

Team Alfalah

Issue No. 57, Jan 2017



Group Photo of Team Alfalah on account of New Year Celebrations.

2nd January 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

Corruption is a form of dishonest or unethical conduct by a person entrusted with a position of authority, often to acquire personal benefit. It is considered to be one of the biggest problem of Pakistan. It is a hindrance in the development of Pakistan. Unfortunately, more than 40% Pakistani nation is living below the poverty line, i.e., they earn less than 2 dollars a day. Majority of nation could not become prosperous during last 70 years. They still lack the availability of adequate educational and health care services.

Transparency International has defined corruption as “the abuse of entrusted power for private gain”. Its major types are;

- Grand corruption consists of acts committed at a high level of government that distort policies or the central functioning of the state, enabling leaders to benefit at the expense of the public good.
- Petty corruption refers to everyday abuse of entrusted power by low- and mid-level public officials in their interactions with ordinary citizens, who often are trying to access basic goods or services in places like hospitals, schools, police departments and other agencies.
- Political corruption is a manipulation of policies, institutions and rules of procedure in the allocation of resources and financing by political decision makers, who abuse their position to sustain their power, status and wealth.

It is now universally accepted that corruption poses critical challenges to economic and social development, and diverts resources from legitimate causes beneficial to society at large. Corruption also restricts millions of people on a daily basis in their enjoyment of human rights and fundamental freedoms, contributing to the perpetuation of poverty and hindering economic opportunity. Following steps have been identified in curbing the corruption;

- Focusing on education
- Creating a culture of integrity
- Demanding accountability

Dr. Fawad Sarwar

Islamic Corner



سید الاستغفار

رسول اللہ صلی اللہ علیہ وسلم نے فرمایا: جو شخص یقین کی حالت میں شام کے وقت یہ دعا پڑھے اور اسی رات فوت ہو جائے تو وہ جنت میں جائے گا اور اسی طرح (حالت یقین میں) جو شخص صبح کے وقت یہ دعا پڑھے اور شام تک فوت ہو جائے تو وہ بھی جنت میں جائے گا۔ (بخاری، صحت 6306)

اَللّٰهُمَّ اَنْتَ رَبِّيْ لَا اِلٰهَ اِلَّا اَنْتَ خَلَقْتَنِيْ وَاَنَا عَبْدُكَ
اے اللہ! تو ہی میرا رب ہے، میرے سوا کوئی معبود نہیں، تو نے مجھے پیدا فرمایا اور میں تیرا بندہ ہوں

وَاَنَا عَلٰی عَهْدِكَ وَوَعْدِكَ مَا اسْتَطَعْتُ اَعُوْذُ بِكَ
اور میں اپنی طاقت کے مطابق تیرے عہد اور وعدے پر قائم ہوں، میں تجھ سے اس چیز کے شر سے پناہ

مِنْ شَرِّ مَا صَنَعْتَ اَبُوؤ لَكَ بِنِعْمَتِكَ عَلَيَّ وَاَبُوؤ بِدَانِيْ
مانگتا ہوں جس کا میں نے ارتکاب کیا، میں تیرے سامنے تیرے انعام کا اقرار کرتا ہوں جو مجھ پر ہوا اور میں اپنے

فَاَعْفُرْنِيْ فَاِنَّهُ لَا يَغْفِرُ الذُّنُوْبَ اِلَّا اَنْتَ
گناہوں کا اقرار کرتا ہوں، لہذا تو مجھے معاف کر دے، واقعہ یہ ہے کہ تیرے سوا کوئی گناہوں کو معاف نہیں کر سکتا۔

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Sultan Pervaiz	Deputy Manager	Islamabad	1-Jan
Hassan Raza	Assistant Manager	Sialkot	1-Jan
Iqra Shahbaz	Executive Officer	Head Office	1-Jan
Naveed Ashraf	Manager	Faisalabad	1-Jan
Zubair Memon	Branch Head	Hyderabad	1-Jan
Akram Ullah	Driver	Karachi	1-Jan
Lal Muhammad	Office Boy	Karachi Unit-1	1-Jan
Muhammad Ashfaq Abbasi	Rider	Islamabad	1-Jan
Muhammad Younas	Driver	Gujranwala	1-Jan
Mairaj Ud Din	Office Boy	Hyderabad	1-Jan
Hassan Rashid	Officer	Head Office	2-Jan
Muhammad Imran Iqbal Soomra	Executive Officer	Lahore Unit-1	3-Jan
Shabbir Hussain	Driver	Head Office	4-Jan
Muhammad Shabeer	Office Boy	Head Office	4-Jan
Muhammad Furqan Anjum	Senior Executive Officer	Head Office	5-Jan
Rahim Karim	Executive Officer	Karachi	5-Jan
Mujahid Ali	Rider	Faisalabad	5-Jan
Sheikh Ashfaq	Deputy Manager	Karachi Unit 1	6-Jan
Khalil Ur Rehman	Office Boy	Gujranwala	6-Jan

