

Team Alfalah

Issue No. 67, Sep 2017



محرم الحرام



Table of Contents

Editor's Note	Page 3
Islamic Corner	Page 4
Employee Corner	Page 5
New Inductions	Page 6
LII Workshop	Page 7
Insurance Claims	Page 8
Beautiful Baluchistan	Page 10
Who Moved My Cheese!!	Page 12
September Joiners	Page 14
Better Physical Health	Page 15
Insurance Law Case	Page 16
Insurance Industry & CPEC	Page 18

Editor's *Note*

Chief Patron

Mr. Nasar us Samad Qureshi

Editorial Board

Dr. Fawad Sarwar

Syed Hasnain Zawar

Usman Arif

Mohsan Tanveer

Integrity in Business: Why It's Important

Credibility in business is very important. Customers and clients are disappointed all the time by business that don't live up to their expectations, and who fail to operate with integrity. But what is Integrity and why is It Important? "Your reputation and integrity are everything. Follow through on what you say you're going to do. Your credibility can only be built over time, and it is built from the history of your words and actions."

The Urban Dictionary defines integrity as 'Doing the right thing, even when no one is looking.' YourDictionary.com defines the word as 'the following of moral or ethical principles, and doing the same as what you say'.

Does Your Business Operate with Integrity?

"There are seven things that will destroy us: Wealth without work; Pleasure without conscience; Knowledge without character; Religion without sacrifice; Politics without principle; Science without humanity; Business without ethics."

Mahatma Gandhi

The following are a few traits of businesses that commit to a code of ethics and to operating with integrity. Read through them, and see how your business currently measures up. If you find you fall short in some areas, then you know it's something you can work on.

1. THEY ARE HONEST AND TRUTHFUL TO THEIR CUSTOMERS AND CLIENTS, EVEN WHEN IT HURTS
2. THEY DON'T MAKE PROMISES THEY CAN'T KEEP
3. THEY DON'T TAKE SHORT-CUTS
4. THEY TREAT THEIR TEAM WITH RESPECT
5. THEY RAISE THE STANDARD
6. THEY VALUE THEIR REPUTATION

It's okay to screw up and make mistakes, but character is defined in how you handle them. In the same way, a company's character and rep are defined by the mistakes it's inevitable they will make, and how they own up to them.

Wrap Up

Integrity in business is a choice. It doesn't rely on anything other than you, making up your mind to commit to giving your best to your clients or customers. It's also a constant. You can't compromise your integrity in small situations, and not expect that same compromise to occur in larger, more important situations.

As an entrepreneur, a reputation for integrity is your most valuable commodity. If you try to put something over on someone, "it will come back to haunt you."

Dr. Fawad Sarwar

Islamic Corner

"Hussain is from me, and I am from Hussain."

- Prophet Muhammad (ﷺ)

Narrated by

- Imam Tirmidhi in Jami Tirmidhi
 - Imam Ibn Majah in Sunan Ibn Majah
 - Imam Bukhari in al Adab ul Mufrad
 - Imam Ahmad Bin Hanbal in his Musnad
 - Imam Hakim in his al Mustadrak
 - Imam Ibn Hibban in Sahih Ibn Hibban
- and many others**



Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Syed Qamar Hussain	Senior Executive Officer	Head Office	12-Sep
Hafiz M. Tahir Ashraf	Assistant Manager	Head Office	20-Sep
Mohsan Tanveer	Senior Executive Officer	Head Office	20-Sep
Uzma Umer	Front Desk Officer	Peshawar	20-Sep
Hasrat Qureshi	Executive Officer	Karachi	23-Sep
M. Zohaib	Deputy Relationship Manager	Karachi	23-Sep
Ayesha Aslam	Assistant Manager	Head Office	26-Sep
Naveed Akbar	Assistant General Manager	Head Office	30-Sep
Irfan Yousaf	Assistant Manager	Islamabad	01-Oct
Dr. Khurram Rauf Khan	Assistant Manager	Karachi	05-Oct
Tariq Mehmood	Manager	Faisalabad	05-Oct
Masood Hussain	Office Boy	Head Office	10-Oct
Muhammad Waseem Ganatra	Deputy Manager	Karachi	12-Oct
Sajid Mahmood	Driver	Islamabad	12-Oct
Liaqat Ali Butt	Assistant Manager	Islamabad	15-Oct

New Induction



Mr. Umer Saghir Ahmed has recently joined Alfalah Insurance Company as Executive Officer in Underwriting Department Head Office. He has done Masters in Insurance and Risk Management from Hailey College of Banking & Finance.

