

Team Alfalah

Issue No. 51, July 2016





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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

Eid al-Fitr is an important religious holiday celebrated by Muslims worldwide that marks the end of Ramadan. On this day, the holiday celebrates the conclusion of the 29 or 30 days of dawn-to-sunset fasting during the entire month of Ramadan. The day of Eid, therefore, falls on the first day of the month of Shawwal. Typically, practicing Muslims wake up early in the morning—always before sunrise—offer Salatul Fajr and in keeping with the traditions of the Prophet Muhammad clean their teeth with a toothbrush, take a shower before prayers, put on new clothes (or the best available), and apply perfume. As an obligatory act of charity, money is paid to the poor and the needy (*Sadaqat-ul-fitr*) before performing the 'Eid prayer. Moreover, following rituals are performed by Muslims on Eid day;

- To pray Fajr in Masjid
- To go early for Eid salaah
- Go to the Eid prayer on foot
- Muslims recite the following takbir in a low voice while going to the Eid prayer: *Allāhu Akbar, Allāhu Akbar, Allāhu Akbar. Lā ilāha illā l-Lāh wal-Lāhu akbar, Allahu akbar walil-Lāhi l-ḥamd.*
- Muslims are recommended to use separate routes to and from the prayer grounds.

Please find our heartiest congratulations on this blessed day. May Allah keep everyone happy & safe!

Islamic Corner

سُورَةُ

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ
 مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ ﴿٢٨٨﴾ فَإِن لَّمْ تَفْعَلُوا
 فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ (سورة البقرہ ۲: ۲۷۸)

اے ایمان والو! اللہ سے ڈرو اور چھوڑ دو جو کچھ سود میں سے باقی رہ گیا اگر تم مومن ہو پھر اگر نہیں چھوڑتے تو تیار ہو جاؤ لڑنے کو اللہ اور اس کے رسول ﷺ سے۔

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

قَدْ أَفْلَحَ مَنْ تَزَكَّى ۖ وَذَكَرَ اسْمَ رَبِّهِ فَصَلَّى ۖ

بامراد ہوا جو شخص (قرآن سن کر بُرے عقائد و اخلاق سے) پاک ہو گیا اور اپنے رب کا نام لیتا ہے اور نماز پڑھتا ہے۔

(سورة الاحقاف)

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Gulnaz kalim	Receptionist	Islamabad	1-July
Dr. Muhammad Waseem Aslam	Deputy Manager	Head Office	2-July
Anam Usman	Executive Officer	Head Office	7-July
Omar Hafeez Butt	Senior Executive Officer	Head Office	8-July
Tanveer Ahmed	Assistant Manager	Gujranwala	11-July
Asma Atta	Receptionist	Head Office	13-July
Muhammad Ali Bashir	Senior Executive Officer	Head Office	16-July
Kashif Hafeez	Deputy Relationship Manager	Karachi	18-July
Ateeq ur Rehman	Deputy Branch Manager	Sialkot	20-July
Abid Ali Akber Siddiqui	Assistant Relationship Manager	Peshawar	24-July
Yasir Riaz	Assistant Manager	Peshawar	26-July
Abu Bakar Shakeel	Senior Officer	Head Office	29-July



July Joiners

Name	DESIGANTION	Date of joining	Service period	Placement
Nazim Mohsin Ali	Manager	01-Jul-06	10	Karachi
Kamran Malik	Assistant Manager	12-Jul-07	9	Karachi
M. Nawaz Khan	Relationship Manager	12-Jul-07	9	Karachi
Faisal Bashir	Rider	15-Jul-08	8	Head Office
Rahim Karim	Executive Officer	12-Jul-11	5	Karachi
Aamir Naseem Ghumman	Deputy Manager Marketing	02-Jul-12	4	Sialkot
Sadaat Khokhar	Deputy Relationship Manager	12-Jul-12	4	Lahore
Fraz Amin	Deputy Manager	13-Jul-12	4	Head Office
Nimra Shahzad	Relationship Manager	01-Jul-13	3	Multan
Salman Abdul majeed	Senior Executive Officer	11-Jul-14	2	Karachi
Muhammad Naeem Saleem	Assistant Manager	11-Jul-14	2	Karachi
Muhammad Nadeem	Relationship Officer	01-Jul-15	1	Multan
Muhammad Noman	Relationship Officer	01-Jul-15	1	Sialkot



