



# Team Alfalah

Issue No. 56, Dec 2016



# 2017

*Happy New Year*



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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

Netiquette, network etiquette or Internet etiquette, is a set of social conventions that facilitate interaction over networks, ranging from Usenet and mailing lists to blogs and forums. The term has been used as early as 1998 and has gone through several changes in description as newer technological advances have changed the method and frequency of how people interact with one another online

Etiquette in technology governs what conduct is socially acceptable in an online or digital situation. While etiquette is ingrained into culture, etiquette in technology is a fairly recent concept. The rules of etiquette that apply when communicating over the Internet or social networks or devices are different from those applying when communicating in person or by audio (such as telephone) or videophone (such as Skype video). It is a social code of network communication.

Communicating with others via the Internet without misunderstandings in the heat of the moment can be challenging, mainly because facial expressions and body language cannot be interpreted in cyberspace. Therefore, several recommendations to attempt to safeguard against these misunderstandings have been proposed. Classes on digital citizenship have been taught in some public education systems as well. It is the need of hour that people should understand what is considered to be socially normal and what is not. Even, the learning about recent cyber laws should be made mandatory for people who use internet most of the time during their daily life.

Dr. Fawad Sarwar

# Islamic Corner



## (نماز فجر کے بعد کی دعا)

حضرت ام سلمہ رضی اللہ عنہ سے روایت ہے کہ رسول اللہ صلی اللہ علیہ وسلم صبح کی نماز سے سلام پھیرتے تو یہ دعا مانگتے

اللَّهُمَّ إِنِّي أَسْأَلُكَ عِلْمًا نَافِعًا وَرِزْقًا طَيِّبًا وَعَمَلًا مُتَقَبَّلًا ﴿١﴾

(ترجمہ) اے اللہ میں تجھ سے نفع دینے والے علم اور پاکیزہ رزق اور قبول کئے گئے عمل کا سوال کرتا ہوں۔

(ابن ماجہ، صحیح ابن ماجہ)

## OUR NATIONAL HERO



Quaid-e-Azam Muhammad Ali Jinnah, the founder of Pakistan, is our national hero. His name will be remembered with great honor in the history of mankind. He fought sincerely and selflessly the battle of freedom for the Muslims and won in the long run.

Our Quaid-e-Azam, which means the great leader, was born in Karachi on the 25th of December, 1875. During his childhood he used to work excessively hard and showed his qualities as a talented child. After completing his primary and secondary education in the Sind Madrasa-tul-Islam, Karachi, he was sent to England for higher studies. He came back to Karachi as a Barrister. Karachi was not a big business and industrial center in those days, so he had to go to Bombay to carve out his successful career in Law. In the beginning he joined some service but later on started his legal practice.

Those were the days of the British rule and the then Indians were fighting for the freedom from the foreign yoke. Quaid-e-Azam, as his nature was, could not lag behind in this sacred task and soon by his persistent devotion to duty, sincerity and enthusiasm came to the front row of the freedom fighters. In the beginning he joined the Indian National Congress and believed that Muslims and Hindus should join hands to free their motherland from the British rulers. He also believed that Hindus and Muslims should live peacefully as members of one nation. But, later on, he changed his standpoint in view of the activities of the Hindus which were becoming increasingly detrimental to the cause of the Muslims. The one-nation theory was also given up and he began to think that the Muslims are different from the Hindus in every respect and therefore he propounded the two-nation theory in India and supported vehemently the idea of a separate Independent Muslim State. For this he joined the Muslim League--a political organization representing all the Muslims of India. In the year 1933 he was elected the President of all India Muslim League, that office he held till Pakistan came into being. It was under his president ship that the all India Muslim League passed the famous Pakistan Resolution in the historic annual session held in the Minto Park, Lahore in the year 1940. In this Resolution the Muslims resolved to get the British India divided and to have a separate Muslim state termed as Pakistan. Quaid-e-Azam worked very hard to achieve this end. In this sacred task of freedom-fighting he was assisted by his most trusted lieutenant, Khan Liaquat Ali Khan. He had to struggle very hard continuously for over a decade to translate the idea of Pakistan

## OUR NATIONAL HERO

into reality, This he did most successfully in the teeth of very tough opposition-opposition from the Hindus who were in an overwhelming majority opposition from the British who were in power in India and who did their worst to harm the Muslims and opposition from a section of the Muslims, the so called Nationalist Muslims.

