

Team Alfalah

Issue No. 72 Feb 2018



Picture Credit: Syed Hasnain



Table of Contents

Editor's Note	Page 3
Islamic Corner	Page 4
Employee Corner	Page 5
New Inductions	Page 6
Work - Life Balance	Page 8
ACII Results	Page 9
February Joiners	Page 10
Selecting Best Persons	Page 11
IAP Cricket Tournament	Page 12
Promotional Campaign	Page 13
Three Days to See	Page 14

Editor's *Note*

Chief Patron

Mr. Nasar us Samad Qureshi

Editorial Board

Syed Hasnain Zawar

Mohsan Tanveer

Syed Zaheer Abbas

Optimism is a trait that should become more common, judging by Winston Churchill's famous quote that "a pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty." Optimism has been proven to improve the immune system, prevent chronic disease, and help people cope with unfortunate news. Gratitude is associated with optimism and has been determined that grateful people are happier, receive more social support, are less stressed, and are less depressed. Recent research indicates that optimists and pessimists approach problems differently, and their ability to cope successfully with adversity differs as a result.

Martin Seligman defines optimism as reacting to problems with a sense of confidence and high personal ability. Specifically, optimistic people believe that negative events are temporary, limited in scope and manageable. People can also change their levels of optimism depending on the situations they are in for a successful life.

Editorial Board

Islamic Corner

وَتَوَكَّلْ عَلَى اللَّهِ وَكَفَى بِاللَّهِ وَكِيلًا ﴿٣﴾

AND PUT THY TRUST IN ALLAH,
AND ENOUGH IS ALLAH AS A DISPOSER OF AFFAIRS.

SURAH AL-AHZAB/ 3



Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Muhammad Amir	Office Boy	Karachi	15-Feb
Hayat Gul	Manager	Islamabad	18-Feb
Muhammad Hussain	Senior Executive Officer	Head Office	18-Feb
Khurram Rasheed	Senior Executive Officer	Head Office	21-Feb
Sana Mehmood	Executive Assistant	Head Office	21-Feb
Awais Ahmed	Executive Officer	Head Office	23-Feb
Syed Muzzamil Ali	Senior Officer	Head Office	24-Feb
Khurram Nadeem	Executive Officer	Islamabad	25-Feb
Muhammad Rashid Awan	Assistant General Manager	Head Office	25-Feb
Faisal Arshad	Manager	Head Office	28-Feb
Manzoor Ahmed Khan	Manager	Karachi	01-Mar
Shahid Imran	Assistant Manager	Multan	01-Mar
Syed Muhammad Sajid	Assistant Manager	Peshawar	02-Mar
Abdullah Hussain	Deputy Manager	Head Office	03-Mar
Saima Arshad	Executive Officer	Head Office	04-Mar
Arfan Ali Asghar	Senior Officer	Head Office	05-Mar
Izaz Ali	Manager	Peshawar	05-Mar
Ansar Abbas	Officer	Head Office	07-Mar
Muhammad Waqar	Tagging Officer	Faisalabad	10-Mar
Abdul Razzaq	Office Boy	Karachi	14-Mar

New Induction



Mr. Farhad Amin has recently joined Alfalah Insurance Company as Officer in Motor Underwriting Department – Head Office.

His thoughts on joining Alfalah

Feeling honored and ultimately exalted to write a note-worthy to introduce myself as newly appointed “Officer” in Underwriting Department at Alfalah Insurance Company, Head Office. I have done my graduation from Punjab University. 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. Ali Qaiser Butt has recently joined Alfalah Insurance Company as Senior Officer in Motor Underwriting Department - Head Office.

His thoughts on joining Alfalah

I would like to take this opportunity to introduce myself as the newly appointed “Senior Officer” in Motor Department Alfalah Insurance Company. I have done graduate from Punjab University. Traveling is my hobby and mostly interested in Playing Cricket & Listening Music & likes to spend my spare time in Social media via internet. Alfalah team is very Competent, Energetic and Co-Operative. I hope my Future will be Bright in Alfalah Insurance.



