



Team Alfalah

Issue No. 54, Oct 2016



THERE IS
NO OTHER DAY LIKE YOURS
O' HUSSAIN



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Editor's *Note*

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Retention of best talent remains the focus of any organization. After they put in the time, effort and investment to hire the best employees possible, they need to retain that talent. Many books have been written and exit interviews conducted as employers look for the secret to keeping their good employees satisfied. Salary, retirement plans and vacation benefits are high on the list of why those great employees took the job, but they are not reasons enough to keep them in the employment for the longtime. Job satisfaction increases the employee retention rate. Here are a few strategies that can be used to retain the talent:

- 1. Create an environment that makes your employees feel like an asset to your company.** Don't make them feel like overhead. Allow them to feel secure in their job. Let them know that you know who they are and what their contributions are to the company. Get their input about rules or changes that may need to be made. Encourage goal-setting and let them make their own choices as often as possible.
- 2. Make expectations and goals of the company clear.** Be sure you have job descriptions so your employees know what is required of them. If there are changes that need to be made, don't expect them to learn that by osmosis. You must communicate directly and clearly. Good employees want to please you, but they need to know what it is they need to do to make that happen.
- 3. Create an open and honest work environment.** Give feedback on work performed and be willing to listen, *really listen*, to the concerns of your employees. Chance meetings in the hall where social greetings are exchanged are good, but do not take the place of actually sitting down face-to-face and discussing any work-related concerns. Be open and listen to new ideas. Accept suggestions for problem-solving. Be available and open when your employee asks for your guidance. Keep your top talent informed about what is happening with the company - don't let rumors take over.
- 4. Provide opportunities to grow and learn, and let your employees know there is room for advancement in your company.** Provide them education and training opportunities. Give challenging and stimulating work. Tap into their passion and allow them to focus their time and energy on projects they can enjoy. Let them know what career development plans you may have for them and what opportunities are available for them to grow with the company.

Recognize and reward good work. Monetary bonuses are always nice, but recognition of a job well done goes a long way to creating good will and loyalty. In order to retain talent, you must make them feel appreciated, respected and worthwhile. Recent studies show that when employees feel undervalued and unappreciated, they look for other employment. They need to feel that their contributions to the business are important. But the feedback and praise must be sincere.

Islamic Corner

MADANI PHOOL

مفسرمان مصطفیٰ صلی اللہ علیہ وسلم جو شخص مجھ پر زور و پاک پڑھنا بھول گیا وہ جنت کا راستہ بھول گیا۔ (مربان)

اما حسن اور حسین رضی اللہ تعالیٰ عنہما
جنت کے سردار

فرمان مصطفیٰ صلی اللہ تعالیٰ علیہ وآلہ وسلم:
ہمارے یہ دونوں بیٹے جو انان جنت کے
سردار ہیں، ان کا دوست ہمارا دوست،
ان کا دشمن ہمارا دشمن ہے۔

(سنن الترمذی، الحدیث ۳۸۰۰، ج ۵، ص ۳۲۹،
وسنن ابن ماجہ، الحدیث ۱۳۳، ج ۱، ص ۹۶)

www.dawateislami.net
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“Charity does not decrease
wealth”

Sahih Muslim 2588

Muharram: 1st Month of Islamic Calendar

The Tenth of Muharram and Ashurah

The Islamic year begins with Muharram ul Haram, the first month of the Hijri Calendar. While followers of other religions spend their opening month in worthless merriment, the first month of Islam teaches us lessons of admonition, good counselling, knowledge of Allah Ta'ala, sacrifice, selflessness, patience and seeking the pleasure of Allah Ta'ala.

The tenth day of Muharram (Ashurah) has many distinctive qualities and features. Allah Ta'ala created the heavens and the earth on this blessed day. On this day He gave His infinite blessings and bounties to many of His Prophets and delivered them from the clutches of their enemies.

