

# Team Alfalah

Issue No. 58, Feb 2017



*Pakistan Super League - 2017*



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# Editor's *Note*

## Chief Patron

Mr. Nasar us Samad Qureshi

## Editorial Board

Dr. Fawad Sarwar

Syed Hasnain Zawar

Usman Arif

Naira Habib

It has been observed in the organizations that most of the employees complain about their low salary, not getting promotions in time and inability of management to evaluate their performance rightly. However, not all the people are evaluated wrongly all the times. Remember, there may be incidents of wrong evaluation once or twice, but if the performance of the employee remains above average (remember 20 80 rule), he will get the reward sooner or later, in the same organization or somewhere else. Employees don't notice that there are many reasons due to which they don't get recognition in the organization and get stuck in their career growth.

Following tips (Do's and Don'ts) may help the employees to improve their productivity and get recognition in the organization. It will ultimately help them to grow in their career.

### Do's

1. Keep your KPIs in front of you, and review the document frequently.
2. Come to office 10 minutes before the official time and start work well in time, rather than wasting time here and there.
3. Prepare procedures for all of your activities with timeline to complete the tasks.
4. Follow daily/weekly/monthly deadlines without any excuse.
5. Try to take the job/burden of others rather than shifting to others.
6. Keep your motivation level high – a “**can do attitude**”.
7. Try to be a team player and extend the level of cooperation to others.
8. Try to be a problem solver irrespective of your own job.
9. Continuously improve your knowledge and skills that will ultimately improve your efficiency and effectiveness.

### Don'ts

1. Try to avoid interruptions while working due to various reasons especially the use of mobile phone for frequent texting and calls for personal reasons. It has been observed that many of the employees keep themselves busy on mobiles. This is the reason of lack of their concentration in the job and ultimately low productivity. This can be disastrous for career growth.
2. Try to avoid leave/short leaves until extremely required.
3. Don't waste time before and after lunch break/prayer break.

Trust me, no one other can ruin your career but you do yourself. So, be careful!

# Islamic Corner



## Employee Corner

# Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Muhammad Naeem	Senior Executive Officer	Karachi Unit 1	2-Feb
Aamir Naseem	Senior Officer	Karachi Unit 1	2-Feb
Nabeel Masih	Office Boy	Islamabad	2-Feb
Iqbal Hussain	Office Assistant	Head Office	3-Feb
Gohar Ali	Executive Officer	Head Office	5-Feb
Muhammad Aamir	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
Yousaf Shahzad	Executive Officer	Head Office	22-Feb
Awais Ahmed	Executive Officer	Head Office	23-Feb
Muhammad Rashid Awan	Assistant General Manager	Head Office	25-Feb
Khurram Nadeem	Executive Officer	Islamabad	25-Feb
Faisal Arshad	Manager	Head Office	28-Feb

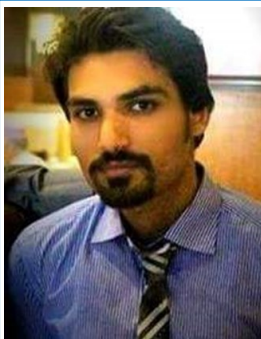
# Company News - New Induction



Miss Fakhra Manzoor has joined Alfalah Insurance Company on 26th December 2016 as Executive Officer, Underwriting Department at Head Office. She completed her MS (Insurance & Risk Management) in 2015 from Hailey College of Banking & Finance. She did internship in State Life Insurance Company.



Mr. Muhammad Ali has joined Alfalah Insurance Company Ltd on 02<sup>nd</sup> January, 2017 as an Executive Officer in underwriting department. He has 6 years experience in Underwriting, Claims & Branch Administration in Premier Insurance Limited. He completed B.com from University of Karachi and his MBA is in pipeline.



Mr. Qamar Adeel has joined Alfalah Insurance Company on December 20, 2016 as Executive Officer, Human Resource Department at Head Office Lahore. He has completed BBA (HR) from university of the Punjab and MBA is in the pipeline.