Congratulations for ACII Exams



Mr. Aazar Javed
from Claims
dept. - HO has
passed

IF2 - General
Insurance



Mr. M. Ali Bashir
from
Underwriting
dept. - HO has
passed

P92 - Insurance
Business &
Finance
(With Dist.)
**Certificate
Completed**



Mr. Atif Hafeez
from
Underwriting
dept. - HO has
passed

IF6 - Household
Insurance
Products



Dr. Fawad
Sarwar from
Health
dept. - HO has
passed

P80 - Underwrit-
ing Practice
&
945 - Marketing
Insurance Prod-
ucts & Services



Mr. Fahad
Salman from
Underwriting
dept. - HO has
passed

P92 - Insurance
Business &
Finance



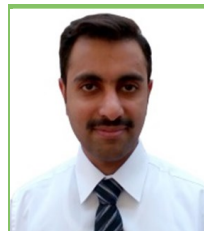
Mr. Faisal
Arshad from
Underwriting
dept. - HO has
passed

P05 - Insurance
Law



Mr. Furqan
Anjum from
Claims dept. -
HO has passed

IF1 - Insurance
Legal &
Regulatory



Mr. Furqan
Mobin from
Reinsurance
dept. - HO has
passed

IF4 - Insurance
Claims Handling
Process



Mr. M. Imran
Iqbal from
Underwriting
dept. - LU1 has
passed

P92 - Insurance
Business &
Finance
**Certificate
Completed**



Mr. M. Tauheed
Uz Zaman Khan
from
Gujranwala Area
Manager has
passed

IF3 - Insurance
Underwriting
Process

Congratulations for ACII Exams



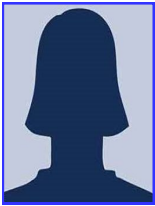
Ms. Madiha Bashir from Health dept.- HO has passed

P92 - Insurance Business & Finance



Mr. Malik Farhan Asif from Underwriting dept.- HO has passed

ARM56 - Risk Financing
ARM Completed



Ms. Rabia Khilil from Underwriting dept. - Karachi has passed

IF1 - Insurance Legal & Regulatory



Mr. Saqib Akram from Health dept.- HO has passed

P05 - Insurance Law



Mr. Shahzad Aamir from Takaful - HO has passed

IF8- Packaged Commercial Insurance
IF3 - Insurance Underwriting Process



Mr. Shams ul Zuha from Reinsurance dept. - HO has passed

P05 - Insurance Law
Diploma Completed



Mr. Usman Arif from Underwriting dept.- HO has passed

945 - Marketing Insurance Products & Services
IF8- Packaged Commercial Insurance



Mr. Zaheer Abbas from Underwriting dept.- HO has passed

P97 Reinsurance



Mr. Zain Ul Abidin from Claims dept.- HO has passed

P05 - Insurance Law
Diploma Completed

Woh Harf-e-Raaz....

