

Team Alfalah

Issue No. 70, Dec 2017

HAPPY NEW YEAR

2018



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Editor's *Note*

Chief Patron

Mr. Nasar us Samad Qureshi

Editorial Board

Syed Hasnain Zawar

Usman Arif

Mohsan Tanveer

Zaheer Abbas

Message from Employer to its Employees

1. A perfect employee is the one who inspires his boss as much as his boss inspires him. Thanks for being my inspiration.
2. Thank you for bringing your positive attitude to work every day. Projects become easier to execute, changes become easier to implement and problems become easier to solve.
3. Words can never be enough to praise your actions because your work always meets my expectations. Thank you.
4. Thank you for showing all your colleagues that the pursuit of excellence is the best way to climb up the organizational ladder in this company.
5. Your enthusiasm is a personality trait that cannot be learnt and a skill which cannot be taught. Thank you for being the life of the workplace.
6. The world of business survives less on leadership skills and more on the commitment and dedication of passionate employees like you. Thank you for your hard work.
7. Successful companies are run by successful entrepreneurs who hire successful employees. Thank you for being a key part of this chain.
8. Employees like you are the epitome of professionalism. Thank you for bringing your best to work every single day.

Editorial Board

Islamic Corner

فَإِنَّ مَعَ الْعُسْرِ يُسْرًا ۖ إِنَّ مَعَ الْعُسْرِ يُسْرًا ۚ

SO VERILY, WITH THE HARDSHIP, THERE IS RELIEF.
VERILY, WITH THE HARDSHIP, THERE IS RELIEF.

94:5-6

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Jabbar kadir	Manager	Karachi Unit 1	17-Dec
Sadaat Khokhar	Relationship Manager	Lahore Unit 1	20-Dec
Raza Javaid Vohra	Assistant General Manager	Lahore Unit 1	21-Dec
Sift Ul Hassan	Rider	Head Office	21-Dec
Abdul Haye Mughal	Executive Director	Head Office	25-Dec
Saima Bilal	Corporate Human Resource Manager	Head Office	25-Dec
Kalsoom Mohy ud Din	Officer	Head Office	31-Dec
Zubair Memon	Branch Head	Hyderabad	01-Jan
Sultan Pervaiz	Deputy Manager	Islamabad	01-Jan
Hassan Raza	Assistant Manager	Sialkot	01-Jan
Iqra Shahbaz	Executive Officer	Head Office	01-Jan
Naveed Ashraf	Manager	Faisalabad	01-Jan
Akram Ullah	Driver	Karachi	01-Jan
Muhammad Ashfaq Abbasi	Rider	Islamabad	01-Jan
Lal Muhammad	Office Boy	Karachi	01-Jan
M. Younas	Driver	Gujranwala	01-Jan
Mairaj Ud Din	Office Boy	Hyderabad	01-Jan

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Kashif Khan	Driver	Karachi	02-Jan
Shabbir Hussain	Driver	Head Office	04-Jan
Muhammad Shabeer	Office Boy	Head Office	04-Jan
M. Furqan Anjum	Senior Executive Officer	Claims	05-Jan
Rahim Karim	Senior Executive Officer	Karachi	05-Jan
Mujahid Ali	Rider	Faisalabad	05-Jan
Sheikh Ashfaq	Deputy Manager	Karachi Unit 1	06-Jan
Khalil Ur Rehman	Office Boy	Gujranwala	06-Jan
Abdul Jabbar	Senior Officer	Karachi	12-Jan
Zaheer Ullah	Business Development Manager	Marketing	13-Jan
Aurengzeb	Driver	Peshawar	13-Jan
Ali Haider	Executive Officer	Head Office	16-Jan

New Induction



Mr. Faisal Irshad has recently joined Alfalah Insurance Company as Executive Officer in Underwriting Department – Multan.

His thoughts on joining Alfalah

Feeling honored and ultimately exalted to write a note-worthy to introduce myself as newly appointed “Executive Officer” in Underwriting Department at Alfalah Insurance Company, Multan Branch. I have done my Chemical Engineering with 1st class honors from Institute of Southern Punjab Multan. Traveling is my hobby and mostly like to spend my spare time in Research Work via internet, books and other sources. I am very grateful to AIC for providing me this opportunity. I would like to utilize my expertise at AIC for future beneficiary.



Mr. Abdul Samad has recently joined Alfalah Insurance Company as Officer in Claims Department - Head Office.

His thoughts on joining Alfalah

I would like to take this opportunity to introduce myself as the newly appointed “Officer” in Claims Department Alfalah Insurance Company. I have done BSC from Punjab University. My interests are Playing Computer games, Cricket, and Watching movies. Alfalah team is very competent, energetic and co-operative. I hope my future will be bright in Alfalah Insurance.



Mr. Adnan Anwar has recently joined Alfalah Insurance Company as Officer in Claims Department - Head Office.