## Company News - New Induction



Dr. Khurram has joined Alfalah Insurance Company in December 2016 as Assistant Manager in Karachi Office. He completed his MBBS in 1998. He has done his MBA from Preston University in 2002. He has served in K-Electric as Medical Liaison Officer for 11 years and later served in a leading insurance company as Medical Liaison Officer for 3 years before joining Alfalah Team.



Dr. Noreen Sara has joined Alfalah Insurance Company on 2nd January, 2017 as Assistant Manager in Head Office. She has completed her MBBS from Liaquat University of Medical & Health Sciences Jamshoro in 2011. In 2015 she joined Jubilee Life Insurance as a Medical Case Manager (Group Health) in Corporate Business & Micro Insurance Department & continued her work for 1 year over there.



Mr. Yousaf Shahzad has joined Alfalah Insurance as Executive Officer (Finance Dept. Head Office) on 1st January 2017. He has completed his ACCA in July 2016. His previous experience includes working for two years in a renowned multi-national organization (Packages Ltd.), where he built up good technical skills and also achieved the award for outstanding performance and lasting contribution for the year 2010.

## Poetry Corner

کیسی بخشش کا یہ سامان ہوا پھرتا ہے  
 شہر سارا ہی پریشان ہوا پھرتا ہے  
 ایک بارود کی جیکٹ اور نعرہ تکبیر  
 راستہ خلد کا آسان ہوا پھرتا ہے

شب کو شیطان بھی مانگے ہے پناہیں جس سے  
 صبح وہ صاحب ایمان ہوا پھرتا ہے  
 ہم کو جکڑا ہے جہاں جبر کی زنجیروں نے  
 اب تو یہ شہر ہی زندان ہوا پھرتا ہے  
 جانے کب کون کسے مار دے کافر کہہ کر  
 شہر کا شہر مسلمان ہوا پھرتا ہے

# February Joiners

We congratulate Mr. Aamir Hussain, Mr. Asad Saeed and Mr. Arif Maseeh and 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
Aamir Hussain	Assistant Manager	Islamabad	22-Feb-07	10
Asad Saeed	Senior Executive Officer	Head Office	07-Feb-07	10
Arif Maseeh	Office Boy	Head Office	06-Feb-07	10
Atteeq ur Rehman	Deputy Branch Manager	Sialkot	01-Feb-08	9
Faraz Hassan	Deputy Manager	Karachi	16-Feb-08	9
Muhammad Aamir	Assistant Manager	Head Office	11-Feb-08	9
Shaheen Kamal	Relationship Manager	Karachi	04-Feb-08	9
Sift Ul Hassan	Rider	Head Office	21-Feb-08	9
Syed Aosaf Ahmed Burq	Senior Executive Officer	Head Office	13-Feb-08	9
Fakhar Alam	Senior Executive Officer	Head Office	02-Feb-09	8
Gulnaz kalim	Officer	Islamabad	01-Feb-11	6
Yasir Ali Zahid	Senior Officer	Head Office	01-Feb-11	6
Zaheer Ullah	Business Development Manager	Peshawar	15-Feb-11	6
Abdul Jabbar	Senior Officer	Karachi	25-Feb-15	2
Hassan Raza	Assistant Manager	Sialkot	02-Feb-15	2
Muhammad Imran Iqbal Soomra	Executive Officer	Lahore	09-Feb-15	2
Umar Afzaal	Office Boy	Sialkot	02-Feb-15	2
Abdul Rehman	Officer	Head Office	12-Feb-16	1
Farida Malik	Assistant Manager	Head Office	02-Feb-16	1
Muhammad Hassan	Office Boy	Head Office	24-Feb-16	1

## Bano Qudisia - The Legend



Bano Qudisia (28 November 1928 – 4 February 2017), also lovingly referred to as Bano Aapa, was a Pakistani novelist, playwright and spiritualist. She wrote Urdu novels, dramas and short stories. Qudisia is best known for her novel *Raja Gidh*. Qudisia also wrote for television and stage in both Urdu and Punjabi languages. Her play *Aadhi Baat* has been called "a classic". Bano Qudisia died in Lahore on 4 February 2017.

