

Team Alfalah

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Editor's *Note*

Chief Patron

Mr. Nasar us Samad Qureshi

Editorial Board

Dr. Fawad Sarwar

Syed Hasnain Zawar

Muhammad Salman Hameed

Usman Arif

“ The assessment of employees performance in an organization is not an easy job. There are a lot of methods used to measure the performance of the employees. Every method has its own pros and cons. Usually, the employees feel at the end of the process that they are under evaluated. Believe me, it is not the case, especially if your boss is smart enough. He keeps a record of many of your activities that play an important role towards your performance measurement. As a smart employee, you should be able to gauge the expectations of your boss as well. Although, there are not hard and fast rules, but the following tips may help you towards producing better results in your annual performance;

- Work according to the expectations as required in your objectives & mentioned in the job description.
- Try to improve the level of qualifications and skills all the times. You should try to get some knowledge/skill in hand, that others usually lack.
- Be a positive person, try to remain away from Mr. and Ms. Negatives in the organization.
- Always be helpful to others and be prompt in your response!
- Don't avoid to accept the work if it is given to you in addition to your job.
- Be a professional in your discipline, conduct and commitment towards others.

Finally, don't blame your organization to spoil your career. If your organization is unable to find your potential, there must be a lot of opportunities ahead in your life. You should be able to recognize the difference between competence and performance. Competence indicates what people can do under perfect conditions. Performance, however, indicates how people behave in real life, on a day-to-day basis.”

Islamic Corner

Dua for victory and success :