Umer thoughts on joining Alfalah

I recently joined Alfalah Insurance Co as an Executive Officer. As my Specialization is Insurance and Risk Management so my career objective was to serve Insurance sector. Now I am a part of well-known Insurance company of the market. There is lot of motivation from my Seniors that will surely help me to strengthen my Abilities.



Mr. Sana Ul Mustafa Sumra has recently joined Alfalah Insurance Company as Senior Officer in underwriting Department Lahore Unit-1.

Sana Ul Mustafa thoughts on joining Alfalah

I have done BBA (Bachelors of business Administration) from University Of Education Lower Mall Campus Lahore.

I recently joined Alfalah Insurance Co as an Senior Officer. So I have decided to continue my career in insurance sector. Now I am a part of well-known Insurance company of the market. There is lot of motivation from my Seniors that will surely help me to strengthen my Abilities.



LII Workshop

Lahore Insurance Institute has conducted a Workshop on Understanding Facultative Reinsurance on Friday 08th Sep. The workshop was conducted by Mr. Arif Ullah Khan Raja (FCII CPCU Are MBA) currently associated with Saudi Re as Director Facultative Underwriting. Seven employees of Alfalah Insurance from different departments participated in the training.

Workshop content was as follow:

1. Functions of Reinsurance
2. Providers of Reinsurance
3. Facultative & Treaty
4. Pro Rata & Excess of Loss
5. Facultative Casualty Reinsurance
6. Facultative Programs

Views of Ms. Sana Rafi about the workshop

I am thankful to management for recommended me to attend the session of LII for Understanding Facultative Reinsurance. Training session was informative and helpful for brainstorming through discussion with experienced trainer. To work in reinsurance I suggest to conduct such type of training on more complex issues of Reinsurance



First Party vs. Third Party Insurance Claims

Most state laws require that all licensed drivers carry a minimum amount of liability insurance to cover any damages that may be caused to another passenger or vehicle in the event of an accident. Homeowners are usually required to carry insurance on their home. Even if they're not required by law to carry homeowner's insurance, most Americans choose to do so anyway to protect what is typically their largest asset.

Furthermore, depending on where your home is located, you may be required or choose to carry specialty insurance policies to cover your home from damage caused by a natural disaster. For example, most lenders will require that homes built within a flood zone have a separate flood insurance policy. Homeowners who live on active fault lines may choose to carry earthquake insurance. Residents of the Gulf Coast and East Coast generally carry insurance to cover their home from hurricane damage. There are many different types of insurance policies, but all are considered either first party or third party policies.

You may have heard the terms "first party" and "third party" in reference to insurance policies. These terms arise from contract language, since an insurance policy is simply a specific type of contract.

First Party Insurance Claims

A first party insurance claim is between the insurance company and the policyholder. These claims are contractual by nature and are contingent on the specific language of the

insurance policy (i.e. contract). An example of a first party insurance claim would be a homeowner who suffers fire damage to his or her home. In this case, the homeowner will make a claim with the insurance company to cover the damage and repairs. The insurance company will compensate the homeowner according to what is in the insurance policy. This is why it is important for homeowners to make sure they know what is covered and excluded in their policy.

Third Party Insurance Claims

A third party insurance claim is made by someone who is not the policyholder or the insurance company (the insurance company can be referred to as the second party). The most common type of third party insurance claim would be a liability claim. For example, if you cause an accident on the freeway and injure a passenger in the other vehicle, that passenger can file a claim against your insurance company.

In this case, because there is no contract between the insurance company and the injured passenger (i.e. third party), the passenger is entitled to make claims for things that may not be covered under the insurance policy. These are generally things such as medical expenses, loss of wages, and compensation for pain and suffering. A third party claim is commonly referred to as a liability claim because someone else is liable for the injuries suffered by the third party. If the insurance company is unable or unwilling to reach a settlement with the injured third party, the third party can bring the liability claim to the tort system.