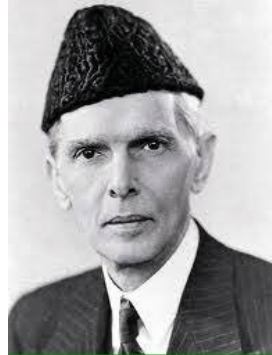
He succeeded in the long run and the whole world was surprised to see that Pakistan became a reality on the 14th August 1947 when our Quaid-e-Azam took over as her first Governor General and Khan Liaquat Ali Khan as her first Prime Minister. Quaid-e-Azam did not take rest afterwards. He worked hard than ever for the consolidation of Pakistan, our dear home-land.

The British rulers left for good, leaving deceitfully a large number of problems for our country. Quaid-e-Azam continued his efforts to surmount the problems and difficulties. But his health failed, it was already fast deteriorating, and he breathed his last on the 11th September, 1948, just one year after independence. He was laid to rest in Karachi, the place where he was born and where he became the first Governor General of Pakistan.

Quaid-e-Azam is our national hero. He is, indeed, one of the greatest leader of the world. His political career covers a very wide span of about half a century. This career is the most spotless one that the world has ever known. Even his enemies admit the integrity of his character. It is our duty as the true Pakistanis to follow his footsteps and work honestly for the solidarity and prosperity of Pakistan---the land of the Pak or the pious people'. Let us try to be 'pious' in the true sense.

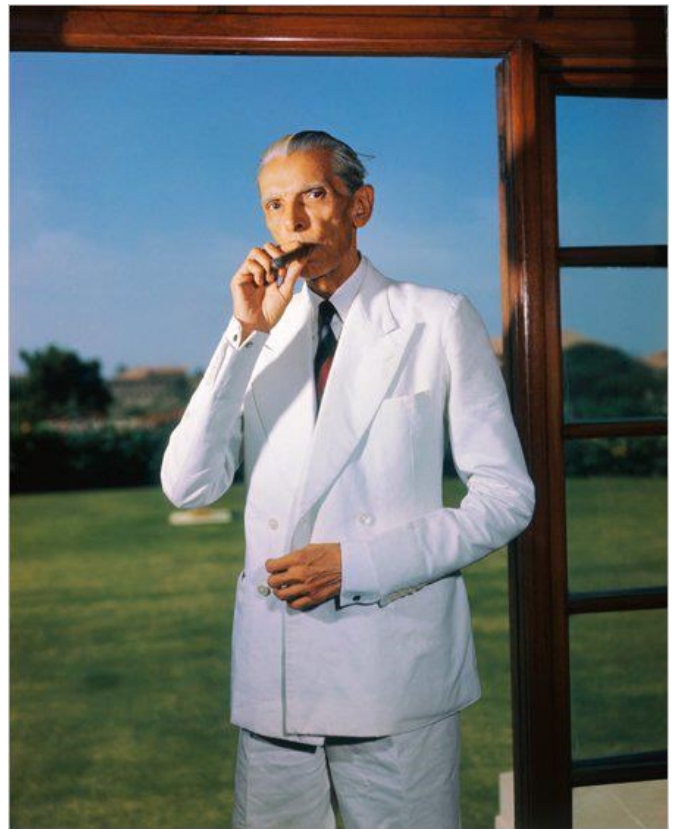
Let us uphold the biggest motto of our Qaid

## UNITY, DISCIPLINE, FAITH.



*"Pakistan not only means freedom and independence but the Muslim Ideology which has to be preserved, which has come to us as a precious gift and treasure and which, we hope other will share with us."*