رَبِّ اَدْخِلْنِيْ مُدْخَلَ صِدْقٍ

My Lord, cause me to enter a sound entrance

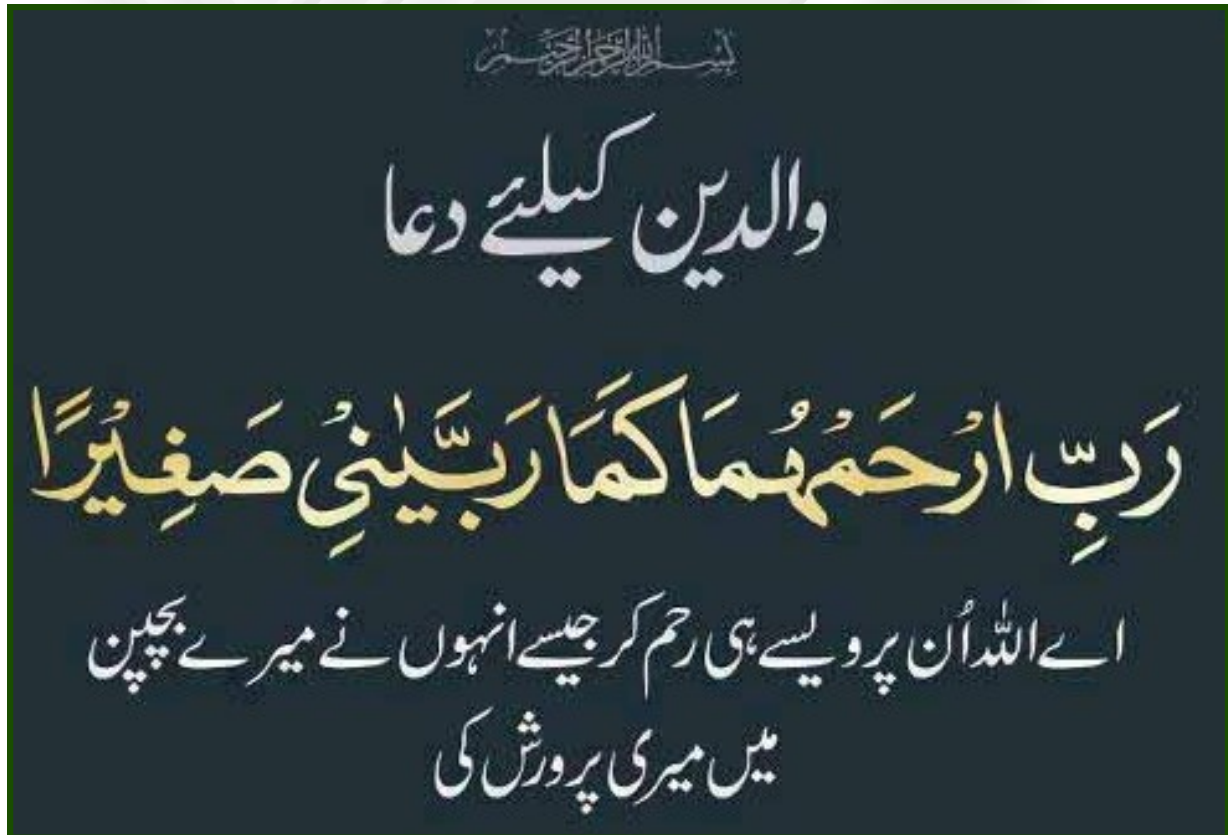
وَ اَخْرِجْنِيْ مُخْرَجَ صِدْقٍ

and to exit a sound exit

وَ اجْعَلْ لِّيْ مِنْ لَّدُنْكَ سُلْطٰنًا نَّصِيْرًا ۝

and grant me from Yourself a supporting authority.

[Taken from Quran 17:80]



Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Hassan Raza	Assistant Manager	Sialkot	1-Jan
Iqra Shahbaz	Executive Officer	Head Office	1-Jan
Naveed Ashraf	Deputy Manager	Faisalabad	1-Jan
Sultan Pervaiz	Deputy Manager	Islamabad	1-Jan
Zubair Memon	Branch Head	Hyderabad	1-Jan
Muhammad Imran Iqbal soomra	Executive Officer	Head Office	3-Jan
Rahim Karim	Executive Officer	Karachi	5-Jan
M. Furqan Anjum	Senior Executive Officer	Head Office	5-Jan
Sheikh Ashfaq	Deputy Manager	Karachi Unit-1	6-Jan
Abdul Jabbar	Senior Officer	Karachi	12-Jan
Madiha Bashir	Executive Officer	Head Office	15-Jan
Tahir Nazir Butt	Office Assistant	Sialkot	16-Jan
Arshad Mahmood	Senior Officer	Gujranwala	19-Jan
Mahnoor Zehra	Receptionist	Karachi	20-Jan
Muhammad Shakeel Jameel	Office Assistant	Head Office	20-Jan
Haroon Rashid	Assistant Relationship Manager	Karachi	23-Jan
Zain ul Abidin	Officer	Head Office	24-Jan
Shaheen Kamal	Relationship Manager	Karachi	25-Jan
Kashif Majeed	Senior Officer	Head Office	31-Jan

New Inductions & Other News



We congratulate Mr. Omar Hafeez on completing his ACCA. We wish him best of luck in his future endeavors.



I am Abu Bakar Saif. I joined Team Alfalah as Executive Officer in Internal Audit Department. I did my MBA (IRM) from Hailey College of Banking and Finance Lahore. My motto is to know what you want, work to get it, then value it once you have it.

Dr. Mufti Tayyab Amin joined us on 16th December as a Shariah Compliance Officer. He will look after compliance of Takaful Products according to SECP regulations and prudential. He will be available at Head Office.



Mr Gohar Ali has joined Alfalah Insurance in Jan-16 as a executive officer in underwriting department. His qualification is MBA (Insurance and Risk Management) from Hailey College of Banking and Finance. He has a few months working experience in Habib Bank Limited as a Relationship Manager. His future goal is to attain a professional qualification in insurance and risk management.

New Inductions & Other News

Mr. Khalid Mahmood Sarwar joined Team Alfalah on 7th December as a Chief Manager at Islamabad Branch. We welcome him to Alfalah Insurance Company.



Mr. Mudasar Anwar has recently joined Alfalah Insurance, Head Office Motor underwriting department as Executive Officer. He has MBA (Insurance and Risk Management) degree from Hailey college of banking and finance. His objective is to work for reputable organization offering long term career prospect where one can utilize his professional capabilities and to affectively contribute towards organizational goals while allowing growth within the institution.

Ms. Anam Usman has Joined recently Allfalah Insurance Head Office in accounts department as Executive Officer. She has done her BSC & MBA from Lahore School of Economics and has two and half of working experience at Adamjee Insurance Co Ltd. She describes her aim is to learn and grow as a professional in the coming years; we wish her all the best.