Bano Qudisia was born on 28 November 1928 in Ferozpur, British India as Qudisia Chattha. Her father was a Bachelor of Agriculture and her brother Pervaiz Chattah was a painter. She migrated to Lahore with her family after the partition of India and had begun writing short stories while studying in class 5. She graduated from the Kinnaird College in Lahore and then joined the Government College Lahore for masters in Urdu literature which she completed in 1951.

Qudisia married Ashfaq Ahmed whom she had met at the GC. They had three sons Aneeqe, Anees and Aseer. The couple had been considered inseparable in their social lives.

Qudisia's novel *Raja Gidh* (The King Buzzard) is considered a modern Urdu classic. Among her more prominent writings are *Aatish-i-zer-i-paa*, *Aik Din*, *Amer Bail*, *Asay Pasay*, *Chahar Chaman*, *Chhotaa Sheher Baray Log*, *Footpath ki Ghaas*, *Haasil Ghaat* and *Hawa Kay Naam*. The most well known plays she wrote include *Tamasil*, *Hawa ke Naam*, *Seharay* and *Khaleej*.

Her critically acclaimed play *Aadhi Baat* was about a retired headmaster. The play examined the headmaster's day-to-day life problems and had Qavi Khan acting as the lead character.

Bano Qudisia died on 4th February 2017 in Lahore at the age of 88 and was buried at Lahore on 5 February.

In 1983, Qudisia was awarded the *Sitara-i-Imtiaz* by the Government of Pakistan. In 2010, the Pakistani government awarded her the *Hilal-i-Imtiaz* for her services in literature. In 2012, the Pakistan Academy of Letters (PAL) awarded Qudisia the *Kamal-e-Fun Award*, which is a lifetime achievement award. In 2016, the GCU's Old Ravians Union (GCU-ORU) at its annual reunion conferred on her a lifetime achievement award. The same year, the Pakistan Life Care Foundation (PLCF) also awarded the lifetime achievement award to Qudisia.

# Big Data



and detecting claims fraud to developing new products.

But as companies develop these tools, many overlook the significant role that frontline employees will play in optimizing and adopting new big data techniques. Companies put as much as 95 percent of their big data budgets toward employing analytic techniques and developing models, ignoring employee training and knowledge building in the process.

Can you imagine what the insurance industry would be like without the internet? Many of us remember a time before email and online price comparisons, but we can no longer picture doing our jobs without the web. Hands down, the internet created a fundamental shift in how business gets done in the insurance industry.

## The Big Data Revolution

There's another revolution on the way in the form of big data. In fact, nine out of 10 companies told Accenture that big data will change how they conduct business on a scale comparable to how the internet changed the world from the 1990s on. Think about that--less than 20 years after the internet upended business, another movement is coming along that enterprises say will have a similar impact. What a revolution, right?

Big data is already shaking things up in a big way. As a result, insurance organizations are racing competitors to employ analytical techniques and develop predictive models that will give them a competitive edge in everything from pricing risk

## A Crucial Role for the Front Lines

Frontline employees and managers working in traditional insurance fields like claims and underwriting will play a crucial role in working with data scientists to develop and implement effective solutions based on big data. Data scientists are not insurance experts and don't necessarily have a firm grasp on how the industry operates. Without key intelligence from employees who know the insurance world, even the most elegant predictive modeling tools won't have sufficient business impact.

If data analytics is going to have a positive impact on insurers' bottom lines, it stands to reason that a basic understanding of it will be good for your career, too. Insurance organizations across the country are forming teams to figure out the best way to integrate big data into their daily operations. Employees with big data know-how who can act as connectors between data scientists and traditional insurance operations will quickly find themselves in high demand.

# Big Data

So just how can frontline employees and managers become data-driven decision makers? By following these three steps:

## 1. Focus on data literacy

Data literacy means getting a handle on the terms and concepts behind data science and how they're being used in the insurance world. So even if you can't segment data into a classification tree, you should at least understand what a classification tree is and the basics of how it works.

Big data is a fast-growing field with a lot of lingo and jargon. Check in with data scientists at your company to get a better idea of how your organization talks about data and where it is prioritizing using new data collection and analytical techniques. Focus your big data learning in these areas.