**Muhammad Ali Jinnah**



*This article is contributed by Hassan Raza form Underwriting Department.*

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## Employee Corner

# Happy Birthday Colleagues

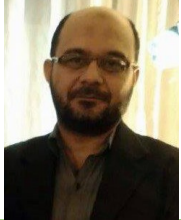
Name	Designation	Location	D.O.B
Naira Habib	Officer	Head Office	2-Dec
Fazal Ur Rehman Malik	Head of Business Development	Islamabad	2-Dec
Atif Hafeez	Senior Executive Officer	Head Office	3-Dec
Muhammad Assad Ullah	Deputy Relationship Manager	Faisalabad	3-Dec
Rabia Khalil	Senior Executive Officer	Karachi	5-Dec
Maiza Muneer Malik	Assistant Manager Marketing	Karachi Unit 1	6-Dec
Awais Munir	Executive Officer	Head Office	7-Dec
Syed Ali Waseem	Officer	Multan	11-Dec
Faheem Haider	Senior Officer	Head Office	12-Dec
M. Shahid Wajid	Executive Officer	Karachi	12-Dec
Faraz Hassan	Deputy Manager	Karachi	14-Dec
Jamil Monnoo	Relationship Manager	Lahore	15-Dec
Jabbar kadir	Manager	Karachi Unit 2	17-Dec
Sadaat Khokhar	Relationship Manager	Lahore	20-Dec
Raza Javaid Vohra	Assistant General Manager	Lahore	21-Dec
Abdul Haye Mughal	Executive Director	Head Office	25-Dec
Saima Bilal	Corporate Human Resource Manager	Head Office	25-Dec
M. Tariq Chaudhry	Manager	Head Office	27-Dec
Kalsoom Mohy ud Din	Officer	Head Office	31-Dec

# December Joiners

Name	Designation	Placement	Date of Joining	Service period
Shazad Aamir Rafique	Senior Manager	Head Office	31-Dec-05	11
M. Sarfraz	Senior Manager	Head Office	11-Dec-06	10
Abdullah Hussain	Deputy Manager	Head Office	18-Dec-06	10
Adnan Waheed	C.F.O	Head Office	08-Dec-07	9
M.Tauheed Uz Zaman Khan	Area Manager	Gujranwala	1-Dec-07	9
Syed Ali Raza Bukhari	Executive Officer	Islamabad	11-Dec-07	9
Khalil Ur Rehman	Office Boy	Gujranwala	10-Dec-07	9
Abdul Qadir	Officer	Karachi	4-Dec-16	6
Haroon Rashid	Assistant Relationship Manager	Karachi	01-Dec-11	5
Nauman Razzaq	Senior Officer	Head Office	3-Dec-12	4
Muhammad Rizwan	Executive Officer	Head Office	1-Dec-12	4
Muhammad Assad Ullah	Deputy Relationship Manager	Faisalabad	01-Dec-13	3
Kalsoon Mohy ud Din	Officer	Head Office	3-Dec-13	3
Dildar Mahboob	Officer	Faisalabad	16-Dec-14	2
Muhammad Ramzan	Office Assistant	Head Office	1-Dec-14	2
Mufti Tayyab Amin	Shariah Compliance Officer	Head Office	16-Dec-15	1
Naila Mohammad	Executive Officer	Head Office	04-Dec-15	1
Khalid Mehmod Sarwar	Chief Manager	Islamabad	07-Dec-15	1


# Employees Corner

We congratulate Dr. Fawad Sarwar and Mr. Usman Arif on completing ACII



Dr. Fawad Sarwar from Health dept.- HO

P05 - Insurance Law



Mr. Usman Arif from Underwriting dept.- HO


P90 - Cargo & Goods in Transit Insurances

We congratulate Mr. Faisal Arshad and Mr. Saqib Akram on completing Dip. CII



Mr. Faisal Arshad from Underwriting dept.-HO

590- Principal of Takaful



Mr. Saqib Akram from Health dept.- HO

945 - Marketing Insurance Products and Services


We congratulate Mr. Furqan Anjum on completing Cert. CII



Mr. Furqan Anjum from Claims dept. - HO has completed Cert. CII


IF3 - Underwriting Process

We congratulate following fellows on passing CII exams




Mr. Awais Munir from Health dept. - HO

IF1 - Insurance Legal & Regulatory



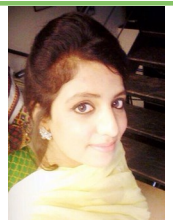
Mr. Abdullah Hussain from Claims dept. - HO

IF3 - Underwriting Process



Ms. Rizwana Jabin from Underwriting dept. - HO

P05 - Insurance Law

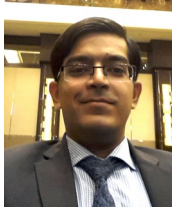


Ms. Sana Rafi from Takaful - HO

590 - Principal of Takaful



# Employees Corner




Mr. Shamshul Zuha from Reinsurance dept. - HO

945 - Marketing Insurance Products and Services




Ms. Shanzae Khalid from Reinsurance dept.- HO

P05 - Insurance Law with distinction



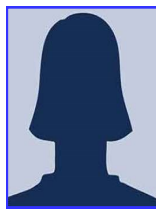
Mr. Syed Fahad Salman from Underwriting dept.- HO