First Party vs. Third Party Insurance Claims

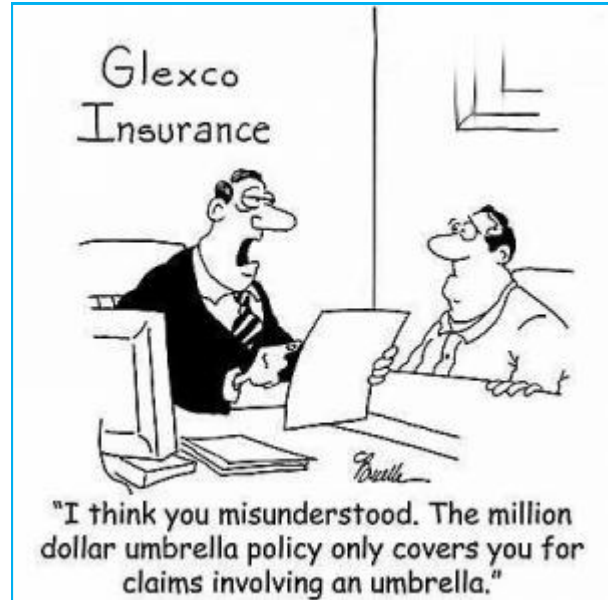
Can First Party Insurance Claimants File a Lawsuit?

Yes! Even though what is covered under a first party insurance policy is specified in the contract, insurance companies do not always pay out everything they are required to by law. In the insurance industry, this is referred to as bad faith insurance practices.

Some examples of an insurance company acting in bad faith include:

- Delaying or denying compensation without a justifiable reason
- Failing to promptly acknowledge and reply to a claim
- Failing to perform a proper and thorough investigation into the claim
- Attempting to settle a claim for a less than reasonable amount
- Failing to inform the insured of an appeals process
- Failing to provide a reasonable explanation for a denied or underpaid claim
- Requiring unnecessarily burdensome documentation in order to process a claim
- Using harassing investigative methods to intimidate the claimant

There are many other ways in which insurance companies act in bad faith to avoid paying out fair compensation. If your insurance company is engaging in bad faith practices, you are entitled to file a lawsuit. If you believe your insurance company is not complying with the terms of your insurance policy, contact a first party insurance lawyer to learn about your legal options.



Contributed By Mr. Aazar Javed

Beautiful places in Baluchistan that will surprise you



The village of Moola is about 80 kilometers from Khuzdar and is a small valley situated at about 1,237 meters above sea level. It has very beautiful waterfalls which are surrounded by vigorous greenery and tall cliffs. This place is renowned for its massive mountains, textured rocks, bubbling streams, and hot springs which give the visitors a very delightful surprise. Moola Chotok is considered one of the most beautiful places in Balochistan.



Pir Ghaib Waterfall of Balochistan is located near the famous Bolan valley. It is around 70 kilometers away from Quetta. Pir Ghaib Waterfalls is a worth-seeing tourist destination which is a magnificent spot in the whole arid zone. Pir Ghaib Waterfalls of Balochistan is basically a cascade waterfall and two separate waterfalls which are flowing into a larger clear and blue pool of cool water. Pir Ghaib Waterfalls of Baluchistan is known to flow in the sterile zones of the Bolan Valley, giving an awe-inspiring view to the tourists.



Hingol National Park is the largest park in Pakistan. It is located on the Makran coast approximately 190 kilometers from Karachi. Hingol is known to support a wide range of wildlife in addition to a variety of bird species. One reliable source informed that the park has been an excellent habitat for wild animals including over 3000 ibexes, 1500 Urials, and more than 1200 Chinkara, besides a number of residents and many migratory birds, which makes it one of the largest wildlife parks in Pakistan.

Beautiful places in Baluchistan that will surprise you



Gwadar is the World's largest deep sea port. The Princess of Hope, one of the historical places of Baluchistan, is a mountain which is 740 years old and is located near Gwadar. The name Princess of Hope was given by Hollywood actress Angelina Jolie on her visit to this area. It resembles the Egyptian Sphinx but has a spectacular view of its own.

Gwadar is one of the few planned cities in Pakistan, which have been developed from scratch under an urban master plan. Before development, the town was only a fishing village.



Astola Island, which is also known as Jezira Haft Talar Satadip or 'the Island of the Seven Hills', is a small uninhabited Pakistani island located in the Arabian Sea. It is the largest island in Pakistan and is considered to be the epitome of the natural beauty of Baluchistan.