## 2. Sharpen your data mindset

Once you understand what's possible with data science and where your company wants to go, start thinking in terms of big data. When a problem comes up, think about what data you have at your disposal and how it could be analyzed to solve that problem. For example, can the data be analyzed in a new way to create different insights? Should additional data be collected from government agencies, customers, agents or adjusters? If some data point isn't at your disposal but would help you do your job faster or better, chances are your boss wants to hear about it and your company's data experts can help find a way to pull it.

## 3. Hone your data skill set

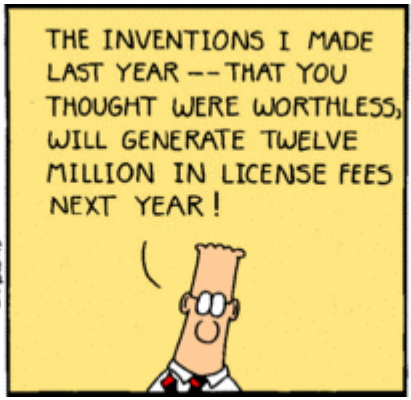
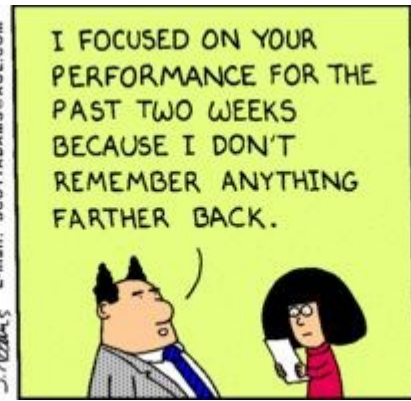
After you've got the lingo down and think of data first when trying to solve problems, the third step is to position yourself as a data steward who can bridge the gap between data scientists and the insurance processes they're working to optimize.

You can still leave most of the modeling (and the crazy math!) to the data scientists, but you should understand big data to the point where you can advocate for specific analytical strategies and point out when processes can be improved. If you can fill this role, you'll be an indispensable resource to your department and your organization as a whole.

This progression of developing a data mindset can be found on an organizational level as well. As big data expands and touches on more aspects of operations, entire organizations will have to think in terms of data analytics. Individuals who can develop their skills to satisfy their organization's growing appetite for data-based solutions will help those organizations find and implement strategic improvements while also growing their own expertise in the process.



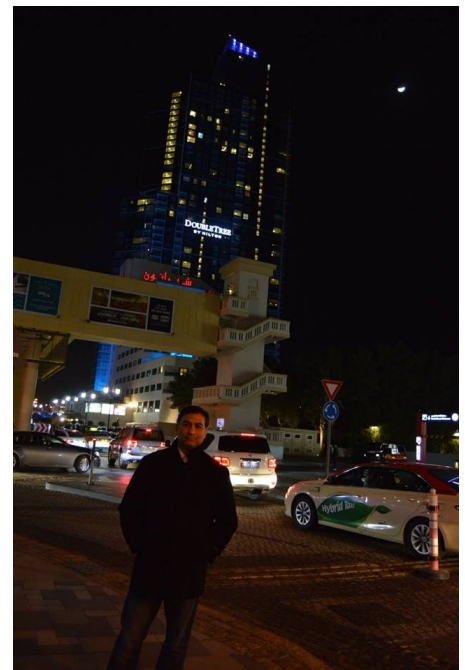
# Fun Time



# Strategic Conference - 2017

This year the strategic conference 2017 was conducted in Dubai. On 3<sup>rd</sup> Feb all the participants departed for Dubai to attend the conference. The experience was amazing and everyone enjoyed the 4 day tour. The purpose of the tour was twofold i.e. to celebrate the achievement of 2 billion gross premium mark for year 2016 and to discuss the future strategy that will help the company to achieve its target for year 2017.

We hope that next year Team Alfalah will once again meet its target and the participants will experience some more exotic places.



# Strategic Conference - 2017



# Insurance Law Case

## Modification of the Doctrine of Proximate Cause

### Point to note:

The doctrine of proximate cause can be excluded or modified by the particular words used in the policy.

To achieve this, insurers sometimes exclude losses caused 'directly or indirectly' by the peril in question. Providing the clause is upheld, the effect will be to exclude any loss in which the peril operates, even though it does so only as a remote cause.