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Abdul Jabbar	Senior Officer	Karachi	12-Jan
Aurengzeb	Driver	Peshawar	13-Jan
Madiha Bashir	Executive Officer	Head Office	15-Jan
Tahir Nazir Butt	Officer	Sialkot	16-Jan
Arshad Mahmood	Senior Officer	Gujranwala	19-Jan
Muhammad Shakeel Jameel	Office Assistant	Head Office	20-Jan
Mahnoor zehra	Receptionist	Karachi	20-Jan
Haroon Rashid	Assistant Relationship Manager	Karachi	23-Jan
Zain ul Abidin	Senior Officer	Head Office	24-Jan
Shaheen Kamal	Relationship Manager	Karachi	25-Jan
Tariq Mehmood	Driver	Karachi	26-Jan



Company News



We congratulate Mr. Syed Zaheer Abbas for completing his ACII after a successful review. We hope that this achievement will contribute towards his career and we wish him best of luck for his future assignments.



Training on Takaful was conducted at Head Office on 21st and 26th of December. 2 employees participated from every department to get the knowhow of Takaful and its operations. Mufti Tayyab Amin and Mr. Shahzad Aamir were facilitators.

Poetry Corner

اقبال! ترے دیس کا کیا حال سناؤں

(امیر الاسلام ہاشمی)

دہقان تو مر کھپ گیا اب کس کو چکاؤں
شاہین کا ہے گنبد شامی پہ بیرا
منا ہے کہاں خوشہ گندم کہ جلاؤں
کھجنگ فرودیاہ کو اب کس سے لڑاؤں

اقبال تیرے دیس کا کیا حال سناؤں
ہر داڑھی میں تنکا ہے ہر اک آنکھ میں شبیر
مومن کی نگاہوں سے بدلتی نہیں تقدیر
اب ذوق یقین سے نہیں نکلتی کوئی زنجیر
اقبال تیرے دیس کا کیا حال سناؤں

شاہین کا جہاں آج گھر گھر کا جہاں ہے
ماتا کہ ستاروں سے بھی آگے ہیں جہاں اور
ملتی ہوئی مانا سے مجاہد کی اڈاں ہے
شاہین میں سحر طاقت پرواز کہاں ہے

اقبال تیرے دیس کا کیا حال سناؤں
مرمر کی سلوں سے کوئی بے زار نہیں ہے
رہنے کو حرم میں کوئی تیار نہیں ہے
دیکھو تو کہیں نام کو کردار نہیں ہے

اقبال تیرے دیس کا کیا حال سناؤں
پریاکی و حق گوئی سے گھبراتا ہے مومن
جس رزق سے پرواز میں کوتاہی کا ڈر ہو
مکاری و روہاسی پہ اترتا ہے مومن

اقبال تیرے دیس کا کیا حال سناؤں
پیدا بھی ہوتی تھی سحر جس کی اڈاں سے
وہ سجدہ زمیں جس سے لرز جاتی تھی یارو!
اس بندہ مومن کو میں اب لاؤں کہاں سے
اک بار تھا ہم چھٹ گئے اس بار گراں سے

اقبال تیرے دیس کا کیا حال سناؤں
جھڑے ہیں یہاں صوبوں کے؛ اتوں کے نسب کے
یہ دیس ہے سب کا مگر اس کا نہیں کوئی
اگتے ہیں تہ سایہ گل خار غضب کے
اس کے تن خستہ پہ تو اب دانت ہیں سب کے

اقبال تیرے دیس کا کیا حال سناؤں
جمودوں کی صف آج لیاڑوں سے پرے ہے
تھامے ہوئے دامن ہے یہاں پر جو خودی کا
جمہور سے سلطانی جمہور ڈرے ہے
مڑ مڑ کے جنے ہے بھی جی جی کے مرے ہے