Khojak Pass is an amazing water-clogged passage. It separates Pakistan from Afghanistan. It is not a very common tourist spot as not many can get here easily but the ones who do are left awe-inspired because of the mesmerizing beauty of this area.

Contributed by Mr. Abdullah Hussain

Who moved my cheese!!



Funny, how you sometimes stumble into things that were right in front of your nose, all along. Back in my BBA, each group had to give a presentation on any book of their choice. This was one of the good selections. Though I couldn't relate many messages of the book at that time, but the feeble light this book cast upon us at that time made me read it again much later. And it turned to be effective message we can easily apply in our personal and professional lives with much interesting results.

The book tells a *parable* about two little people and two mice in a maze, searching for cheese, where each character represents a different attitude towards change, with cheese being what we consider success.

Here are 3 lessons about cheese and what you should do when someone moves yours:

1. Thinking too much about your cheese might paralyze you, so just start looking.
2. Nothing lasts forever, so keep your eyes open for approaching changes.
3. There's always new cheese to be found, and the minute you start moving things will get better.

Are you ready to become a champion of change? Let's look for that cheese!

Lesson 1: Stop thinking too much about your cheese and start chasing it.

The two mice inside of our maze are called Sniff and Scurry. They spend most of their time running up and down the corridors of the maze, looking for cheese. Turn a corner, run to the end, see if there's any cheese, and if not, turn around and go back. That's their pattern, and, while it seems kind of mindless and unstructured, it actually saves them a lot of time and energy.

Hem and Haw, two little people, also spend their days in the maze looking for cheese, but not because they're hungry – they think finding it will make them feel happy and successful. However, because of their complex brains, they think a lot about

- how they can find the cheese the fastest
- which strategies will work best in getting through the maze
- how to keep track of those strategies
- what finding the cheese will feel like
- when they'll finally find it

...and of course, they wonder if there even is any cheese in the maze at all every time they turn another empty corner.

Life is the same. Every minute you spend wondering what success looks like, how to get it, whether it's possible and how you'll feel in the future is a minute not spend working towards it. **Humans are complicated beings, but that doesn't mean we have to make everything complicated.**

Be more like a mouse and just start running!

Lesson 2: Even the biggest cheese doesn't last forever, so try to see change coming.

Sniff and Scurry soon found a big stash of cheese at Station C, and even though they enjoyed snacking a bit of it every day, they kept paying attention. The amount of cheese

Who moved my cheese!!

kept declining, slowly, but steadily, every day. Once they realized they were about to run out, they decided to move on of their own accord and soon found another huge cheese at Station N.

When Hem and Haw found station C, however, they settled there, and **quickly grew accustomed to the new status quo**. The cheese fest they indulged in every day soon became the center of their lives, as they thought it was the fair reward for all their hard work. They were so preoccupied with the cheese that they didn't notice how it was disappearing, one piece at a time, and how some corners of it even got moldy. One morning, they woke up, only to find **someone had moved their cheese**.

This left Hem and Haw sad, depressed, feeling treated unfairly and in denial. Instead of venturing out to find new cheese, they kept returning to Station C, getting ever hungrier and weaker.

No supply of cheese can last forever. Change is always bound to happen, sooner or later. Instead of fooling yourself that things will stay the same forever, **always keep an eye open for change**.

Lesson 3: Don't worry, there's always new cheese to be found. The minute you start moving things will improve.

The best part about cheese isn't that once you've found it you're set for life. It's that there's *always* more cheese to be found. Haw eventually got sick of sitting around, so he decided to go looking for new cheese all by himself.

Once he started moving, his situation instantly got better. Yes, he just found a few bits and pieces of cheese here and there at first, but this was a lot better than doing nothing

and being paralyzed by fear. **After having found the courage to move on despite your fears once, fear's grip on you will never be as strong as it used to be.**

Haw realized the accumulated fears in his mind were a lot worse than even the biggest challenges he encountered. Full of confidence, he kept exploring the maze, until he eventually found Sniff and Scurry at Station N, where the three of them shared the new cheese they had found.

Message of the book:

This is a great book. I love stories like these. It is a management book, and many a manager has told this story to his team to inspire them, but it's just as valuable for you as an individual.

It describes a simple pattern of embracing change, finding success, looking out for more change and then embracing it again, which will help you cultivate a much more optimistic attitude about life.