P05 - Insurance Law



Mr. Zain Ul Abidin from Claims dept.- HO

945 - Marketing Insurance Products and Services



Ms. Rabia Khilil from Underwriting dept. - Karachi

IF3 - Insurance Underwriting Process



# New Induction



My name's Syed Mubasshar Mohsin. I have joined Alfalah Insurance Company on 28<sup>th</sup> November, 2016 as an Executive Officer in Health Insurance Department at head office, Lahore.

I have completed my M.B.A in Insurance and Risk Management from Hailey College of Banking and Finance, University of the Punjab, Lahore in 2014.

I am having 2 years of work experience in Jubilee life insurance as of Assistant Executive Officer in underwriting department of Life Insurance.



My name is Dr. Muhammad Hamid Chand. I have completed my MBBS in 2014 from Akhtar Saeed Medical & Dental College Baheria Town Lahore.

I have completed my house job in Anesthesia, Medicine, Surgery and Pediatrics from Akhtar Saeed Trust hospital EME Lahore and Farooq Hospital Westwood Lahore.

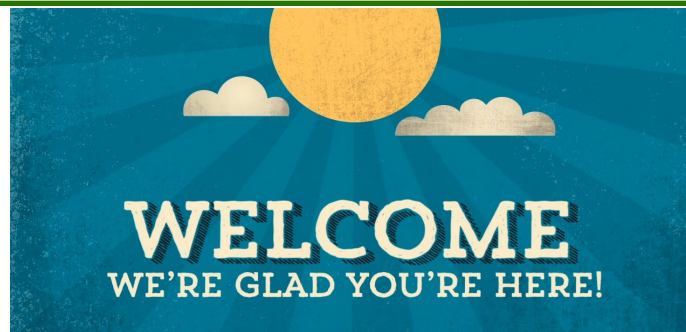
Afterwards I have worked as a senior Demonstrator in Rashid Latif Medical College for 6 months. I have joined Alfalah Insurance on 28/12/2016