اقبال تیرے دیس کا کیا حال سناؤں
دیکھو تو ذرا محلوں کے پردوں کو اٹھا کر
آتے ہیں نظر مسند شامی پہ رتیلے
شمشیر و سناں رکھی ہیں طاقتوں پہ سجا کر
تقدیر ام سو گئی طاقتوں پہ آ کر

اقبال تیرے دیس کا کیا حال سناؤں
مکاری و عیاری و نڈاری و بیجان
قاری اسے کہتا تو بڑی بات ہے یارو!
اب بنتا ہے ان چار عناصر سے مسلمان
اس نے تو بھی کھول کے دیکھا نہیں قرآن

اقبال تیرے دیس کا کیا حال سناؤں
کردار کا گفتار کا اعمال کا مومن
سرحد کا ہے مومن کوئی بنگال کا مومن
تاکل نہیں ایسے کسی جنجال کا مومن
ڈھونڈے سے بھی ملتا نہیں قرآن کا مومن

اقبال تیرے دیس کا کیا حال سناؤں

January Joiners

We congratulate Mr. Sultan Pervaiz, Mr. Syed Qamar Hussain and Mr. Sajid Mahmood 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
Sultan Pervaiz	Deputy Manager	Islamabad	03-Jan-07	10
Syed Qamar Hussain	Senior Executive Officer	Head Office	4-Jan-07	10
Sajid Mahmood	Driver	Islamabad	4-Jan-07	10
Arshad Mahmood	Senior Officer	Gujranwala	01-Jan-08	9
Tanveer Ahmed	Assistant Manager	Gujranwala	1-Jan-08	9
M. Nasir Rafiq	Senior Executive Officer	Head Office	16-Jan-09	8
Lal Muhammad	Office Boy	Karachi	2-Jan-12	5
Shahbaz Ahmed	Executive Officer	Head Office	25-Jan-12	5
Sarfraz Nawaz	Rider	Lahore	31-Jan-14	3
Iftikhar ud Din	Business Development Manager	Peshawar	19-Jan-15	2
Gohar Ali	Executive Officer	Head Office	7-Jan-16	1
Awais Munir	Executive Officer	Head Office	7-Jan-16	1

Dua

After the introduction of dua in Issue 55 November 2016, I would like to introduce Surah Rehman Therapy. Still today, the people of Islam can benefit themselves from Quran. A light and energy of the same density still exists but how to get it.

With the perspective of Numerology and By the Quranic Numerologists it is narrated that vibrations and sound waves of surah Al Rehman are different from other Surah's of quran. It is perceived that as the ayah mubarakah: "So which of the favors of your lord, would you deny?"

Is repeated 29 times which is inversely proportion with the numbers of the name of Prophet **MUHAMMAD** (peace be upon him and on his children) which is 92. Surah Al Rehman points out to the fact that Almighty Allah is the magnificent, he is the one who controls the whole universe. He is the most kind and merciful and is responsible for the creation of this Universe. He is the only one who is with man since the beginning of time. He sends down the book of Quran for the guidance of all mankind. It is further said that everything in this world moves according to a specific plan. He created man from a special type of clay. In short in this surah we can found almost every possible aspect of life with its counterpart. This is also considered that surah Al -Rehman is the surah of thanks giving. As Allah says in surah Ibrahim: "If you be thankful to me, I will increase the blessings" All those suffering from any physical, mental, spiritual illness or black magic should listen.

Listen the Surah 3 times in a day (morning, afternoon, evening) before you start listening, close your eyes, feel yourself in front of GOD and then hear it with greater concentration. When the recitation is finished, kindly take a half glass of water again close your eyes and say "ALLAH" 3 times in your heart and then drink the water with closed eyes. So you have to drink water 3 times each after listening the recitation. You have to do it repeatedly for 7 days, "SHIFA is from the almighty ALLAH".

(SHIFAA MIN JANIB-E-ALLAH)

Some exemplary experiences regarding the impacts and blessings of Surah Rehman (The Ultimate Remedy)

(All the result and reports are available with different departments and organizations in black and white).

So many chronic patients are cured through the vibrations and positive and spiritual vibes of surah e Rehman. In which services hospital Lahore, ittifaq hospital, services hospital Lahore are above all and notable.

Where in on experimental basis the recitation of this surah was played for the patients and surprising most patients got cured. Survival rate of these ICUs is far better in comparison. Another experiment was done in children Hospital Lahore with help of duty doctors of the hospital.