The fable captures well that moment after we have lost a job or a relationship and we believe it is the end of the world. All the good things were in the previous situation, and all the future holds is fear. Yet Johnson's message is, instead of seeing change as the end of something, we must learn to see it as a beginning. We have all been told this, but sometimes motivation is lacking. To make himself accept reality, Haw writes this on the wall of the maze:

"If you do not change, you can become extinct."

Contributed by Ms. Ayesha Aslam

September Joiners

We congratulate Mr. Atif Hafeez 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
Atif Hafeez	Assistant Manager	Head Office	01-Sep-07	10
Naveed Akbar	Assistant General Manager	Head Office	22-Sep-08	9
M. Rafaqat	Electrician	Head Office	01-Sep-08	9
Irfan Yousaf	Assistant Manager	Islamabad	07-Sep-09	8
Faisal Javed	Assistant Relationship Manager	Multan	28-Sep-10	7
M. Younas	Driver	Gujranwala	23-Sep-10	7
Muhammad Rafiq Gohar	Branch Manager	Karachi Unit 1	09-Sep-11	6
Iqbal Ahmed channa	Senior Executive Officer	Karachi	09-Sep-11	6
Muhammad Naeem	Senior Executive Officer	Karachi Unit 1	09-Sep-11	6
Hasrat Qureshi	Executive Officer	Karachi	09-Sep-11	6
Aamir Naseem	Senior Officer	Karachi Unit 1	09-Sep-11	6
Syed Naseer Ul Hassan	Senior Executive Officer	Karachi	09-Sep-11	6
Abdul Razzaq	Office Boy	Karachi	09-Sep-11	6
Muhammad Ashfaq Abbasi	Rider	Islamabad	03-Sep-12	5
Iqbal Hassan	Manager	Head Office	02-Sep-13	4



Thank You!!!

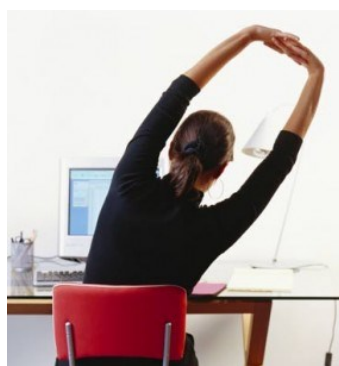
Tiny Habits for Better Physical Health

Drink a glass of water first thing in the morning. We often don't get enough water in our systems, and get so busy throughout the day that we don't think about stopping to replenish our supply. Or we replenish with soda or coffee or tea but not water. Trigger yourself by leaving a big glass out on the counter or table. Or do what I do, and get a big travel mug with a lid. At night, I fill it up with a lot of ice and a bit of water, and in the morning it's waiting for me: a nice, cool cup of water. Flush the toxins, kick start your system, wake yourself up.



Park as far away as you can from the door. Fight the effects of a sedentary lifestyle by getting more steps into your day whenever you can. In fact, simple things like a longer stroll from the car to the door might be more effective than a vigorous work-out at counteracting the effects of long hours at a desk.

Eat raw fruit or vegetables with every meal. Think: a green side salad, a slice of melon, some berries, a few carrot sticks and cucumber slices. Not only will you get more nutrients in, you will also be getting in more fiber and potentially helping your body lose weight, retain energy, and decrease hunger.



Stand up and stretch every hour, on the hour. Trigger yourself with a beep on your phone or watch (do people still wear those?) or computer. Sitting for extended time periods is a bad idea for both your body and your brain. You need a mental and physical break, and it doesn't have to be a big deal. Just stop, when your on-the-hour beep sounds at you. Stand up where you are, reach over your head, take a deep breath, touch your toes, roll your shoulders.

Insurance Law Case

Negligent Misstatement

Originally there was no liability in tort for negligent words or negligent advice, only for negligent acts. Liability for negligent advice could arise only where there was a contract between the parties. This meant that professional people who gave bad advice could be sued only by their clients, who would have a contractual relationship with them. They would not be liable to other people who suffered loss as a result.

The law was changed by the decision of the House of Lords in *Hedley Byrne v. Heller and Partners* (1963).