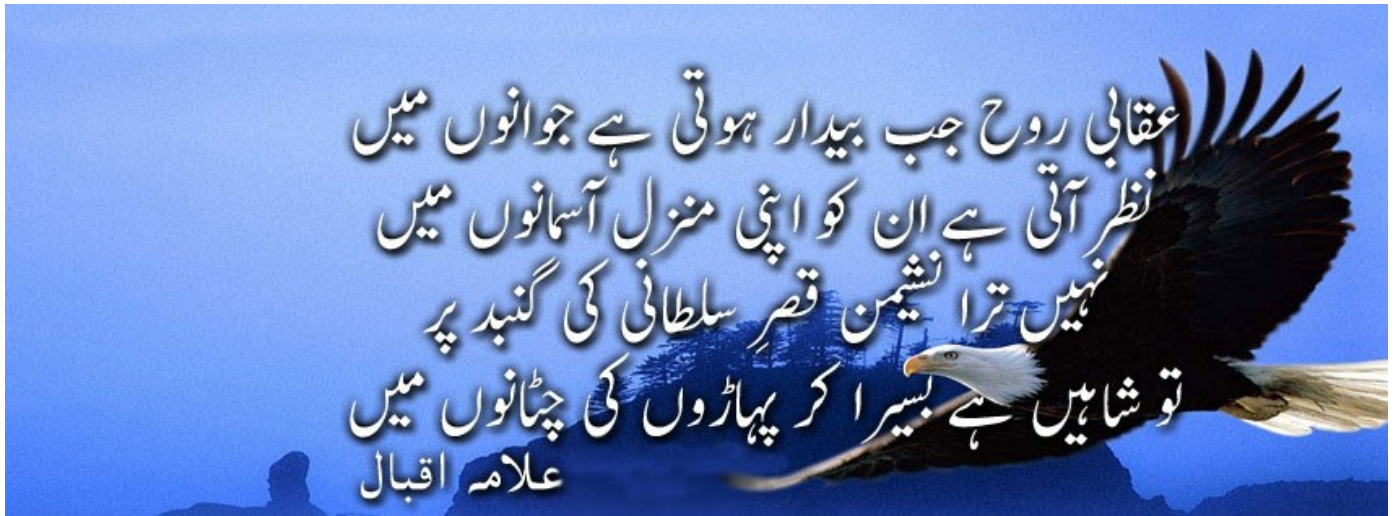
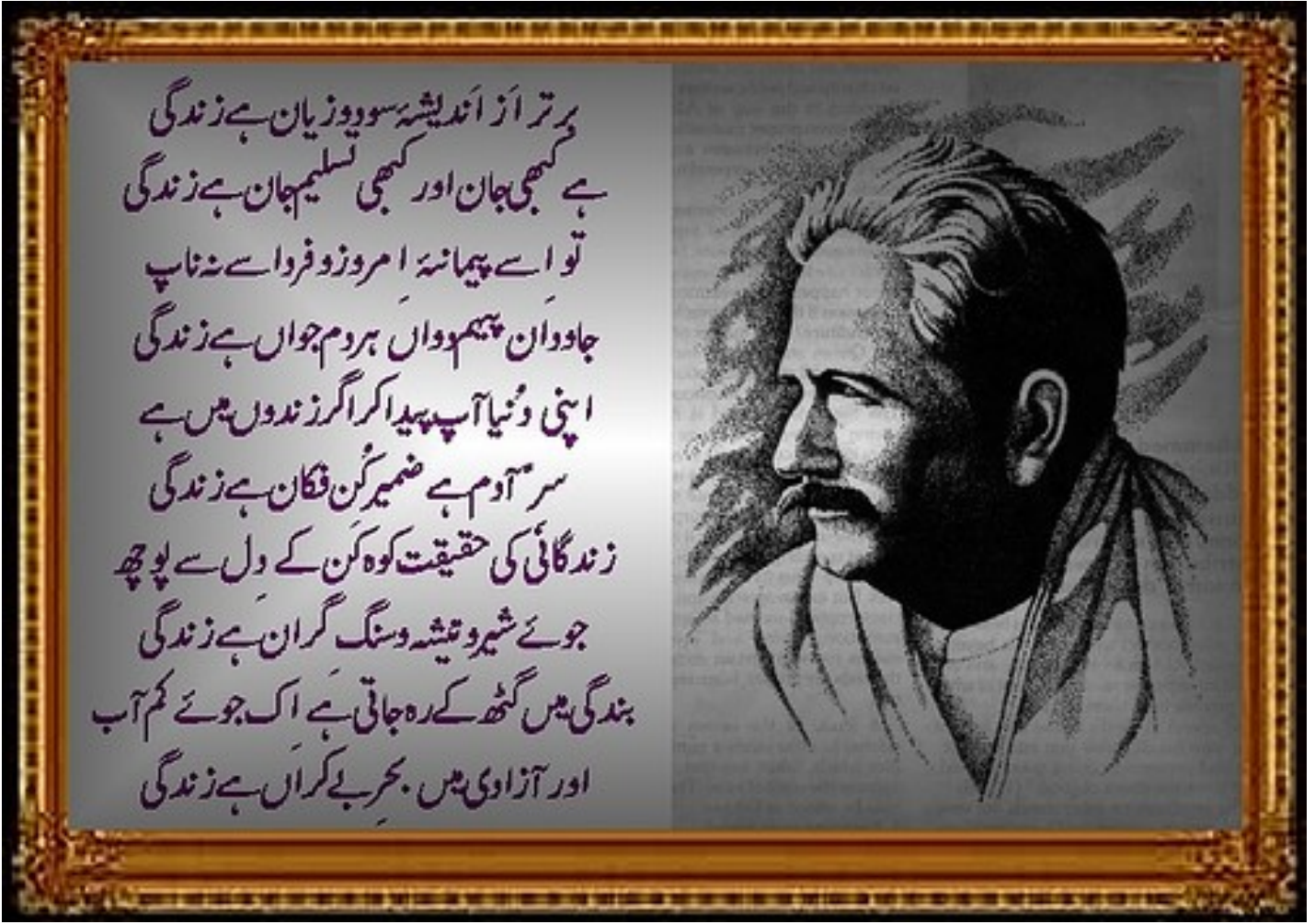
I am Ali Raza. I have done MSC. Actuarial Sciences from College of statistical and Actuarial sciences University of the Punjab.