Mr. Awais Munir has joined AFI team in January, 2016. He is an MBA (IRM) qualified with 1.5 years' experience in Jubilee Life Insurance. He is an active part of health department. Awais is involved in intimation and scrutiny of medical claims. We hope that he will be useful contribution to health department.

Congratulations for ACII Exams



Mr. Aazar Javed – IF₃ ; IF₈



Mr. Atif Hafeez – IF₃



Mr. Atif Ali Mughal – 590



Mr. Faheem Haider – 820



Mr. Faisal Arshad – P92



Dr. Fawad Sarwar – P61



Mr. Furqan Anjum – IF₄



Mr. Imran Iqbal Somra – IF₁



Mr. Iqbal Hassan – P97



Ms. Kalsoom Mohyudin – 590



Ms. Madiha Bashir – IF₁ ; 590

Congratulations for ACII Exams



Mr. Muhammad Rashid – IF6 ; 590



Ms. Rizwana Jabin – P92



Mr. Muhammad Salman - IF6 ; 820



Mr. Saqib Akram – P92



Mr. Shahzad Aamir – P92 ; 820



Mr. Shamsul Zuha – IF2 ; IF6



Mr. Syed Ali Waseem – IF1



Mr. Usman Arif – P97, IF2



Mr. Taimoor Mirza – IF3



Mr. Zain Ul Abidin – 820



Mr. Zaheer Abbass – IF2 ; IF6 ; 820

New Year Cake Cutting Ceremony

Cake cutting ceremony was held at Head Office on account of New Year 2016. It was a healthy gathering started with the address of CEO and overall performance of the year 2015 was discussed with little chit chat.



LII Sports Carnival

Annual Sports Carnival 2015 was organized this year on 13th December, 2015 at Wapda Sports Complex. It was a fun filled event in which insurance professionals from all the insurance companies along with their families were invited. Various activities were arranged to entertain the guests which included Tug of War , Musical Chairs for Ladies , Racing competition and Balloon Bursting competitions etc. Various food stalls were also installed and a lavish lunch was served in the end followed by a brief musical concert and magic show. The occasion has indeed become a spectacular get together for insurance industry. We congratulate Mr. Rafaqat for winning carom championship.



Cricket Match at Jallo Park, Lahore

On Saturday 19th Dec Cricket Match was planned at Jallo Park, Lahore. Almost everyone from Head Office participated in the event. Gathering was full of fun followed by an excellent live barbecue.



Political Risk

Political risk is a type of risk faced by investors, corporations, and governments. It is a risk that can be understood and managed with reasoned foresight and investment.

Political risk analysis is rooted in the intersection between politics and business, and it deals with the probability that political decisions, events, or conditions will significantly affect the profitability of a business actor or the expected value of a given economic action. Many different meanings have been attached to the term political risk over time. Broadly speaking, however, political risk refers to the complications businesses and governments may face as a result of what are commonly referred to as political decisions—or “any political change that alters the expected outcome and value of a given economic action by changing the probability of achieving business objectives”. Political risk faced by firms can be defined as “the risk of a strategic, financial, or personnel loss for a firm because of such nonmarket factors as macroeconomic and social policies (fiscal, monetary, trade, investment, industrial, income, labor, and developmental), or events related to political instability (terrorism, riots, coups, civil war, and insurrection). Portfolio investors may face similar financial losses. Moreover, governments may face complications in their ability to execute diplomatic, military or other initiatives as a result of political risk.

A low level of political risk in a given country does not necessarily correspond to a high degree of political freedom. Indeed, some of the more stable states are also the most authoritarian. Long-term assessments of political risk must account for the danger that a politically oppressive environment is only stable as long as top-down control is maintained and citizens prevented from a free exchange of ideas and goods with the outside world.

Understanding risk partly as probability and partly as impact provides insight into political risk. For a business, the implication for political risk is that there is a measure of likelihood that political events may complicate its pursuit of earnings through direct impacts (such as taxes or fees) or indirect impacts (such as opportunity cost forgone). As a result, political risk is similar to an expected value such that the likelihood of a political event occurring may reduce the desirability of that investment by reducing its anticipated returns.