His thoughts on joining Alfalah

I have recently join Alfalah Insurance Company on September 14, 2017. I am graduate from Punjab University Lahore and Hafiz-e-Quran. I hope I would be a good addition in Alfalah team. Alfalah team is very competent and co-operative. My interest is playing cricket. I feel my future will be bright in Alfalah insurance company.

UAE National Day

UAE National Day was celebrated at Serena Hotel Islamabad on 2nd of December. Alfalah Insurance Company has participated in the event in the presence of ambassadors of different countries, political personnel and other diplomatic staff.



ALFALAH INSURANCE AT NUMBER 1

Congratulations!

GREAT ACHIEVEMENT FOR ALFALAH INSURANCE BY ITS EMPLOYEE MR. MOHSAN TANVEER, SENIOR EXECUTIVE OFFICER OF INTERNAL AUDIT DEPARTMENT WHO SECURED 1ST POSITION IN THE RESEARCH ARTICLE COMPETITION AMONG ALL THE INSURANCE COMPANIES.



YOU ARE OUR SHINING STAR. WELL DONE. KEEP IT UP!



Importance of Ethics in Professional Life

Regardless of profession or the field of work one belongs to, ethics is an important part of work. The success or the expected results depend on how the workers deal with the situations whether ethically or unethically. If they are dealt ethically, the chances are positive for growth and development. Ethics is a system of moral principles governing the appropriate conduct of a person or a group. Maintaining good ethics is being consistent with the principles of correct moral conduct constantly.

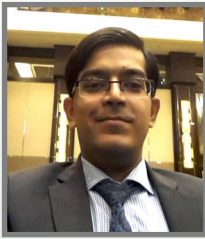
Ethics refers to human conduct as to make judgments between what is right and what is wrong. It could be that there are several factors that may encourage one to adopt unethical behavior, but the right person is he who, despite facing ethical dilemmas, assesses the situations and makes differentiation between what is morally good and bad in order to follow the rules and code of professional conduct.



Good ethics causes to gain confidence of superiors while promoting reliability, which means to continue doing right things even when we are not watched.

Maintaining ethical standards is must for the prosperity of an organization as well as the development of one's personality. Good ethics will lead us to maintain our true image. It will enable us to refrain from such activities that may discredit to our profession. Thus, adhesion to good ethics is to let our conscience be our guide at all times. Albert Schweitzer says, "Ethics is the activity of man directed to secure the inner perfection of his own personality."

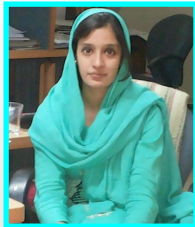
Congratulations - ACII Results



We congratulate Mr. Shamshul Zuha from Reinsurance Department - Head Office on qualifying Reinsurance (P97) with distinction.



We congratulate Mr. Faisal Arshad from Underwriting Department - Head Office on qualifying Reinsurance (P97).



We congratulate Ms. Rizwana Jabin from Underwriting Department - Head Office on qualifying Advance Claim (820).



We congratulate Ms. Sana Rafi from Takaful Department - Head Office on qualifying Reinsurance (P97).



We congratulate Mr. Syed Muhammad Sajjad from Underwriting Department - Peshawar Office on qualifying Insurance legal and regulatory (IF-1).

January Joiners

We congratulate Mr. Shahzad Aamir, Mr. Abdullah Hussain, Mr. Sultan Pervaiz, Mr. Qamar Hussain and Mr. Sajid Mahmood, for completing more than a decade at 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
Shahzad Aamir Rafique	AGM	Head Office	31-Dec-05	12
Abdullah Hussain	Deputy Manager	Head Office	18-Dec-06	11
Sultan Pervaiz	Deputy Manager	Islamabad	03-Jan-07	11
Syed Qamar Hussain	Senior Executive Officer	Head Office	4-Jan-07	11
Sajid Mahmood	Driver	Islamabad	4-Jan-07	11
Arshad Mahmood	Senior Officer	Gujranwala	01-Jan-08	10
Tanveer Ahmed	Assistant Manager	Gujranwala	1-Jan-08	10
Lal Muhammad	Office Boy	Karachi	2-Jan-12	6
Awais Munir	Executive Officer	Head Office	7-Jan-16	2
Gohar Ali	Executive Officer	Head Office	7-Jan-16	2
Fakhra Manzoor	Executive Officer	Head Office	26-Dec-16	1
Mohammad Ali	Executive Officer	Karachi	2-Jan-17	1
Dr. Noreen Sara	Assistant Manager	Head Office	2-Jan-17	1
Yousaf Shahzad	Executive Officer	Head Office	1-Jan-17	1



Developing Effective Communication Skills

Effective communication skills are fundamental to success in many aspects of life. Many jobs require strong communication skills and people with these skills usually enjoy better interpersonal relationships with friends and family.

