branch

Ali Safdar
SITE Division

Rashid A. Islam
Crescent Branch

M. Imran Naeem
Denso Hall, Karachi

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

M. Shoaib R. Bramchari
Tower Branch

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In-house newsletter of EFU General

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Web: www.efuinsurance.com