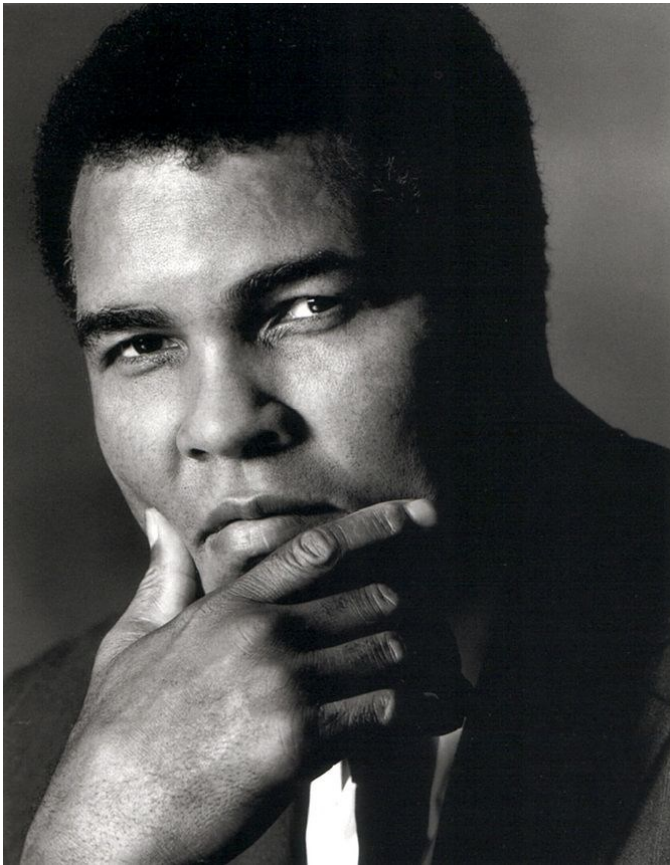


وہ حرفِ راز کو مجھ کو سکھا گیا ہے جنوں

وہ حرفِ راز کو مجھ کو سکھا گیا ہے جنوں
 خدا مجھے نفسِ جبریل دے تو کہوں
 ستارہ کیا مری تقدیر کی خبر دے گا
 وہ خود فرانیِ افلاک میں ہے خوارو زبوں
 حیات کیا ہے؟ خیال و نظر کی مجذوبی
 خود کی موت ہے اندیشہ ہائے کوناں کوں
 عجب مزا ہے مجھے لذتِ خودی دے کر
 وہ چاہتے ہیں کہ میں اپنے آپ میں نہ رہوں
 ضمیرِ پاک و نگاہِ بلند و مستیِ شوق
 نہ مال و دولتِ قاروں، نہ فکرِ افلاطوں!
 سبق ملا ہے یہ معراجِ مصطفیٰ سے مجھے
 کہ عالمِ بشریت کی زد میں ہے گردوں!
 یہ کائنات ابھی ناتمام ہے شاید
 کہ آ رہی ہے دمامِ صدائے کن فیکوں!
 علاجِ آتشِ رومی کے سوز میں ہے ترا
 تری خرد یہ ہے غالبِ فرنگیوں کا فسوں!
 اسی کے فیض سے میری نگاہ ہے روشن
 اسی کے فیض سے میرے سبب میں ہے جیوں!

علامہ اقبال

Muhammad Ali - The Legend



The name Muhammad Ali needs no introduction in the sports of professional boxing. This living legend was born on January 17, 1942. He started boxing at a young age. By the time many considered him the greatest fighter of all time. Ali has accomplished many achievements during an era when African-Americans were not allowed any opportunities.

He took stand for their rights and said:

“Hating people because of their color is wrong. And it does not matter which color does the hating. It’s just plain wrong”

His first victory as a boxer was a three round, three-minute split decision match. As he became more dedicated to boxing, His achievements include six Kentucky Golden Gloves Championships, two National Golden Glove tournaments and two National AAU titles etc. He won a gold medal at the 1960 Rome Olympics when he was only eighteen years old.

Ali is not only famous due to his boxing but also because of his inspirational quotes,

“If my mind can conceive it, and my heart can believe it-

Then I can achieve it”

I hated every minute of training, but I said, “Don’t quit. Suffer now and live the rest of your life as a champion”

Three times world heavy weight champion embraced Islam in 1965 and changed his name from Cassius Clay to Muhammad Ali.