There are both macro- and micro-level political risks. Macro-level political risks have similar impacts across all foreign actors in a given location. While these are included in country risk analysis, it would be incorrect to equate macro-level political risk analysis with country risk as country risk only looks at national-level risks and also includes financial and economic risks. Micro-level risks focus on sector, firm, or project specific risk.

Macro-Level Political Risk:

Macro-level political risk looks at non-project specific risks. Macro political risks affect all participants in a given country. A common misconception is that macro-level political risk only looks at country-level political risk; however, the coupling of local, national, and regional political events often means that events at the local level may have follow-on effects for stakeholders on a macro-level. Other types of risk include government currency actions, regulatory changes, sovereign credit defaults, endemic corruption, war declarations and government composition changes. These events pose both portfolio investment and foreign direct investment risks that can change the overall suitability of a destination for investment. Moreover, these events pose risks that can alter the way a foreign government must conduct its affairs as well. Macro political risks also affect the organizations operating in the nations and the result of macro level political risks are like confiscation, causing the seizure of the businesses' property.

Political Risk

Research has shown that macro-level indicators can be quantified and modeled like other types of risk. For example, Eurasia Group produces a political risk index which incorporates four distinct categories of sub-risk into a calculation of macro-level political stability. This Global Political Risk Index can be found in publications like *The Economist*. Other companies which offer publications on macro-level political risk include Economist, DaMina Advisors and The PRS Group, Inc. DaMina Advisors are focused on frontier markets such as Africa.

Micro-Level Political Risk:

Micro-level political risks are project-specific risks. In addition to the macro political risks, companies have to pay attention to the industry and relative contribution of their firms to the local economy.^[9] An examination of these types of political risks might look at how the local political climate in a given region may affect a business endeavor. Micro political risks are more in the favor of local businesses rather than international organizations operating in the nation. This type of risk process includes the project-specific government review Committee on Foreign Investment in the United States (CFIUS), the selection of dangerous local partners with political power, and expropriation/nationalization of projects and assets.

To extend the CFIUS example above, imagine a Chinese company wished to purchase a U.S. weapons component producer. A micro-level political risk report might include a full analysis of the CFIUS regulatory climate as it directly relates to project components and structuring, as well as analysis of congressional climate and public opinion in the United States toward such a deal. This type of analysis can prove crucial in the decision-making process of a company assessing whether to pursue such a deal. For instance, Dubai Ports World suffered significant public relations damage from its attempt to purchase the U.S. port operations of P&O, which might have been avoided with more clear understanding of the US climate at the time.

Political risk is also relevant for government project decision-making, whereby government initiatives (be they diplomatic or military or other) may be complicated as a result of political risk. Whereas political risk for business may involve understanding the host government and how its actions and attitudes can affect a business initiative, government political risk analysis requires a keen understanding of politics and policy that includes both the client government as well as the host government of the activity.

Something you may not Know

- Coca-Cola was originally green
- The most common name in the world is Mohammed.
- The name of all the continents ends with the same letter that they start with.
- The strongest muscle in the body is the tongue.
- There are two credit cards for every person in the United States .
- TYPEWRITER is the longest word that can be made using the letters only on one row of the keyboard.
- Women blink nearly twice as much as men!
- You can't kill yourself by holding your breath.
- People say "Bless you" when you sneeze because when you Sneeze, your heart stops for a millisecond.
- The "sixth sick sheik's sixth sheep's sick" is said to be the toughest tongue twister in the English language.
- If you sneeze too hard, you can fracture a rib. If you try to suppress a sneeze; you can rupture a blood vessel in your head or neck and die.
- If a statue of a warrior on a horse has both front legs in the air, the person died in battle. If the horse has one front leg in the air, the person died as a result of wounds received in battle. If the horse has a all four legs on the ground, the person died of natural causes.
- What do bullet proof vests, fire escapes, windshield wipers and laser printers all have in common? Ans. - All invented by women.
- Honey - This is the only food that doesn't spoil.
- A crocodile cannot stick its tongue out.
- A snail can sleep for three years.
- All polar bears are left handed.
- American Airlines saved \$40,000 in 1987 by eliminating one olive from each salad served in first-class.
- Butterflies taste with their feet.
- Elephants are the only animals that can't jump.
- In the last 4000 years, no new animals have been domesticated.
- On average, people fear spiders more than they do death.
- Shakespeare invented the word 'assassination' and 'bump'.
- The human heart creates enough pressure when it pumps out to the body to squirt blood 30 feet.
- Rats multiply so quickly that in 18 months, two rats could have over million descendants.