Mr. Asad Shahzad has recently joined Alfalah Insurance Company as Executive Officer in Internal Audit Department - Head Office.

His thoughts on joining Alfalah

I have recently completed MBA with majors in Insurance & Risk Management from Hailey College of Banking & Finance, University of the Punjab. It is an honor for me to be a part of Alfalah Insurance - Internal Audit Team as an Executive Officer. I am determined to do hard work for improvement of my professional skills .

New Induction



Mr. Usman Paracha has recently joined Alfalah Insurance Company as Executive Officer in Health Department – Head Office.

His thoughts on joining Alfalah

I would like to thank you for this prospect to introduce myself as the newly appointed “Executive Officer” in Health Claims Department at Alfalah Insurance Company. I have joined freshly on 01-Feb-2018. My name is Muhammad Usman Piracha. I am graduate from Punjab university in computer science and currently studying in MBA (insurance & Risk management) 7th Semester from Hailey college of Banking & Finance. My last job was in a textile company naming Escorts International. I have worked there for almost 4 years as Asst. Accountant. My hobby is to play cricket and different games like Chess, etc. In the end I am thanking Alfalah Insurance Company for providing me this opportunity to develop proficiency and deploy my competence.



Mr. Syed Muzzamil Ali has recently joined Alfalah Insurance Company as Senior Officer in Health Department - Head Office.

His thoughts on joining Alfalah

I have joined Alafalah company on Jan 29, 2018. My name is Syed Muzammil Ali. I have done BBA in Insurance & Risk management from the Hailey College of Banking & Finance. After that I doing my MS form the same institute. I have also done internship from state life insurance. My hobby is playing cricket, and in the end I would like to be grateful Alfalah Insurance Company for providing me this opportunity.

Work—Life Balance

Work-life balance is a concept that supports the efforts of employees to split their time and energy between work and the other important aspects of their lives. Work-life balance is a daily effort to make time for family, friends, community participation, spirituality, personal growth, self-care, and other personal activities, in addition to the demands of the workplace.

Work-life balance is assisted by employers who institute policies, procedures, actions, and expectations that enable employees to easily pursue more balanced lives. The pursuit of work-life balance reduces the stress employees' experience. Work-life balance enables employees to feel as if they are paying attention to all of the important aspects of their lives. It occurs when employees experience the flexibility of a workplace that allows them to pursue all components of a healthy life.

Following are some important components of work-life balance:

Self-Management:

Sufficiently managing one's self can be challenging, particularly in getting proper sleep, exercise, and nutrition. Self-management is the recognition that effectively using the spaces in our lives is vital, and that available resources, time, and life are finite. It means becoming captain of our own ship; no one is coming to steer for us.

Time Management:

Effective time management involves making optimal use of your day and the supporting resources that can be summoned – you keep pace when your resources match your challenges. Time management is enhanced through appropriate goals and discerning what is both important and urgent, versus important or urgent. It entails knowing what you do best and when, and assembling the appropriate tools to accomplish specific tasks.

Stress Management:

By nature, societies tend to become more complex over time. In the face of increasing complexity, stress on the individual is inevitable. More people, distractions, and noise require each of us to become adept at maintaining tranquility and working ourselves out of pressure filled situations. Most forms of multitasking ultimately increase our stress, versus focusing on one thing at a time.

Change Management:

In our fast-paced world, change is virtually the only constant. Continually adopting new methods and re-adapting others is vital to a successful career and a happy home life. Effective change management involves making periodic and concerted efforts to ensure that the volume and rate of change at work and at home does not overwhelm or defeat you.

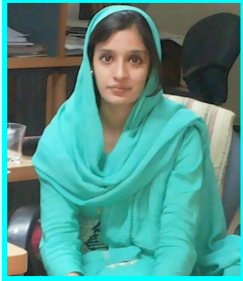
Technology Management:

Effectively managing technology means ensuring that technology serves you, rather than abuses you. Technology has always been with us. Now, the rate of change is accelerating, brought on by expanding market.