I have attained Certificate in Insurance from Chartered insurance Institute London. I have also completed 1<sup>st</sup> Module of Associate chartered Banker from State Bank of Pakistan.

I have served M/S Adamjee Insurance Company Limited for approximately two years and now I joined another prestigious organization Alfalah Insurance Company Limited as an Executive officer and here I will deal all Policy & Endorsement related matters of health department.



## Poetry Corner



# UAE National Day - 2nd December

Alfalah Insurance sponsored an event on 2nd December at Serena Hotel Islamabad on account of UAE National Day. Several UAE based companies participated in the event and different political, armed forces and civil dignitaries were present at the event.



# UAE National Day - 2nd December



# IAP Annual Dinner & Entertainment Program

Annual Dinner & Entertainment Program was held on Saturday evening, 19th November, 2016 at Faletti's Hotel, Lahore. This event is aimed to provide a light entertainment and an opportunity to develop mutual understanding between the Executives of Insurance Companies and also to share views in a cordial atmosphere for the betterment of the Industry.



# Seminar on Health Insurance

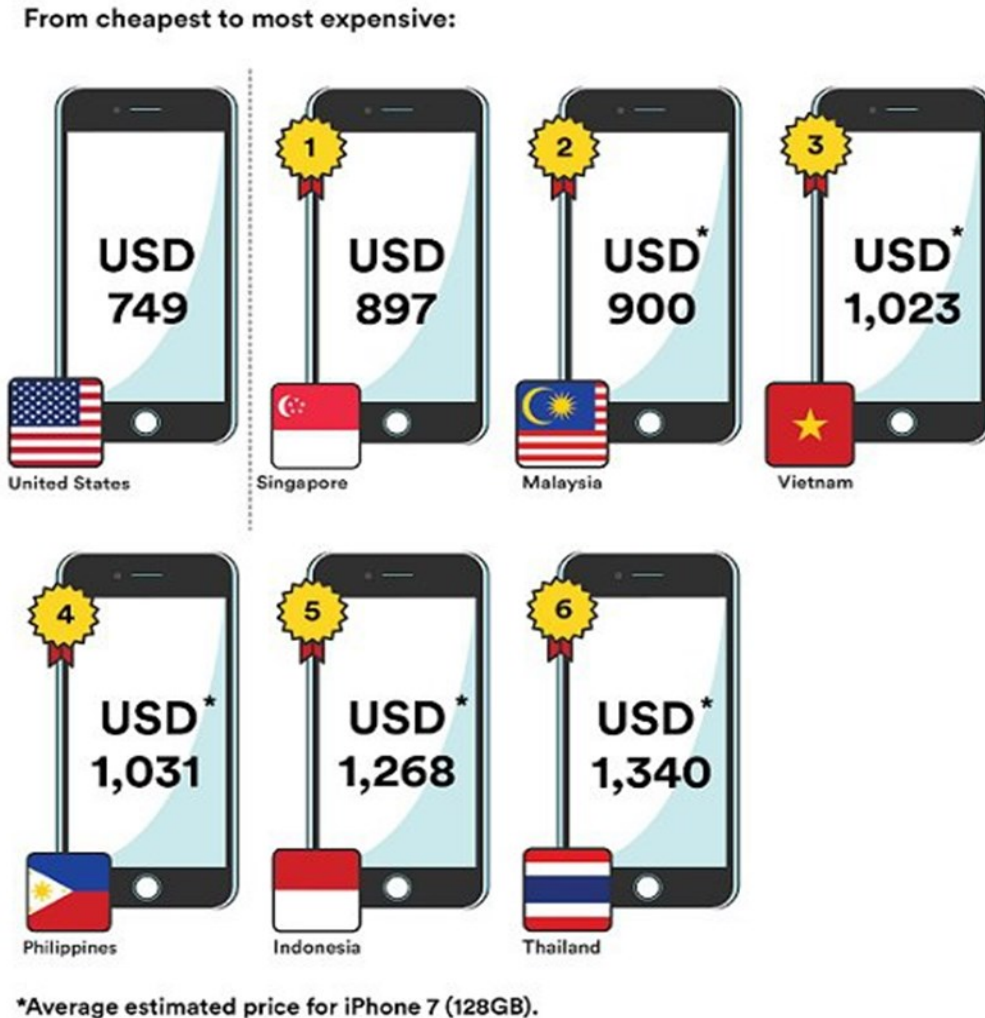
The learned session on health insurance in Pakistan – opportunities and challenges was conducted on November 30, 2016 by Lahore Insurance Institute at Faletti’s Hotel, Lahore. A large number of participants/ stakeholders attended the event from different market segments including health department personals in insurance companies, University students, Hospital Corporate staff, brokerage houses, aggregators and etc.