### Case Law:

In *Coxe v. Employers' Liability Insurance Corporation Ltd* (1916) the insured was killed in the darkness by a train whilst inspecting sentries guarding a railway, the lights having been extinguished under wartime regulations. War was excluded as an indirect as well as a direct cause and so the insurers were not liable, even though war was only a remote cause of the accident. The effect, therefore, was to widen the exclusion and reduce the scope of the cover.

### Case Law:

The case of *Dunholme v. Bentley* (1996) provides a further interesting example of a case where the doctrine of proximate cause was modified by the words of the policy. In this case, however, the effect was to widen the scope of the cover rather than narrow it.

A Mrs. Bentley had parked her car at the side of a major road, having run out of petrol. After about ten minutes a colleague stopped on the other side of the road. Mrs. Bentley rushed across the road to talk to her colleague but ran into the path of a car driven by Dunholme. Mrs. Bentley was killed and Dunholme was seriously injured.

Dunholme brought an action in negligence against the estate of Mrs. Bentley, and her motor insurers were called upon to pay the claim. The motor policy covered liability 'caused by or arising out of' Mrs. Bentley's use of her motor vehicle. However, the motor insurers denied liability, pointing out that Mrs. Bentley's car had been properly parked about ten minutes before the accident occurred and, therefore, the accident was not 'caused by or arising out of' her use of the car.

The Court of Appeal accepted that the accident for which she was liable was not 'caused by' the use of the car; that is, the use of the car was not the proximate cause of the accident. Nevertheless, the court held that the accident did 'arise out of' the use of the car - and so the insurers were liable.

The inclusion of the words 'arise out of' indicated that the doctrine of proximate cause was not to be applied strictly and that cover operated where the use of the car was only a remote cause of the accident.



# LII Sports Carnival



# Company's Most Valuable Assets

Good employees are not replaceable. Let me clarify what I mean by “replaceable.” Can a company hire someone to fill a position to replace someone else? Of course they can. In today’s market, the world is ripe with candidates who are eager and willing to take the job.

Business leaders who adopt the attitude that anyone is replaceable, thinking they can simply hire someone with a greater skillset are fooling themselves. When a company has a truly great employee, that employee carries value that simply cannot be replaced. They carry deep institutional knowledge of the organization. They have extensive product, systems, and process knowledge. They hold client relationships that have been built over many years. They carry tremendous experience on what has worked and what hasn’t worked for the company in the past. And great employees have camaraderie and influence with their coworkers, which when lost, has an impact on the corporate culture.

When a company loses a great employee it causes the other employees to have reason for pause, thinking, “Why would that person leave the organization, and why would the organization let them get away? Is there something wrong with this company that I should be worried about? Perhaps I should start looking elsewhere myself.” Not only will other employees question it, but clients often question it as well. When clients trust an employee and that employee leaves, the clients begin to ask themselves the very same questions that other employees have, “Is there something wrong that I am unaware of? What would have caused that employee to leave? Should we be out looking for a new vendor?” The ripple effect of losing a great employee is

tremendous and it goes well beyond what is easily quantified.

**What are some of the things businesses can do to show employees that they truly ARE your most valuable business asset? Here are a few tips to consider:**

**Treat your employees as a valuable asset:**

Employees are a competitive advantage so keep them well informed about the goals and direction of the company. Opening doors and communication lines and holding regular meetings with employees will allow them to feel genuinely included in the day-to-day business. At the same time, employees will feel comfortable about sharing their knowledge and insight. As they are the front line of the organization, their observations and experiences are valuable information to the business.

**Design an employee development program:** Your best future employees are already working inside the company today. It’s a well-known fact that employee development programs offer an invaluable contribution to the company. Let employees work with a mentor and cross-train in different areas of the company. They’ll gain knowledge, abilities, and experience that will serve the company in the future.

**Focus on learning and growth:** Start by hiring employees that have the education, experience, and skills you need to serve your customers and your organization well, but keep in mind that employees at every level are always learning and growing. By giving your employees opportunities to develop new skills, grow their knowledge, and lead new efforts, you’re promoting natural learning and growth within the organization.

# Alfalah Insurance

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in the country

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MOTOR



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TRAVEL



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HEALTH



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