Leisure Management:

The most overlooked of the work-life balance supporting disciplines, leisure management acknowledges the importance of rest and relaxation- that one can't short change leisure, and that "time off" is a vital component of the human experience. Curiously, too much of the same leisure activity, however enjoyable, can lead to monotony. Thus, effective leisure management requires varying one's activities.

Congratulations - ACII Results



Congratulations!

We congratulate Ms. Rizwana Jabin from Underwriting Department - Head Office on passing Advance Underwriting (960).

February Joiners

We congratulate Mr. Aamir Hussain, Mr. Ateeq ur Rehman, Mr. Shaheen Kamal, Mr. Muhammad Aamir and Mr. Syed Aosaf Ahmed, Mr. Faraz Hassan and Mr. Sift Ul Hassan 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	Deignation	Placement	Date of Joining	Service Period
Aamir Hussain	Assistant Manager	Islamabad	22-Feb-07	11
Atteeq ur Rehman	Deputy Branch Manager	Sialkot	01-Feb-08	10
Shaheen Kamal	Senior Relationship Manager	Karachi	04-Feb-08	10
Muhammad Aamir	Assistant Manager	Head Office	11-Feb-08	10
Syed Aosaf Ahmed Burq	Senior Executive Officer	Head Office	13-Feb-08	10
Faraz Hassan	Deputy Manager	Karachi	16-Feb-08	10
Sift Ul Hassan	Rider	Head Office	21-Feb-08	10
Fakhar Alam	Senior Executive Officer	Head Office	02-Feb-09	09
Yasir Ali Zahid	Senior Officer	Head Office	01-Feb-11	07
Gulnaz kalim	Officer	Islamabad	01-Feb-11	07
Zaheer Ullah	Business Development Manager	Peshawar	15-Feb-11	07
Hassan Raza	Assistant Manager	Sialkot	02-Feb-15	03
Umar Afzaal	Office Boy	Sialkot	02-Feb-15	03
Abdul Jabbar	Senior Officer	Karachi	25-Feb-15	03
Farida Malik	Assistant Manager	Head Office	02-Feb-16	02
Muhammad Hassan	Office Boy	Head Office	24-Feb-16	02



Selecting Best Persons for the Job

When hiring for any size business, it's not what the candidates know today. Information can always be taught. The most intelligent companies hire on future success and heavily weigh personality when determining the most appropriate employees. Regardless of industry, pay, age or gender, all ideal employees share some common traits. These include, but are not limited to individuals who can be described as or possess the following:

- 1. Action-oriented:** Hire employees who take action and take chances. While chances may lead to failure, they will more often lead to success and mold confidence while generating new ideas. Stagnant employees won't make your company money; action-oriented employees will.
- 2. Intelligent:** Intelligence is not the only thing, but it's a strong foundation for success. While there are many variables you can be flexible on when hiring, intelligence is a must or you're going to be spending an abundance of time proofing work, micromanaging and dealing with heightened stress levels.
- 3. Ambitious:** Employees can only help your company if they want to help themselves have a better career. Ambition is what makes a company innovative, it's what spawns creative ideas and what generates candor and openness amongst employees.
- 4. Autonomous:** You are hiring an employee who can get the job done without extensive hand-holding. As the owner of the company, you have your own tasks to take care of and, when you delegate activities to the individual whom you're hiring, you don't want 20 questions, rather you want execution.
- 5. Display Leadership:** Leadership begins with self-confidence, is molded by positive reinforcement and repetitive success.
- 6. Cultural Fit:** When recruiting, personality can mean the difference between an employee who doesn't stay long and fails to produce vs. an all-star who is going to significantly increase your competitive advantage.
- 7. Upbeat:** Employees who come into work fresh and energetic everyday are going to out produce workers who think negatively and easily burn-out when they encounter defeat. Upbeat and optimistic employees create a working environment that is unique, spawns new ideas and, just as important is enjoyable for the other people involved.
- 8. Confident:** Confidence produces results and encourages employees to take on challenges that others shy away from. The best companies are highly confident in their abilities to provide a superior product or service and this belief spawns a culture of improvement and client confidence.
- 9. Successful:** One of the most effective ways to predict future success in a candidate is their past success at other firms.
- 10. Honest:** An employee can have all the talent in the world, but without integrity and authenticity, nothing great will be accomplished. If nothing else, you want honest, forthright employees at your organization, otherwise your company will turn off clients and, ultimately won't survive.
- 11. Detail Oriented:** Attention to detail is crucial or mistakes will be made within your company. Detail-oriented employees take pride in their work.
- 12. Hardworking:** Nothing great is accomplished easily. Rather, the foundation of an effective organization lies in its ability to recruit results oriented, hardworking employees who execute.
- 13. Marketable:** By marketable, it means presentable. Business is not a fashion contest nor do looks dictate success, however most successful applicants are well put together and, when dealing with clients are going to represent your organization as professional and organized.
- 14. Passionate:** Employees who are passionate about their job never work a day in their life. While money should be a motivator in all individuals whom you hire, make sure that they enjoy the journey when pursuing that end-goal.