Allah Ta'ala created Hazrat Adam (Alaihis-Salam) in this month, pardoned him of his mistake, and Hazrat Noah's (Alaihis-Salam) Ark landed successfully on Mount Judi, and he saved Hazrat Ibrahim (Alaihis-Salam) from fire and rescued Hazrat Musa (Alaihis-Salam) from Pharaoh.



Nafl Salat for the Eve of Ashurah

On the eve of Ashurah offer 4 rakats Nafl Salat as follows: In every rakat after Surah Fateha recite "Ayatul Kursi" once and Surah Ikhlas 3 times. After completing this Namaz recite Surah Ikhlas 100 times. Allah Ta'ala will purify such a person of all their sins and grant them endless bounties and blessings in paradise.

The Fast of Ashurah

On the 9th and 10th of Muharram, one should fast. If it is not possible to fast on both days, then every effort should be made to fast on the 10th day of Muharram, as there is great reward for this fast. (Muslim Shareef).

The following are some of the desirable acts one should do on the day of Ashurah:

- 1.To observe fast on this day.
- 2.To give as much charity as you can afford.
- 3.To perform Nafl Salat prayers.
- 4.To recite Surah Ikhlas 1000 times.
- 5.To visit and be in the company of pious Ulema.
- 6.To place a hand of affection on an orphan's head.
- 7.To give generously to one's relatives.
- 8.To put surma in one's eyes.
- 9.To cut one's nails.
- 10.To visit the sick.
- 11.To establish friendly ties with one's enemies.
- 12.To recite Dua-e-Ashurah
14. To visit the shrines of Awliyas and the graves of Muslims.

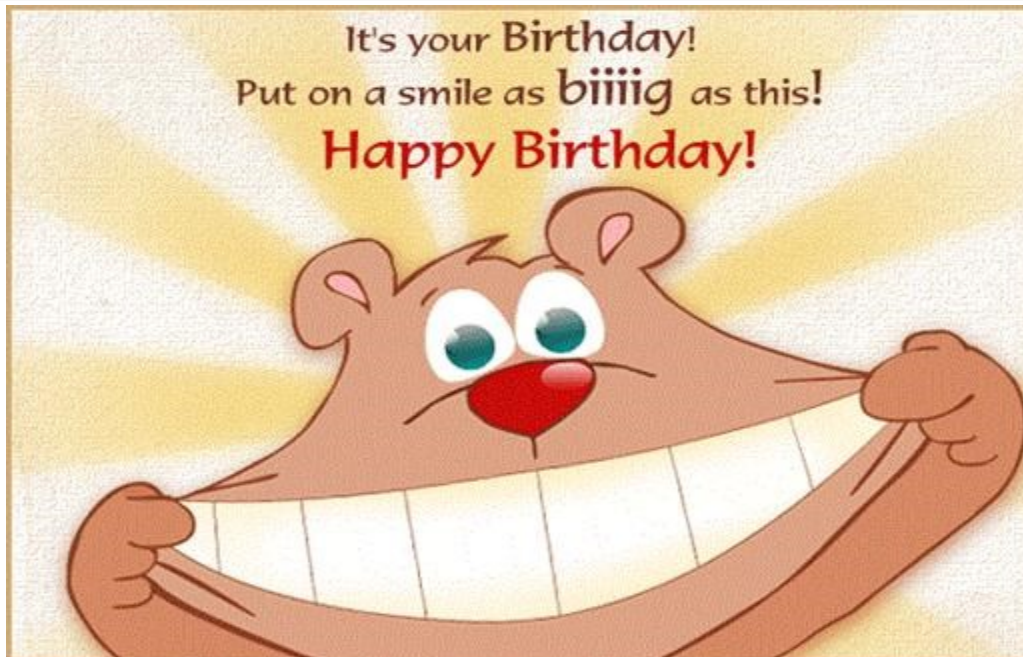
Hazrat Abdullah bin Masood (Radi Allah Anhu), a Companion of the Holy Prophet Muhammad (Sall Allahu Alaihi wa Sallam) reports the following saying of the Messenger of Allah Ta'ala, "Whosoever prepares ample food and drink for his family on this sacred day and delights in feeding them generously, Allah Ta'ala will increase His provisions for that year and place much blessings and good therein."



Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Irfan Yousaf	Assistant Manager	Islamabad	1-Oct
Tariq Mehmood	Manager	Faisalabad	5-Oct
Tayyab Khaliq	Relationship Officer	Karachi	8-Oct
Muhammad Waseem Ganatra	Assistant Manager	Karachi	12-Oct
Liaqat Ali Butt	Senior Executive Officer	Islamabad	15-Oct
Syed Imran Ul Hassan	senior Officer	Karachi	17-Oct
M. Nawaz Khan	Relationship Manager	Karachi	20-Oct
Syed Yasir Jamal	Officer	Karachi	23-Oct
Nasar us Samad Qureshi	Chief Executive Officer	Head Office	31-Oct



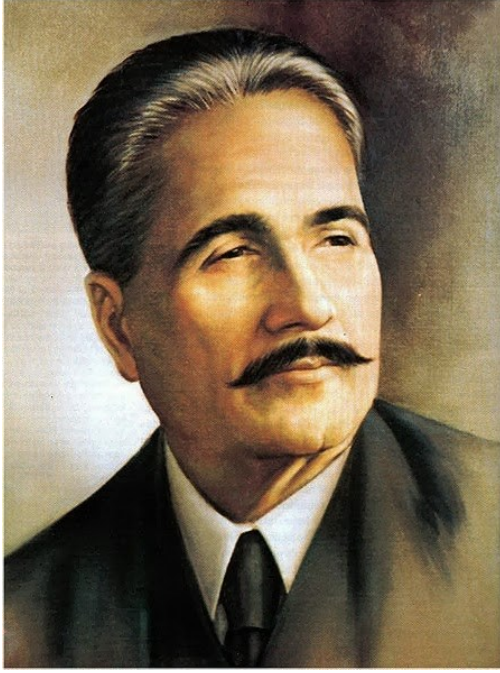
October Joiners

We congratulate Mr. Abdul Haye, Mr. Faisal Arshad and Mr. Shahid Mehmood for completing ten years in Alfalah Insurance Company. We hope that Alfalah Insurance will benefit from their continued patronage in days to come.

Name	Designation	Placement	Date of Joining	Service period
Abdul Haye Mughal	Executive Director	Head Office	01-Oct-06	10
Faisal Arshad	Manager	Head Office	1-Oct-06	10
Shahid Mehmood	Driver	Head Office	1-Oct-06	10
Mohammad Ali Khan	Senior Executive Officer	Peshawar	1-Oct-09	7
Syed Yasir Jamal	Officer	Karachi	18-Oct-10	6
Usman Arif	Assistant Manager	Head Office	11-Oct-11	5
Muhammad Khurram	Rider	Karachi	1-Oct-12	4
Muhammad Rohail butt	Assistant Relationship Manager	Multan	01-Oct-15	1
Tayyab Khalique	Relationship Officer	karachi	01-Oct-15	1
Sehrish Zahid	Assistant Manager	Islamabad	15-Oct-15	1



Poetry Corner



تُو رازِ کُن فکاں ہے، اپنی آنکھوں پر عیاں ہو جا
 خُودی کا رازِ داں ہو جا، خدا کا ترجمان ہو جا
 ہوس نے کر دیا ہے ٹکڑے ٹکڑے نوعِ انساں کو
 اُخوت کا بیاں ہو جا، محبت کی زباں ہو جا

یہ ہندی، وہ خراسانی، یہ افغانی، وہ تُو رانی
 تُو امے شرمندہ ساحل! اچھل کر بے کراں ہو جا

خُودی میں ڈوب جا غافل! یہ سیرِ زندگانی ہے
 نکل کر حلقہٴ شام و سحر سے جاوداں ہو جا

(طلوعِ اسلام، بانگِ درا)

Food You Should Never Eat Before Bed

1. Cruciferous Vegetables

According to new research aggregated by Eat Clean, certain veggies are better eaten at lunch. Cruciferous vegetables like broccoli and cauliflower are loaded with vitamins that are great for you, but they also carry a large amount of insoluble fiber, which takes forever to digest.