Qualities that Make A Good Insurance Agent

If you have ever contemplated becoming an insurance agent or wondered whether this career path could be right for you, then there are several qualities that you will need to possess, at least to some degree. All good insurance agents share some of the following core qualities in one way or another.

People Skills

Puts the needs of the client first

An agent who is only out to earn a commission, regardless of the needs of the client, is not likely to last long in the business. Agents and brokers who listen carefully to what their clients and prospects say will be able to earn their trust, which is the hardest part of their job. Those who are willing to put their clients into a product that pays a lower commission because it better fits their needs are much more likely to be successful.

Good customer service

Customers who are able to get a hold of their agents when they need them are much more likely to stay happy and reassured. A timely response to inquiries and phone calls is a must, and you must be able to do what you say you will do, when you say you will do it - or at least have a good reason as to why you can't. One of the major complaints of those who buy life insurance policies is that there is no one around to answer their questions after they have purchased the policy.

Emotional intelligence

This includes the ability to listen and empathize with clients on a deeper level in order to discern what they really want and need. A good agent is tactful and knows how to help a client see financial reality clearly, even when the client is dead set against it.

Strong Personality

High energy level

One of the most important traits of a good insurance agent is that they appear to be excited and eager at all times. A worn-down or dreary disposition will immediately rub off on clients and discourage them from buying anything.

Persistence

This is perhaps the most vital quality of any good insurance agent. Those who work in this field absolutely must be able to handle rejection on a daily basis over the course of their careers, and do it with a smile. Good insurance agents understand that each "no" only brings them closer to someone who will say "yes."

Honesty

Insurance agents who use deception to close business seldom stay with the same company for very long - and can end up behind bars in some cases. A good agent knows that telling the truth up front will win them clients' respect and trust and is likely to lead to repeat business over time.

General Knowledge

Wide array of products

As the old saying goes, if all you have to work with is a hammer, then everything in the world looks like a nail. A good insurance agent will be able to offer a comprehensive selection of products and services that can meet any reasonable need a client might have.

Technical knowledge

A good insurance agent knows much more than how to sell a policy. The agent must understand the tax and legal aspects of the products he or she sells and how they are designed to fit into a client's overall financial situation. Many agents earn financial planning designations such as the Certified Financial Planner®, Chartered Financial Counselor or other credential. Some agents practice financial planning, income tax preparation or some other avenue of financial service as their primary profession and then write insurance business when it becomes necessary.

The Bottom Line

These are just some of the qualities that insurance agents must possess in order to be successful. The insurance business can be very challenging and immensely rewarding for those who are willing to learn the necessary skills to build their business.

Weather Dominates Insurance Claims in 2015: Munich Re

Insurers paid out around \$27 billion for natural disaster claims last year with weather causing 94 percent of incidents, underscoring the challenge posed by climate change, data from reinsurer Munich Re showed on Monday.

While the climate phenomenon known as 'El Niño' reduced the development of hurricanes in the North Atlantic, storms and floods still inflicted billions of dollars of damage in Europe and North America, the world's largest reinsurer said in an annual review.

Munich Re said floods in the UK and Scandinavia from storm "Desmond" early last month may cause about 700 million euros (\$764 million) in claims, while later flooding from storm "Eva" in the UK may cause overall damage of more than 1 billion euros. Climate change may have played a role in the floods, it said.

Two tornado outbreaks and flooding also hit the United States hard last month but Munich Re said damage estimates were not yet available.

The insurance industry lobbied governments to take action to curb climate change in the run-up to the UN climate summit in Paris last year, citing both rising payouts in heavily-insured rich country markets and a lack of affordable insurance in developing countries where it is most needed.

"The proportion of insured losses for catastrophes in developing and emerging countries remains very low," said Munich Re board member Torsten Jeworrek.

"The insurance industry is exploring new avenues to close this gap in cover and thus to help people better cope with material losses after a catastrophe," Jeworrek said.