In the End; you can train on an employee on your product or service, but you can't train someone to have integrity, resiliency, self-confidence and work ethics. The smaller the business, the more crucial any hire is. Be flexible on background requirements, but continue to be stringent on personality traits.



IAP Cricket Tournament



Promotional Event of Bima & Alfalah Insurance

On 22nd Feb Milvik, Jazz and Alfalah Insurance Company hosted promotional campaign for Mobile Delivered Insurance product-Bima, in remote areas at outskirts of Lahore. Mr. Adnan Waheed, Mr. Rashid Awan, Mr Iqbal Hussain and Mr. Syed Hasnain along with CEO Mr. Nasar us Samad Qureshi participated in the event.



Three Days to See

What would you look at if you had just three days of sight? Helen Keller, blind and deaf from infancy, gives her answer in this remarkable essay.

I have often thought it would be a blessing if each human being were stricken blind and deaf for a few days at some time during his early adult life. Darkness would make him more appreciative of sight, silence would teach him the joys of sound.

Now and then I have tested my seeing friends to discover that they see. Recently I asked a friend, who had just returned from a long walk in the woods, that had observed. "Nothing in particular," she replied.

How was it possible, I asked myself, to walk for an hour through the woods and see nothing worthy of note? I who cannot see find hundreds of things to interest me through mere touch. I feel the delicate symmetry of a leaf. I pass my hands lovingly about the smooth skin of a silver birch, or the rough, shaggy bark of a pine. In spring I touch the branches of trees hopefully in search of a bud, the first sign of awakening Nature after the winter's sleep. Occasionally, if I am very fortunate, I place my hand gently on a small tree and feel the happy quiver of a bird in full song.

At time my heart cries out with longing to see all these things. If I can get so much pleasure from mere touch, how much more beauty must be revealed by sight. And I have imagined what I should most like to see if I were given the use of my eyes, say for just three days.

On the first day, I should want to see the people whose kindness and companionship have made my life worth living. I do not know what it is to see into the heart of a friend through that "window of the soul," the eye. I can only "see" through my fingertips the outline of a face. I can detect laughter, sorrow, and many other obvious emotions. I know my friends from the feel of their faces. For instance, can you describe accurately the faces of five different friends? As an experiment, I have questioned husbands about the colour of their wives' eyes, and often they express embarrassed confusion and admit that they do not know.

I should like to see the books which have been read to me, and which have revealed to me the deepest channels of human life. In the afternoon I should take a long walk in the woods and intoxicate my eyes on the beauties of the world of Nature. And I should pray for the glory of a colourful sunset. That night, I should not be able to sleep.

On my second day, I should like to see the pageant of man's progress, and I should go to the museums. I should try to probe into the soul of man through his art. The things I knew through touch I should now see. The evening of my second day I should spend at a theatre or at the movies.