2. Red meat

Red meat, like steak or ground beef, is high in protein and has a similar effect on the body as the cruciferous vegetables, if you eat these type of food before bed, "your body will still be working on digesting it while you drift off," which will in turn keep you from getting a comfortable night of sleep.

3. Tomato Sauce

Tomato sauce is another veggie-based favorite to avoid. Because of its high acidity, it's often the cause of morning-after heartburn and indigestion. You can still eat a bowl of spaghetti for dinner, but dietitian Alissa Rumsey says it's best to eat it at least 3 hours before going to bed. Spicy foods, which are also notorious for

causing heartburn, make for an extra restless night of sleep because they raise your core body temperature. So if you're wondering why you had a nightmare after munching on some spicy penne arrabiata, now you have an answer.



Food You Should Never Eat Before Bed

4. Cured Meats And Cheeses

Cured meats and cheeses are great for a daytime picnic, but not for dinner. If you planned on ending your day with a fabulous charcuterie platter, reconsider moving it to brunch: Cured meats and cheeses contain tyramine, an amino acid that makes you more alert.



5. Dark Chocolate

The sneaky devil-which can carry up to a quarter of the caffeine you'd find in an average cup of Joe-also contains amino acid that makes you alert, similar to the one found in cured meats and cheeses. Basically, dark chocolate is double the energy, making it a much better snack for the afternoon than the middle of the night.

6. Coffee

This one should come as no surprise, but it's actually your afternoon coffee drinking that can have more of an effect on your sleep than you would expect. Caffeine can remain in your system for hours, so it's best to avoid it for several hours before going to bed.



By: Syed Muhammad Sajid



Your Time Will Come

Everyone worked according to their "time zone"!! Someone got married and waited ten years before having a child, there is another who had a baby within one year of a late marriage. Someone graduated at the age of 22 yet waited 5 years before securing a job and there is another who graduated at the age of 27 and secured employment immediately. Someone become CEO at the age of 25 and died at the age of 50 while another became a CEO at the age of 50 and lived up to 90 years. Colleagues, friends, associates, younger ones might seem to go ahead of you. Don't envy them, it's there "time zone". Yours is coming soon! Hold on, be strong and stay true to yourself. All things will work together for your good!! You're not late... You're on time.. Your time will come. Master of patience is the masters of everything!!

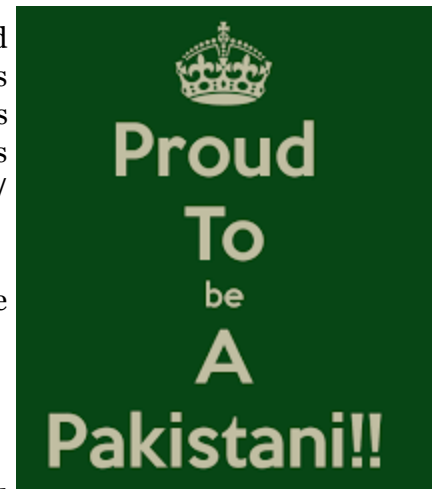


This article is contributed by Faheem Haider from Health Department.



Facts About Pakistan To Be Proud Of

We all hear and read about how people criticize and insult Pakistan, and unfortunately there are times when we cannot blame most of the reasons due to the increasing violence. But if there's one thing I've been taught, it's never to generalize. The good points of Pakistan have been hidden in this layer of violence. Lets reconsider our potential by reviewing our past/present achievements.