The following list includes the skills you need that can help you further improve your communication:

Learn to Listen:

Listening is not the same as hearing, learn to listen not only to the words being spoken but how they are being spoken and the non-verbal messages sent with them.

Be Aware of Other People's Emotions:

Be sympathetic to other people's misfortunes and congratulate their positive landmarks. To do this you need to be aware of what is going on in other people's lives. Make and maintain eye contact and use first names where appropriate. Do not be afraid to ask others for their opinions as this will help to make them feel valued.

Empathize:

Empathy is trying to see things from the point of view of others. When communicating with others, try not to be judgmental or biased by preconceived ideas or beliefs, instead view situations and responses from the other person's perspective.

Encourage:

Offer words and actions of encouragement as well as praise to others. Make other people feel welcome, wanted, valued and appreciated in your communications. If you let others know that they are valued, they are much more likely to give you their best.

Learn to Communicate Effectively:

Do not say the first thing that comes into your head but instead take a moment and pay close attention to what you say and how you say it.

Focus on the Meaning of What You Want to Communicate:

Aim to increase understanding by considering how your message might be received by the other person. By communicating clearly, you can help avoid misunderstandings and potential conflict with others.

Be Aware of the Messages you are Sending via Non-Verbal Channels:

Make eye contact and avoid defensive body language. Present information in a way that its meaning can be clearly understood. Avoid jargon and over complicated language, explain things as simply as possible.

Attempt to Resolve Conflict:

Learn to troubleshoot and resolve problems and conflicts as they arise. Learn how to be an effective mediator and negotiator. Use your listening skills to hear and understand both sides of any argument.

Maintain a Positive Attitude & Smile:

Few people want to be around someone who is frequently miserable. Do your best to be friendly, upbeat and positive with other people. Maintain a positive, cheerful attitude to life when things do not go to plan, stay optimistic and learn from your mistakes. If you smile often and stay cheerful, people are more likely to respond positively to you.

Minimize Stress:

Some communication scenarios are by their nature stressful. Stress can however be a major barrier to effective communication, all parties should try to remain calm and focused.

What is Hyperloop and will it be the future of transport?

The futuristic transport system Hyperloop has come a long way since entrepreneur Elon Musk proposed a "fifth mode of transport" in 2012. The concept, in which commuters are whisked through a tube at speeds in excess of 700mph, has developed rapidly with inventors and investors giving their backing.

While it may have seemed like fantasy, and there are still lots of reasons to be skeptical about this "future of transport", plans for Hyperloop and the companies behind it are making progress towards their first operational tunnels.

What is Hyperloop?

A mode of transport that propels a pod through a low-pressure tube at theoretical speeds of up to 760mph. The low air resistance allows the pod to travel faster than conventional trains.

Who invented it?

Elon Musk popularised the idea in a white paper in 2013 although the idea of using air pressure to move transport has been around since the 18th century.

When will it be built?

One company, Hyperloop One, says it plans to build the first functioning Hyperloop systems by 2021. It completed and tested its first 500m prototype track in the Nevada desert.

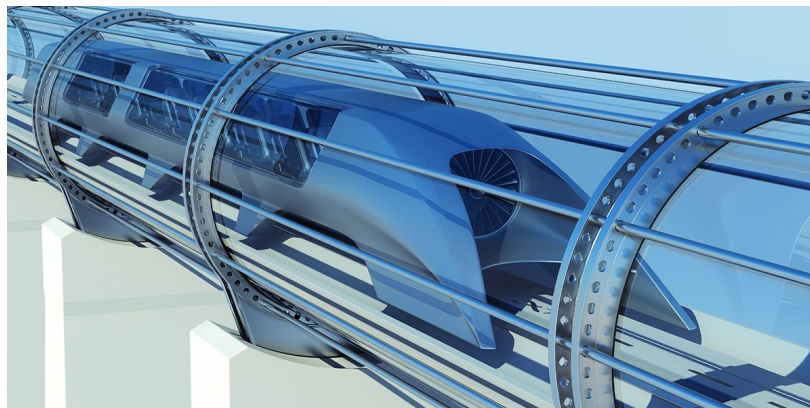
Will there be one in the UK?

Possibly. Hyperloop One has proposed routes for the UK, although its first targets have been in the Netherlands, Finland and Dubai, where it has backing from the governments to explore the potential of the system.

How much will it cost?

One of the main points stressed by Hyperloop converts is the potential cost saving of the technology. Compared to high-speed rail travel, Hyperloops potentially need far less ground space to construct their tunnels and far less energy to transport the pods than conventional trains.

Musk projected that his proposed Los Angeles route would cost around \$6bn, or \$11.5m per mile, compared to \$68bn for a high-speed rail link. However, leaked documents from Hyperloop One suggested even a shorter 107-mile loop in California would still cost up to \$13bn, or \$121m per mile.



Alfalah Insurance

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in the country

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