The following morning, I should again greet the dawn, anxious to discover new delights, new revelations of beauty. Today this third day, I shall spend in the workaday world, amid the haunts of men going about the business of life. At midnight permanent night would close on me again. Only when darkness had again descended upon me should I realize how much I had left unseen.

I am sure that if you faced the fate of blindness you would use your eyes as never before. Everything you saw will become dear to you. Your eyes will touch and embrace every object that came within your range of vision. Then, at least, you would really see, and a new world of beauty would open itself to you.

I who am blind give one hint to those who see: Use your eyes as if tomorrow you would be stricken blind. And the same method can be applied to the other senses. Hear the music of voices, the song of a bird, the mighty strains of an orchestra, as if you would be stricken deaf tomorrow. Touch each object as if tomorrow your tactile sense would fail. Smell the perfume of flowers, taste with relish each morsel, as if tomorrow you could never smell and taste again. Make the most of every sense; glory in all the facets of pleasure and beauty, which the world reveals to you through the several means of contact which nature provides. But of all the senses, I am sure that sight must be the most delightful.

By Helen Keller

Alfalah Insurance

The fastest growing insurance company
in the country

Head Office:

5-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
Fax: +92-42-35774329
E-mail: afi@alfalahinsurance.com
Web: www.alfalahinsurance.com

Lahore Unit 1:

5-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
Fax: +92-42-35774329
E-mail: afi.lu1@alfalahinsurance.com
Web: www.alfalahinsurance.com

Faisalabad Office:

P-72/2, Chirag Plaza, 4th Floor,
Liaqat Road, Faisalabad.
Tel: +92-41-111-786-234, +92-41-2606131-3
Fax: +92-41-2646969
E-mail: afi.fbd@alfalahinsurance.com

Islamabad Office:

2nd Floor, Bank Alfalah Building,
Markaz I-8, Islamabad.
Tel: +92-51-4864695-98
Fax: +92-51-4862596
E-mail: afi.isl@alfalahinsurance.com

Peshawar Office:

Ays Centre, 2nd Floor, Arbab Road,
Peshawar Cantt, Peshawar.
Tel: +92-91-111-786-234, +92-91-5253901-3
Fax: +92-91-5253964
E-mail: afi.pwr@alfalahinsurance.com

Multan Office:

10-A, 2nd Floor, Tehsil Chowk, Bosan Road,
Multan.
Phone # 061-6211446-8
Fax # 061-6211449
E-mail: afi.mul@alfalahinsurance.com

Gujranwala Office:

1st Floor, Al-Hameed Centre, Opp Govt.
Iqbal High School, G.T. Road, Gujranwala.
Tel: +92-55-3820863-5
Fax: +92-55-3820867
E-mail: afi.guj@alfalahinsurance.com

Sialkot Office:

1st Floor, City Tower,
Shahab Pura Road, Sialkot.
Tel: +92-52-3240907
Fax: +92-52-3240908
E-mail: afi.skt@alfalahinsurance.com

South Zone

Karachi Office:

1st Floor, Finlay House,
I.I. Chundrigar Road, Karachi.
Tel: +92-21-111-786-234, 32463839-42
Fax: +92-21-32463361
E-mail: afi.khi@alfalahinsurance.com

Karachi Unit-1 Office:

1st Floor, Finlay House,
I.I. Chundrigar Road, Karachi.
Tel: +92-21-111-786-234, 32463839-42
Fax: +92-21-32463361
E-mail: afi.ku1@alfalahinsurance.com

Hyderabad Office:

House No. 49, 2nd Floor,
Dr. Line, Saddar Cantt, Hyderabad.
Tel: +92-22-2780655
Fax: +92-22-2780656
E-mail: afi.hyd@alfalahinsurance.com



MOTOR



INDUSTRIAL



PROPERTY



CARGO



TEXTILE



TRAVEL



ENERGY



HEALTH



CROP