1. In the last five years, Pakistan's literacy rate has grown by 250%, the largest increase in any country to date.
2. Pakistan is the first Islamic country to attain nuclear power.
3. Edhi is running the World's largest Ambulance network.
4. World's youngest certified Microsoft Experts Arfa Kareem (Late) and Babar Iqbal are from Pakistan.
5. Pakistan has the sixth largest military force in the world.
6. Pakistan's national anthem tune ranks first in the top three tunes of the world.
7. Fourth largest broadband internet system of world is in Pakistan
8. World's largest deep sea port is Gwadar.
9. About 50% of the world's footballs are made in Pakistan.
10. Pakistan is notable for having one of the best trained air-force pilots in the world.
11. Pakistan has world's youngest civil judge, Muhammad Illyas.
12. The highest railway station of Asia is in Pakistan.
13. First Pakistani brot PC virus was created by two hers. (Maybe not something to be very proud of, but it still might have required an impressive level of intellect to do so).
14. Dr. Abdus Salam – Nobel prize winner (Physics 1979).
15. Ustaad Nusrat Fateh Ali Khan, hailed as the most important Qawwali singer of the 20th century and received many awards around the globe such as The "Legends" award at the UK Asian Music Awards (2005).
16. The Shah Faisal Mosque in Islamabad can accommodate almost 100,000 worshipers. Completed in 1976, it could at that time probably hold the city's entire population.
17. Karakoram Highway runs through the northern areas connecting Pakistan with China's Xingjiang province is often described as "Eighth Wonder of the World" due to the marvel of civil engineering as it has taken 15 years to complete by the Pakistan Army Engineers in collaboration with China. It's been labeled as "World's highest paved international Road" under world's toughest terrain.
18. Air Commodore MM ALAM (Late) has a world record of shooting down 5 planes in less than a minute.

Cartoon Corner

10 Types of People in the Office



Office Clown

When you feel the terror of this lonely world, turn to this pal and he'll shower you with rainbows of laughter.



The Chatterbox

You always get daily morning updates from this person, even if you wish you didn't. Talking to him feels like forever.



Mr. Nice Face

He's the guy that greets you good morning and goodbye followed with a bright smile.



The Silent Killer

This person simply likes living the solitary life. Happy Hours certainly aren't a thing for him.



Captain Headphone

It's unclear whether or not this person really has something playing on his headphones. But he'll sometimes use it anyway to shoo people.



The Hunk

Every office girl's version of Tom Hiddleston, Ryan Gosling or Zac Efron. Non-existent in other offices...sadly.



Food Buddy

This person comes to the office and you get instant groceries – a waterfall of food comes out from his locker too!



The Slacker

He'll come to the office yawning about tasks while recalling about late-night TV shows. You either love him or hate him.



Overtime Lord

Somehow, miraculously, he's been gifted with the power of overtime skills. He's basically a mutant.



Gadget Zombie

He and his gadgets are star-crossed lovers. Their relationship is thwarted by the dark forces in the office. But, oh, he won't stop. Can't stop.

ROAR
People

By:Fraz Amin

That Sinking Feeling

That Sinking Feeling: Why the Bankruptcy of Shipping Giant Hanjin Has So Many Companies Worried

When South Korea's Hanjin Shipping went down, it showed that the whole global transport industry could be in trouble. As South Korea's Hanjin Shipping Co. sank into bankruptcy, the global transport industry has been thrown into disarray. The immediate effects have rankled U.S. retailers, which are waiting for their holiday season merchandise, as well as the many exporters anticipating higher shipping fees. The problem that torpedoed Hanjin, the world's seventh largest container shipper, and that imperils the rest of the industry is that it was too bullish and built too fast. Now it's at the mercy of a supply and demand imbalance; too many ships, not enough cargo.

Currently, more than 80 massive Hanjin container ships are in limbo either en route or anchored near their destinations, unable to offload their cargo because terminal operators fear Hanjin won't be able to pay them. As a result, \$14 billion worth of goods are



languishing in a maritime limbo. At least eight Hanjin ships have been seized as of Friday. Four vessels parked off Long Beach, California, have been prevented from entering or leaving the port, including one that was taken by U.S. marshals after a fuel supplier filed suit against the freight company. Meanwhile Hanjin isn't going down without a fight. It's negotiating with its creditors to try to prevent more of its ships from being seized in asset forfeiture while simultaneously trying to allay terminal operators' concerns about being paid and the rest of the industry is watching closely.