“Cassius Clay is a slave name. I did not choose it and I don’t want it. I am Muhammad Ali, a free name – It means “Beloved of God” and I insist people use it when people speak to me” (Muhammad Ali)

“I have had many nice moments in my life but the feelings I had while standing on Mount Arafat (Just outside Makka, Saudi Arabia) on the day of the Hajj was the most unique. I felt exalted by the indescribable spiritual atmosphere there as over on and a half million pilgrims invoked God to forgive them for their sins and bestow on them his choicest blessings. It was an exhilarating experience to see people belonging to different colors, races and nationalities kings, heads of state and ordinary men from very poor countries all classes in to simple white sheets praying to God without any sense of either pride or inferiority. It was a practical manifestation of the concept of equality in Islam” (Muhammad Ali)

In 1960s Muhammad Ali was one of the most famous faces on Earth and even though his appearances in recent years were few, the name Muhammad Ali still sparked smiles all around the globe.

Ali was diagnosed with the Parkinson’s disease in 1984 and died on Friday June 3, 2016 at age 74. His success as a boxer is widely respected but Ali’s greatest triumph lies in his legacy as a champion, Leader, Humanitarian and artist. His work both outside and inside the ring truly makes Muhammad Ali “The Greatest of All Time.” May his soul rest in peace.



This article is contributed by Awais Munir from Health Department Head Office

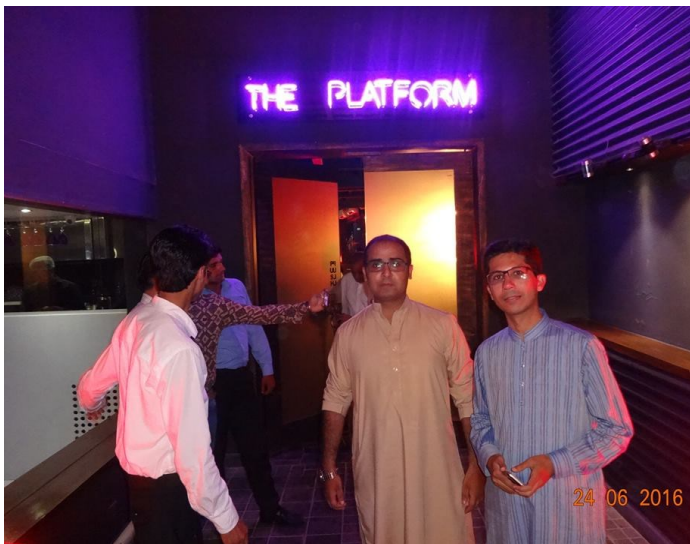


Iftar Party of Head Office

Iftar Party of Head Office was held on June 24, 2016 at Café X2, Gulberg, Lahore.



Iftar Party of Head Office



EID-ul-Fitar

Eid means “recurring happiness” or “festivity”. There are two such Eid in Islam.

The first is called **Eid al-Fitr** (the Festival of Fast Breaking). It falls on the first day of Shawwaal, the tenth month of the Muslim year, following the month of Ramadan in which the Glorious Qur’an was revealed and which is the month of fasting.

The second is called **Eid al-Adhaa** (the Festival of sacrifice). It falls on the tenth day of Zulhijjah, the final month of the Muslim year. The Islamic Eid are unique in every way. To them there can be nothing similar in any other religion or any other sociopolitical system. Besides their highly spiritual and moral characteristics, they have matchless qualities.

Each Eid is a wholesome celebration of a remarkable achievement of the individual Muslim in the service of Allah SWT. The first Eid comes after an entire month of ‘absolute’ fasting during the days of the month. The second Eid marks the completion of Hajj to Makkah, a course in which the Muslim handsomely demonstrates his renouncement of the mundane concerns and hearkens only to the eternal voice of Allah SWT.

Each Eid is a thanksgiving day where Muslims assemble in a brotherly and joyful atmosphere to offer their gratitude to Allah SWT for helping them to fulfill their spiritual obligations prior to the Eid. This form of thanksgiving is not confined to spiritual devotion and verbal expressions. It goes far beyond that to manifest itself in a handsome shape of social and humanitarian spirit. The Muslims who have completed the fasting of Ramadhaan express their thanks to Allah SWT by means of distributing alms among the poor and needy on the first Eid before the prayer.