Case example

This case established, for the first time, that liability could arise in tort for negligent misstatement. As we shall see, it established also a new category of liability in tort for pure economic loss. The facts were that the claimants had contacted the defendants, who were bankers to a firm with which they were about to do business, for a reference. The defendants gave a good reference concerning the firm's credit-worthiness, although the document was headed by the words 'Without Responsibility' - a disclaimer of liability. The claimants acted on this misleading report (the firm was in trouble) and gave substantial credit, so that they lost heavily when the firm went into liquidation. They sued the defendants and the House of Lords held that the bankers would have been liable in negligence if they had not expressly disclaimed liability.

Point to note:

Liability under the Hedley Byrne rule arises where:

- there is a 'special relationship' between the parties (but not a contract) where it is reasonable for the claimant to rely on the advice given;
- the giver of the advice can reasonably foresee that the advice is likely to be acted upon and that the recipient is likely to suffer if it is inaccurate;
- the advice is, in fact, acted upon, causing loss to the claimant.

The key element in the Hedley Byrne case was the 'reliance' on the part of the claimant. However, the Hedley Byrne rule has expanded in recent years and it is clear that the rule now applies not just to negligent 'advice' or 'statements' but to negligent professional work generally, including the drawing up of plans, the carrying out of surveys and similar activities. Furthermore, it is now clear that actual 'reliance' on the part of the claimant is not necessary, provided there was an assumption of responsibility towards the claimant by the defendant.

Case example

In *White v. Jones* (1995) a solicitor was held liable in tort to the two daughters of a client for whom he had drawn up a will. The father had cut the daughters out of his will but then changed his mind and instructed the solicitor to amend the will again so as to restore his daughters' inheritance. The solicitor failed to act promptly to obey those instructions and when the father died, sometime later, the work still had not been done. The daughters failed to inherit and claimed against the solicitor. The court held that the solicitor was liable to the daughters for their lost inheritance because, even though they had not 'relied' on his advice as such, he had assumed responsibility towards them in taking on the work for their father.

Opportunities to be Created for Local Insurance Industry Under the Realm of CPEC

According to the annual Financial Stability Review of State Bank of Pakistan, China-Pakistan Economic Corridor will boost opportunities for the local insurance industry. Although the insurance industry may face financial risks in the market, the report stated that SECP and the SBP have taken steps to mitigate these risks.

The China-Pakistan Economic Corridor will provide new opportunities for the local insurance industry especially the non-life sector, the State Bank of Pakistan said in its annual Financial Stability Review 2016. Pakistan is expected to witness continued growth in almost all sectors of the insurance industry with significant growth expected in the Takaful segment.

However, the operations and investment returns of the insurance industry are subject to market volatility and macro-economic factors. Investments constitute about 76% of total insurance industry assets as of June 30, 2016. Consequently, the insurance industry may face financial risks i.e. an adverse change in the capital markets or a “low for longer” interest rate environment. If there is a “low for longer” rate environment, insurers’ investment income will suffer and they may invest in higher risk securities in search of greater profitability.

In addition, while the low yields affect both sides of the balance sheet, they generally imply lower capital ratios for long-term business such as life insurance. There is potential for credit risk for some insurers; as of June 30, 2016, the estimated carrying amount of financial assets representing the maximum credit exposure for life insurers and non-life insurers is Rs222 billion (representing 28% of total life insurer assets) and Rs67 billion (representing 47% of total non-life insurer assets), respectively.

However, most insurers continually monitor credit exposure to mitigate this risk. In addition, insurers avoid any significant credit risk exposure to any single counterparty. In addition, while bancassurance has helped insurers reach banks’ customers through their large branch networks, there is potential for mis-selling, which may lead to compliance risks.

Citing the Securities and Exchange Commission of Pakistan’s (SECP) Bancassurance Regulations 2015 and the SBP’s circular on Sale of Third Party Products by Banks in 2012, the SECP and the SBP have taken steps to mitigate these risks.

One of the biggest risks that the insurance industry faces is concentration risk; one of the Public Life Insurer comprises more than 60% of the insurance industry’s Rs955 million asset base. The financial information on its size or performance is not available for the other big public player in the life insurance sector. Even the non-life insurance sector has a prominent public player. All these entities are significant state-owned market players which need to be brought under market discipline to improve their efficiencies.

Moreover, the public non-life insurer has not published its financials since 2011; nothing substantive can be said about its health. The possibility of its failure may lead to significant systemic risk buildup in the non-life sector.

Contributed By Mr. Mohsan Tanveer



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