"The Hanjin bankruptcy is a mega event for the maritime industry, for all interests, not just for the cargo its ships are carrying, but also for terminal operators and longshoremen," James Mercante, head of admiralty, transportation and maritime insurance practice at Rubin, Fiorella and Freidman, a New York based insurance law firm, told Salon. "You're going to see hundreds and hundreds of insurance claims and litigation surrounding this going on for well more than a year." Hanjin accounts for about 3 percent of shipping containers globally. It's big enough that U.S. retailers are worried that delays will shorten the busy holiday shopping season as they wait for goods to arrive.

And U.S. exporters now anticipate a 50 percent hike in shipping fees, according to Peter Friedmann, executive director of the U.S. Agricultural Transportation Coalition. "When a large carrier suddenly ceases operations and removes approximately 20,000 to 25,000 containers per week of capacity from the global supply, there is a sudden shortage of supply," Friedmann told Salon via email..

That Sinking Feeling

The Hanjin bankruptcy is just the first major disruption for an industry that is in trouble and expected to lose at least \$6 billion this year. Maersk Line, the world's biggest shipping company, lost \$114 million in income in the first six months of the year; This contrasts with its having a profit of \$1.22 billion in the same period of last year. Revenue fell 20 percent, to \$10 billion. Most of Maersk's rivals have reported double digit declines in revenue this year.

The seeds of this crisis were sown a decade ago, when shipping companies went on a buying spree, ordering bigger fuel efficient ships as oil prices were climbing. Ship builders, port operators and container lines were all eager to receive the bounty of China's ravenous demand for everything from iron ore to designer handbags. Today, the global economy is sluggish, and the slowdown in China coupled with recessions in Brazil and Russia are pushing global growth down.

This could result in further consolidation, like Matson's \$469 million acquisition of Horizon Lines last year. With the industry wide decline expected to continue through next year, there's a real possibility of further disruptions as other freight lines file for bankruptcy. Global freight rates dropped nearly 10 percent last year, according to Drewry Shipping Consultants. Meanwhile, a Moody's analysis published over the summer estimates that global container shipping capacity increased 8.6 percent.

In the short run, the disruption in the flow of goods caused by Hanjin's bankruptcy should work themselves out soon, according to Ben Hackett, founder of maritime industry consultant Hackett Associates.

"I don't think the cargo traffic disruption will last very long," Hackett told Salon. "Hyundai [Merchant Marine] is already picking up a lot of the outbound cargo that's ready to ship from Korea. I think most of Hanjin ships that are out at sea will dock by the end of the month."

The Question Is: What then?

Suddenly, a slew of companies that have taken the shipping industry for granted are watching with concern. According to industry analysts, the only way to fix the oversupply of ships is with an unprecedented culling of the fleet that would scrap older vessels. But that could take years.

This article is contributed by Mohsan Tanveer form Internal Audit Department.



Famous Insurance Law Cases



Ambiguity

Words used in insurance contracts may be ambiguous, that is, they may carry two (or more) possible meanings. A dispute may occur because the insured insists on one meaning and the insurers insist on another.

Since most insurance policies are drawn up by the insurers, an ambiguous wording will generally be construed in favor of the insured. However, in some cases a broker acting for the insured will put forward clauses that he wants to incorporate in the policy, and any ambiguity in these will be interpreted in favor of the insurer. This is because the broker will be acting as an agent of the insured when proposing the clauses. Again, ambiguous terms in reinsurance contracts are most likely to be construed against the reinsured, because reinsurance contracts are usually drawn up by the reinsured rather than the reinsurer.