Eid also is a day of remembrance. Even in their most joyful times the Muslims make a flesh stall of the day by a plural session of worship to Allah SWT. They pray to Him and glorify His name to demonstrate their remembrance of His favors. Along with that course, they remember the deceased by praying for their souls, the

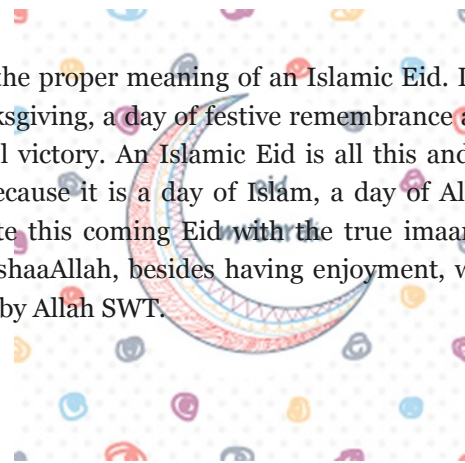
needy by extending a hand of help, the grieved by showing them sympathy and consolation, the sick by cheerful visits and utterances of good wishes, the absentees by cordial greetings and sincere considerateness. Thus, the meaning of remembrance on the day transcends all limits and expands over far-reaching dimensions of human life.

Most of the imams when delivering the Eid khutbah will mention that Eid is a day of victory. The individual who succeeds in securing his spiritual rights and growth receives the Eid with a victorious spirit. The individual who faithfully observes the duties, which are associated with the Eid, is a triumphant one. He proves that he holds a strong command over his desires, exercises a sound self-control and enjoys the taste of disciplinary life.

Once a person acquires these qualities, he has achieved his greatest victory because the person who knows how to control himself and discipline his desires is free from sin and wrong, from fear and cowardice, from vice and indecency, from jealousy and greed, from humiliation and all other causes of enslavement.

Therefore, when he receives the Eid, which marks the achievement of this freedom, he is in fact celebrating his victory, and the Eid thus becomes a day of victory.

This is the proper meaning of an Islamic Eid. It is a day of thanksgiving, a day of festive remembrance and a day of moral victory. An Islamic Eid is all this and is much more because it is a day of Islam, a day of Allah SWT. Celebrate this coming Eid with the true imaan and taqwa. InshaaAllah, besides having enjoyment, we will be blessed by Allah SWT.



Alfalah Insurance Pays Second Claim of BIMA

One of the subscriber of our micro insurance product BIMA Personal Accident named Mr. Muhammad Umair Ahmad who opted for Silver Plan with cover amount of Rs. 150,000 lost his life in an accident. Although there is no price of human life, we hope that the amount of claim paid will at least be helpful for the deceased's wife and family.



Iftar Party of South Zone

Iftar Party of South Zone was held on June 17, 2016 at Sajjad Restaurant, Do Darya, Karachi.



Famous Insurance Law Cases



Bolton Vs Stone 1951

Miss Stone was injured when she was struck by a cricket ball outside her home. She brought an action against the cricket club in nuisance and negligence. The cricket field was surrounded by a 7 feet fence. The pitch was sunk ten feet below ground so the fence was 17 feet above the cricket pitch. The distance from the striker to the fence was about 78 yards and just under 100 yards from where the claimant was standing. A witness who lived in the same road as the claimant but close to pitch said that five or six times during the last 30 years he had

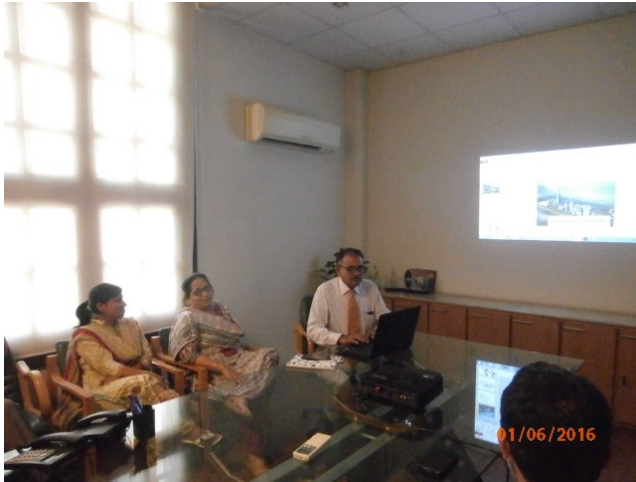
known balls hit his house or come into the yard. Two members of the Club, of over 30 years' standing, agreed that the hit was altogether exceptional to anything previously seen on that ground.