Munich Re participates in newly-established insurance pools to help Caribbean, Pacific Island and African states cope with weather related catastrophes.

Insurers and reinsurers may get a push from an international effort unveiled by Bank of England Governor Mark Carney to develop company disclosures so investors can assess companies' physical, liability and other risks from climate change.

"Quantification and disclosure of insurance risk has helped to drive reinsurance demand for the last 25 years," said John Cavanagh, Chief Executive at broker Willis Re.

Weather Dominates Insurance Claims in 2015: Munich Re

DROP IN CLAIMS, RISE IN DEATHS

- The \$27 billion in insured damage last year was lower than the \$31 billion registered in 2014 and also below the 10-year average of \$56 billion, Munich Re said.
- Overall damage, including that not covered by insurance, was \$90 billion last year, the lowest level since 2009.
- In all, 23,000 people were killed in 2015, many in the Nepal earthquake in April. The total compared with 7,700 the previous year, but was well below the 10-year average of 68,000.
- Lower claims payouts boost insurance industry profit but have a downside for reinsurers, whose insurance company clients often then demand lower prices for reinsurers' backing.
- Willis Re said reinsurance prices continued to fall for contracts taking effect at the start of 2016 and that predictions of an end to the multi-year decline had proved illusory.
- "The January renewals have unfortunately confounded the hopes of commentators that the market was reaching a pricing floor," Willis Re's Cavanagh said.
- The review gave no claims figures for Munich Re itself. The reinsurer is due to report its results from the January renewals contracts with insurers, as well as its 2015 financial results, on Feb. 4.

Body Language Mistakes at Work

Communication is not only verbal but also includes mimics and gestures. Therefore, you should be careful about how you use your body when expressing yourself if you don't want to create any conflicts between your body language and the point you are trying to make. Below you can find the most common mistakes to avoid at work in order to give a professional image to others.

1) Avoiding Eye Contact:

When speaking with an audience or with a coworker, avoiding eye contact makes you look unprofessional. It also shows that you have lack of confidence or lack of interest to the topic. Moreover, others can interpret this situation as you have something to hide. In order to avoid this kind of perception, you should always sustain eye contact especially when you are making a point. When someone else is making their point, you can slowly nod your head to show that you are listening and interested in the topic.

2) Crossing Your Arms:

Crossing your arms shows that you are not open to others as well as you want to put a distance between yourself and others. This is generally perceived as a defensive position. In order to give others a warm, positive feeling always keep your arms open. If you are sitting, you can keep your arms on the table.

3) Checking the Time or Watching the Clock:

Checking the time every few minutes gives others the feeling of either you are in a hurry or you would rather be somewhere else. This is very disrespectful and perceived as if you are not interested in being there and is anxious to leave. Therefore, when you are in a meeting or speaking to your coworkers try not to look at clock very often.

4) Bad Body Posture:

Having a bad posture such as dropped shoulders or a lower neck can indicate that you are not interested in what is going on around you besides you are bored. Always stand straight or sit up straight when speaking to somebody. Also, keep your head high. This shows that you have confidence in yourself plus you are a professional.

5) Weak Hand Shake:

A weak hand shake can be perceived as you have lack of confidence or you don't care much about the person you are shaking hands with. Try to greet the people with a firm hand shake. However, don't forget that a hand shake that is too firm can be understood as an aggressive movement. Therefore, try to find the right balance

Earthing



EARTHING

What It Is & How It Can Help You Fight Disease



Dr. Axe
FOOD  MEDICINE

Earthing



Vitamin "G"

How Earthing or Grounding Works

Regularly connecting to the earth's natural, powerful energy is now known to be healing and vital for all people. This is why "reconnection" – with both the earth itself and our body's own innate healing abilities – is the focus of earthing.

The best part?

It's super simple, completely free, can be done anywhere, at any time.

1

Your body runs through a type of electrical current. The Earth's negative charges can create a stable internal bioelectrical environment for the normal functioning of all body systems.

2

Your body is naturally able to absorb electrical charges from the earth since your skin acts like a "conductor." Your feet, specifically certain points in the balls of your feet, are believed to especially be good at receiving the earth's electricity. But most of us never "ground."

3

Our brain, heart beat and neurotransmitter activity all rely on electrical signals. So when our electricity is off, so can be certain aspects of our health.