The major purpose of this experiment to observe the impact of the surah that if a patient is having awareness regarding Allah and his blessings he can be blessed by it or if the patient infant, child or unaware about the blessings of Allah that what happens?

The results of these experiments are very remarkable and astonishing.

Another experiment was made on the same basis. This experiment was done in July 2009 at Khuda Bakhsh Mokal in the district sheikhupura under the supervision of Punjab dairy development association.

The purpose of this experiment was that will "word of God" have only make impacts only on human being or it impacts on every creation.

When the recitation of this surah was played at dairy in front of these buffalos, thus resulted as a rapid growth in milk production.

Another experiment was made under the supervision Pakistan Agricultural Research Board, at the agricultural farm of Mirza Ghulam Saqlain in shahkot.

Cultivation of Two adjacent agricultural pieces of land having same climate, same irrigational facility with same quality of seed and fertilizer, the only way of harvesting the land, one piece of land was ploughed with recitation of surah e Rehman but the other piece of land was without it. As Allah narrates that Quran is recited land lands gets soften. The results were remarkable that there was a difference of 40% in production. This is not possible under the normal circumstances.

Contributed By: Ms. Farida



New Year Event at Head Office

On 2nd January Alfalah Insurance celebrated New Year 2017 in a very different way. Theme cake was ordered and Head Office was decorated with beautiful balloons.



New Year Event at Head Office



Insurance Law Case

There is a lot of hype about the McDonalds' scalding coffee case. No one is in favor of frivolous cases of outlandish results; however, it is important to understand some points that were not reported in most of the stories about the case. McDonalds coffee was not only hot, it was scalding -- capable of almost instantaneous destruction of skin, flesh and muscle. Here's the whole story.

Stella Liebeck of Albuquerque, New Mexico, was in the passenger seat of her grandson's car when she was severely burned by McDonalds' coffee in February 1992. Liebeck, 79 at the time, ordered coffee that was served in a styrofoam cup at the drivethrough window of a local McDonalds.

After receiving the order, the grandson pulled his car forward and stopped momentarily so that Liebeck could add cream and sugar to her coffee. (Critics of civil justice, who have pounced on this case, often charge that Liebeck was driving the car or that the vehicle was in motion when she spilled the coffee; neither is true.) Liebeck placed the cup between her knees and attempted to remove the plastic lid from the cup. As she removed the lid, the entire contents of the cup spilled into her lap.

The sweatpants Liebeck was wearing absorbed the coffee and held it next to her skin. A vascular surgeon determined that Liebeck suffered full thickness burns (or third-degree burns) over 6 percent of her body. She was hospitalized for eight days, during which time she underwent skin grafting. Liebeck, who also underwent debridement treatments, sought to settle her claim for \$20,000, but McDonalds refused.

During discovery, McDonalds produced documents showing more than 700 claims by people burned by its coffee between 1982 and 1992. Some claims involved third-degree burns substantially similar to Liebecks. This history documented McDonalds' knowledge about the extent and nature of this hazard.

McDonalds also said during discovery that, based on a consultants advice, it held its coffee at between 180 and 190 degrees fahrenheit to maintain optimum taste. He admitted that he had not evaluated the safety ramifications at this temperature. Other establishments sell coffee at substantially lower temperatures, and coffee served at home is generally 135 to 140 degrees.

Further, McDonalds' quality assurance manager testified that the company actively enforces a requirement that coffee be held in the pot at 185 degrees, plus or minus five degrees. He also testified that a burn hazard exists with any food substance served at 140 degrees or above, and that McDonalds coffee, at the temperature at which it was poured into styrofoam cups, was not fit for consumption because it would burn the mouth and throat. The quality assurance manager admitted that burns would occur, but testified that McDonalds had no intention of reducing the "holding temperature" of its coffee.

Plaintiffs' expert, a scholar in thermodynamics applied to human skin burns, testified that liquids, at 180 degrees, will cause a full thickness burn to human skin in two to seven seconds. Other testimony showed that as the temperature decreases toward 155 degrees, the extent of the burn relative to that temperature decreases exponentially. Thus, if Liebeck's spill had involved coffee at 155 degrees, the liquid would have cooled and given her time to avoid a serious burn.

McDonalds asserted that customers buy coffee on their way to work or home, intending to consume it there. However, the company's own research showed that customers intend to consume the coffee immediately while driving.