Case Law

In *English v. Western* (1940), the insured's motor policy excluded liability for 'death or injury to any member of the insured's household' travelling in the vehicle with the insured. The insured's negligent driving resulted in injury to his sister, who was a passenger in the car, and the insurers denied liability on the grounds that the two were members of the same household. The court, however, accepted an argument that the exclusion could also refer to members of a household of which the insured was a head. This interpretation, which was more favorable to the insured (he was not the 'head of the household' and was, in fact, only 17 years of age) was adopted and the insurers were, therefore, liable under the policy.

ACII Framework 2017

The changes detailed over the following pages are being phased in between now and 2018

We are providing the information at this point to allow both individual candidates and employer organisations to make informed decisions about their study programmes.

Where changes take effect this year details have already been communicated in our 2014 qualification documentation (see the Certificate/Diploma/Advanced Diploma in Insurance brochure at www.cii.co.uk/qualifications) and, where appropriate, communicated directly to affected candidates.

The CII will continue to communicate these changes as they take effect to ensure all interested parties are informed and can plan accordingly.

1. Changed completion requirements: Advanced Diploma in Insurance

The completion requirements for the Advanced Diploma are changing effective 01 January 2017.

There are two changes:

- A minimum of 150 Advanced Diploma credits will be required to complete the Advanced Diploma, rather than 90 as at present.
- Three compulsory units will need to be completed rather than two as at present.

Advanced Diploma completion requirements up to 31 December 2016		Completion requirements effective 01 January 2017
<p>290 credits in total</p> <p>Minimum of 205 credits at Diploma or Advanced Diploma level, with 90 at Advanced Diploma</p>	→	<p>290 credits in total</p> <p>Minimum of 205 credits at Diploma or Advanced Diploma level, with 150 at Advanced Diploma</p>
<p>2 compulsory units:</p> <p>1. (P05/M05¹) Insurance law; and 2. (P92/M92²) Insurance business and finance or (530) Economics and business</p>	→	<p>3 compulsory units:</p> <p>1. (P05/M05¹) Insurance law; and 2. (P92/M92²) Insurance business and finance or (530) Economics and business 3. plus <u>one</u> of the following: (820) Advanced claims; or (930) Advanced insurance broking; or (960) Advanced underwriting</p>

¹ Subject to the successful pilot of (M92) Insurance business and finance, a mixed assessment (coursework and online exam) insurance law unit (M05) will be available from April 2015.

² (M92) Insurance business and finance is a mixed assessment (coursework and online exam) unit that is currently being piloted. Subject to the success of the pilot this will be available on a permanent basis.

ACII Framework 2017

What has prompted these changes?

As part of the CII's ongoing review of its qualification provision, it monitors current education practices including those of the UK regulator for qualifications, the Office of Qualifications and Examinations Regulation (Ofqual).

Current practice provides that, to complete a qualification, a minimum of half the credits held should come from the level of qualification that is being sought. This ensures the level of learning (and consequently the knowledge and skills developed) are at a level commensurate with the qualification being obtained, in this case the Advanced Diploma, the leading professional insurance qualification.

We also identified that, under the rules of the current framework, it was possible for someone to complete the Advanced Diploma without having studied one of three core insurance disciplines - broking, claims and underwriting - at Advanced Diploma level.

While it was always expected that all candidates seeking to complete this professional qualification would study at least one of these subjects, and in most instances more than one, there was the option not to do so. We have therefore included specific relevance to this in the qualification completion rules.

This change also has the benefit of enabling the CII to seek recognition of the Advanced Diploma by Ofqual. This delivers the following advantages:

- quality assurance - it provides external validation of the practices and processes adopted by the CII as an examining body, ensuring these comply with regulatory requirements;
- increased portability - it gives each exam unit an individual value enabling this to be used towards qualifications offered by bodies other than the CII; and
- potential eligibility for funding - the inclusion of examination units in the Ofqual framework is a prerequisite for government apprenticeship funding in the UK. While this is not currently available for Advanced Diploma units, it may be in the future.



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in the country

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MOTOR



INDUSTRIAL



PROPERTY



CARGO



TEXTILE



TRAVEL



ENERGY



HEALTH



CROP