By being in touch with **the planet**, the electrical force coming off the earth is able to help **lower inflammation and fight free radicals.**

Vitamin G: The Key to Earthing!

Just like our body needs direct exposure to sunlight to produce adequate amounts of the vital nutrient called vitamin D, we also require a certain level of direct exposure with our home planet to produce something that some holistic practitioners call "Vitamin G."

You might be familiar with [vitamin D deficiency and related symptoms](#), but likely you're brand new to vitamin G. Being directly in touch with the earth, our body's own electricity becomes more stable and in line with that of the earth. Think of it this way: You know the relaxing, healing feeling of spending time outdoors in the sun? Well, you can also get a surge of healthy compounds flooding your system by walking in your bare feet on the earth's soil or sand.

How did I first come to learn about "vitamin G"? While out at Beyond Organic Ranch in Missouri, of which I am part-owner, I was walking barefoot with two of my good friends, Jordan Rubin and Dr. Dave Jockers. Dave said to us, "You know we are getting a lot of vitamin G right now." We said, "vitamin what!?" He said, "You know, we are grounding and walking on the earth, and I like to call it vitamin G." "Oh," we replied, "we like that; we will start using it." And that is where vitamin G was birthed!

I will talk more about the benefits of barefoot shoes in just a moment, but I also want to say that to reduce stress and energize your system in the biggest way, you should ideally also get outside and go completely "bare," with no shoes on at all.

Earthing

Health Benefits of Earthing or Grounding

1. Reduces Inflammation

To put it simply, it's thought that the influx of free electrons from the Earth's surface help to neutralize free radicals and reduce both acute and chronic inflammation and accelerated aging. Experts on earthing and grounding believe that this practice can help improve circulation, which means you're better able to distribute nutrients throughout your body and also carry waste and toxins out. In fact, enhanced circulation can have a tremendous effect on the body in many ways — from boosting energy levels to reducing swelling.

2. Helps Reduce Stress Hormones

Chronic stress can kill your quality of life, as you've probably experienced first hand. But luckily, time spent in nature can really help reverse certain feelings of stress and anxiety.

3. Can Help You Sleep Better

A 2007 study published in the *Journal of Alternative and Complementary Medicine* demonstrated that connecting the human body to the earth during sleep (earthing) normalizes the daily cortisol rhythm and improves sleep patterns. This is because of the effects that stress hormones have on your natural circadian rhythm, energy and ability to sleep soundly.

It's proposed that the earth's "diurnal electrical rhythms" set the biological clocks for hormones that regulate sleep and activity. We've all had the experience of tossing and turning in bed, unable to fall asleep due to racing thoughts. When our bodies are not in line with the natural rhythms of the earth, including the patterns of light and darkness or "electrical" charges, our sleep and immunity suffers. The indoor-lifestyle that many of us

lead might be one reason for rising cases of chronic fatigue syndrome.

4. Can Help Increase Energy

Many people have found that earthing or grounding can improve their energy or fight low-grade ongoing fatigue. This can be one side effect of getting better sleep but also be due to improvements in hormones and lower levels of inflammation.

For example, many studies point to the fact that higher cortisol levels rob the body of energy. Physiological stress and cortisol have a close relationship: Stress impacts cortisol and cortisol can further increase stress responses. This cycle can lead to fatigue and sleep problems, even cravings for low-nutrient foods, sugar and excess calories that further lead to low energy levels.

5. Can Help Lower Pain

Inflammation is a major source of pain, since it increases swelling, stiffness, reduced mobility and malformation. Inflammation in the joints and tissues are the main cause of pain associated with chronic conditions like arthritis.

Rheumatoid arthritis (RA), for example, is an autoimmune inflammatory disease that usually involves pain in multiple joints as well as symptoms like fatigue, fever, weight loss, eye inflammation, anemia and lung inflammation. In someone with RA, the body releases enzymes that attack its own healthy tissue, therefore destroying the linings of joints. By lowering inflammation, it's very possible to help combat pain caused by chronic autoimmune disorders, injuries----, headaches, menstrual problems and so on.

Alfalah Takaful

ALFALAH INSURANCE COMPANY Launching Window Takaful Operations



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,
Liaquat 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



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