Insurance Law Case

McDonalds also argued that consumers know coffee is hot and that its customers want it that way. The company admitted its customers were unaware that they could suffer third degree burns from the coffee and that a statement on the side of the cup was not a "warning" but a "reminder" since the location of the writing would not warn customers of the hazard.

The jury awarded Liebeck \$200,000 in compensatory damages. This amount was reduced to \$160,000 because the jury found Liebeck 20 percent at fault in the spill. The jury also awarded Liebeck \$2.7 million in punitive damages, which equals about two days of McDonalds' coffee sales.

Post-verdict investigation found that the temperature of coffee at the local Albuquerque McDonalds had dropped to 158 degrees fahrenheit.

The trial court subsequently reduced the punitive award to \$480,000 -- or three times compensatory damages -- even though the judge called McDonalds' conduct reckless, callous and willful.

No one will ever know the final ending to this case.

The parties eventually entered into a secret settlement which has never been revealed to the public.



Difference Between Managers & Leaders

It takes more than just a title to inspire people to get behind you. So what separates a good manager from a great leader? Here are 17 traits that distinguish the two. Many people have some degree of both.

How do you stack up?

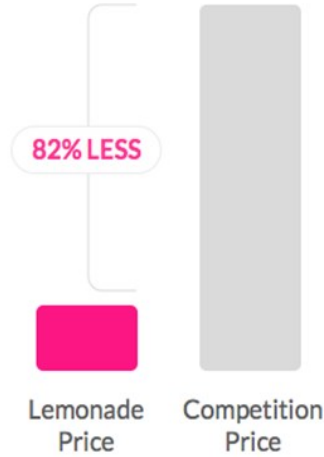
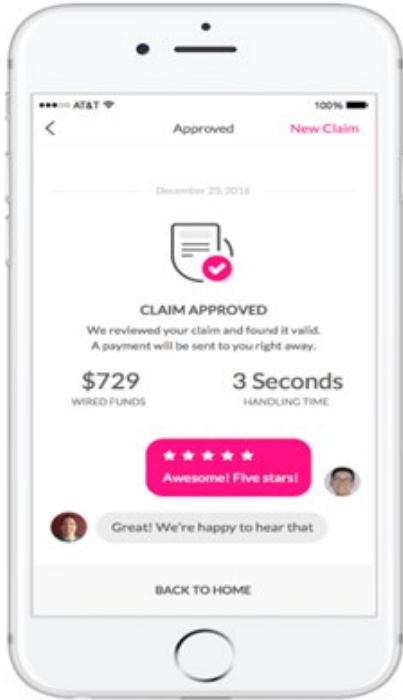
MANAGER	LEADER
<h3>Tells</h3>  <p>This is what I want you to do, and here is how I want you to do it.</p>	<h3>Sells</h3>  <p>I have this great idea, and I know it will work if I can get you to be a part of it.</p>
<h3>Plans The Details</h3>  <p>I'll send out a memo to everyone and set a time for us to meet.</p>	<h3>Sets The Direction</h3>  <p>Let's get everyone together. I've got some exciting news you'll all want to hear.</p>
<h3>Minimizes Risks</h3>  <p>Time is money. The sooner I get this done, the better.</p>	<h3>Takes Risks</h3>  <p>This might stretch us, but the payoff will make it worthwhile.</p>
<h3>Instructs Employees</h3>  <p>If you're not sure of what your job entails, you can check the flowchart on my door.</p>	<h3>Encourages People</h3>  <p>If you think you've got a better way, my door is always open.</p>
<h3>Has Objectives</h3>  <p>Let's stick to the plans so these get done ASAP.</p>	<h3>Has Vision</h3>  <p>I like your thinking. Let's see how we can work this into our operation.</p>



Annual Dinner at Peeru's Cafe



Claim Processed and Paid in just 3 Seconds



3rd party mystery shopper found Lemonade cost 5.6x less

(Source: IBNR #37, Vol. XXIII September 29, 2016)

next 3 seconds sets a World Record: his claim was paid.

Between 5:49:07 and 5:49:10 A.I. Jim, Lemonade’s claims bot, reviewed Brandon’s claim, cross-referenced it against his policy, ran 18 anti-fraud algorithms on it, approved it, sent wiring instructions to the bank for the transfer of \$729 (Brandon has a \$250 deductible), and informed Brandon of the good news.

3 seconds: it took you longer to read the previous sentence.