Decision:

No breach of duty. The likelihood of harm was low and the defendant had taken all practical precautions in the circumstances. The cricket ground had been there for 90 years without injury and provided a useful service for the community.

Presentation on Cement Industry by Captain Azhar

A presentation on Cement Industry was given by Captain Azhar Ehtesham Ahmed – E.D. South Zone. The objective of the presentation was to provide basic understanding and operations of the Cement Plant. An hour long presentation was very productive as the participants gained valuable knowledge of the Industry.



How Important Is Meeting and Exceeding Customer Expectations?

Clients have expectations about every aspect of business: the product, the process used to serve customers, and the people doing the serving. Excel in all areas and customers will not only stick with you over time, but they will become your advocates and speak highly of you to other potential clients. Fail to meet expectations, however, and customers will abandon you and likely use their influence to encourage others to do so as well.

The Universal Path to Satisfied Customers:

Experts say the key to satisfying customer expectations is to give them value, a voice, and a pleasurable emotional experience with your brand. This suggests customers are attracted to quality, fair prices, brands they feel are listening and adapting to them. Having customers feel that they've gotten what they expected and more is no small feat. That's why many businesses are formally practicing Customer Experience Management (CEM) and teaching representatives in sales training how to surpass customer desires and encourage positive company perceptions. Developing company-specific techniques to "WOW" and fulfill customers should be a key part of any businesses' sales and marketing process improvement.

Research: Happy Customers Cause Company Growth:

Watermark Consulting has spent decades studying customers that provide the best and the worst customer experience. They have found a correlation between stock market performance and customer satisfaction. Companies who had satisfied customers for five or six year's straight enjoyed increased stock value and a better return on investment while those who didn't satisfy customers lost value. Most recently in 2014, Watermark found that companies that met customers' expectations over a five or six year period outperformed the general market.

Automation Works:

The University of Texas found using automated processes to meet customer expectations has been beneficial across all industries. In the retail industry, improved communications software used to match products to customers and meet other needs, helped increase sales by \$9.6 billion. The consulting industry had a \$5 billion

increase while the food product industry enjoyed a \$3.4 billion dollar spike. This emphasizes the need to use sales training to force salespeople to become adept at new technologies to serve customers.

Case Studies Underscore the Need to Use Metrics:

Case studies show unique and individualized ways some brands benefited from using metrics to meet client expectations. Experian, a credit services company, enjoyed a 15 percent increase in revenue since vowing to become "obsessed" with customers and using a specialized company "Satmetrix" to learn more about what customers want. Kronos, using the same research company, retains 97 percent of its customers. Symantec gets 92% positive reviews from customers after heeding research data.

Many businesses are partnering with customer research firms as part of their sales and marketing process improvement. They are also teaching salespeople in sales training about using the research to personalize customer experiences.

Once your company masters the art of fulfilling and going beyond what customers expect, your business will likely see more revenue, less customer turnover and a better brand image. Make it a reality by having your sales and marketing process improvement team analyze all channels to make sure customers are treated to the best experience, whether they visit your business in person, on a mobile phone app or through your online website. Even social networks should serve memorable company experiences.

The upshot of all this is that businesses who meet and exceed customer expectations earn more customer loyalty, more profit and a stronger performance.

Source: <https://www.linkedin.com/pulse/20141022134239-1577837-how-important-is-meeting-and-exceeding-customer-expectations>

This article is contributed by Mohsan Tanveer from Internal Audit Department Head Office

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in the country

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E-mail: afi.khi@alfalahinsurance.com

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MOTOR



INDUSTRIAL



PROPERTY



CARGO



TEXTILE



TRAVEL



ENERGY



HEALTH



CROP