Brandon gave A.I Jim a 5 star rating, and sent this lovely note:

“I was shocked by how easy the process has been with Lemonade. I signed up for Lemonade because it was no frills, the most affordable option, and took no more than two minutes on my couch...I already assumed there was no way that I’d recover my losses: other insurers either pile paperwork or deduct tons of charges that I don’t understand. But this time was different. I signed a honesty pledge, answered a few questions, and Lemonade reimbursed me in a matter of seconds!

His coat was stolen on a sub-zero Saturday night. He hoped it might turn up, but 6 freezing days later Brandon despaired of finding it, and did something no one has ever done: he took out his iPhone 7 and set a world record.

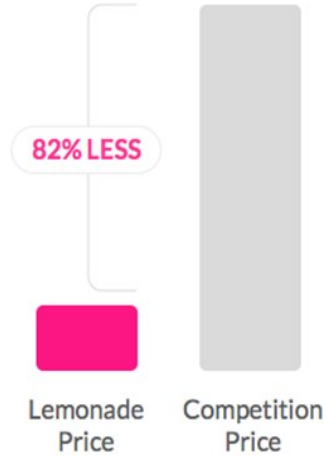
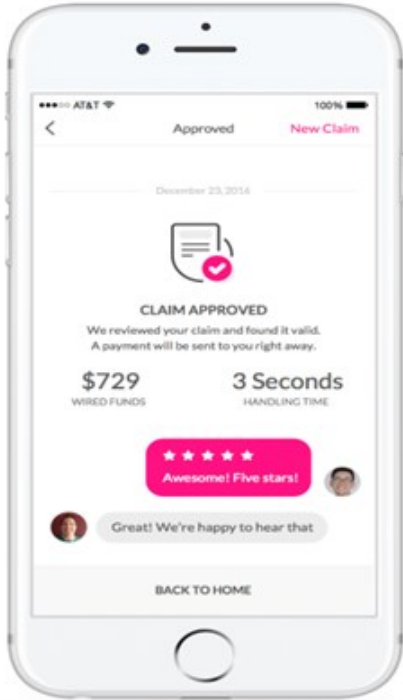
It was December 23rd at 5:43pm when he entered the details of his Canada Goose Langford Parka in his Lemonade app: it had cost \$979, and was bought at Saks Fifth Avenue. Sending a 140-character-tweet would have required more taps. He then spoke into the camera and described what happened (that took 61 seconds) and at 5:49 and 7 seconds he hit ‘Submit’.

The seconds matter.

The process up to that point had taken only a few minutes and zero paperwork. That’s unheard of for an insurance claim. But what happened in the



Claim Processed and Paid in just 3 Seconds



3rd party mystery shopper found Lemonade cost 5.6x less

(Source: IBNR #37, Vol. XXIII September 29, 2016)

Lemonade’s Chief Claims Officer. At the time A.I. Jim was approving Brandon’s claim, real Jim was on a lonely highway between Syracuse and Albany, on his way home for the Christmas weekend. Real Jim is by far the more experienced claims officer; his alter-ego, on the other hand, is never off the grid, and can handle billions of operations in one second. They make a formidable team.

A.I. Jim is still learning, and he often escalates claims to real Jim. That’s why not all Lemonade claims are settled instantly. But while others count the time it takes them to pay claims in days or weeks, we count the milliseconds.

So today A.I. Jim claims the title, and the number to beat is now 3 seconds (or 3,000 milliseconds). We hope others will rise to challenge his Claims Title. It would do our industry a world of good. Game on!

This post was originally published on the Lemonade blog

The service is amazing and I am so happy that I signed up!”

The Guinness Book of World Records told has no international standards exist for measuring the ‘payment of insurance claims’, and so they’re unable to record this Record. Yet from all we can gather, in the 3,000 year history of insurance nothing like this has ever happened in 3 seconds. So Lemonade is claiming the title.

You’d have thought such record-setting service comes at a premium. It doesn’t. Lemonade costs Brandon \$5 per month. Equivalent coverage from legacy insurers would probably have cost him dramatically more.

You see, A.I. Jim works at the speed of light, 24/7, but costs only a few pennies in electricity bills. It’s one of those rare cases where the best service comes with the best price tag.

A.I. Jim is the digital incarnation of Jim Hageman,



Alfalah Insurance

The fastest growing insurance company
in the country

Head Office:

5-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
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