# Who in Southeast Asia pays the most for an iPhone?

Price comparison site iPrice put its data to use in a handy info graphic.

It shows how much people pay for Apple’s latest flagship phone in different countries across Southeast Asia and how it compares to the US.



“First, we looked up the price in each online shop or ecommerce site that already sells the iPhone 7 in every Southeast Asian country. Second, we looked at some trusted media that publish the price of iPhone 7 in each country. After that, we calculated the average price of iPhone 7 for each country,” explains iPrice Indonesia’s Andrew Prasetya.



# Who in Southeast Asia pays the most for an iPhone

## Thais and Indonesians pay most

In countries like Thailand, Indonesia, Vietnam, Malaysia, and the Philippines, the coveted device sells at a high price because it isn't officially available yet, Andrew adds.

Black market sellers purchase the devices in places where it's already officially launched, like Singapore and sell them at a premium.

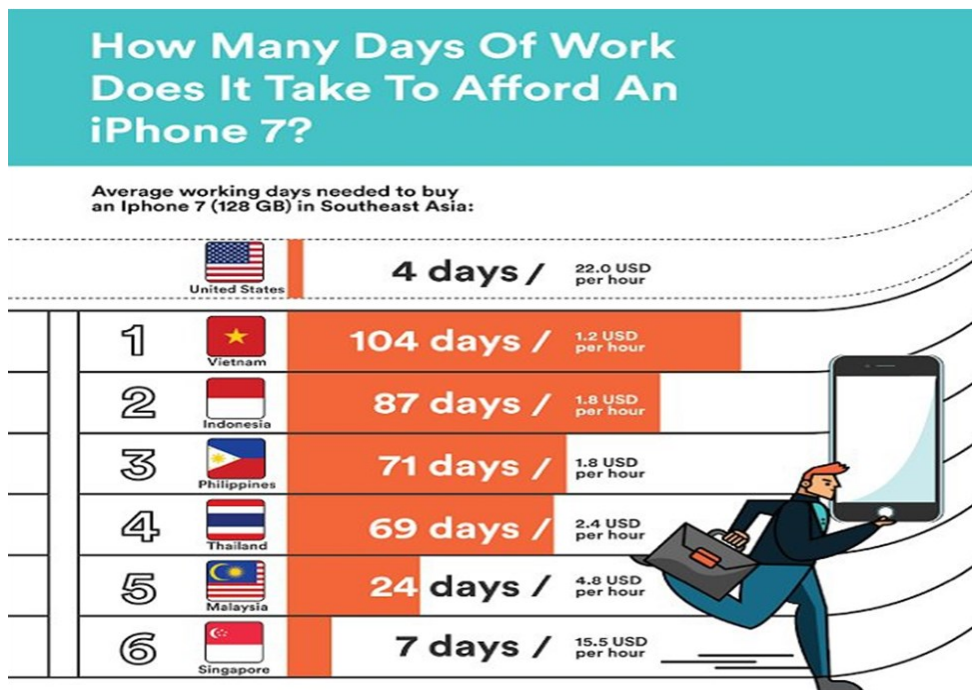
Prices also vary based on a variety of import/export fees and taxes.

Because average salaries in these countries are among the lowest worldwide, this means people need to work weeks on end to save up enough cash for one of Apple's flagship phones.

iPrice mapped the cost against the average hourly wage in each country to find out who has to work the longest for it. The data is from Numbeo.

Here are some other price comparisons the startup came up with. For the price of an iPhone 7, Indonesians could:

1. Buy one brand new Honda Beat motorcycle.
2. Rent a downtown apartment for three months.
3. Buy 32 sacks of rice (at 50kg each). That's enough rice for one person for 16 years.



## Infrastructure Vs. R&D spending, what's better during economic downturn?



There has been a lot of discussion in the media in the past several months, and still going on, about the effectiveness of infrastructure spending to help ignite economic growth.

As a matter of fact, nowadays in the era of higher efficiency due to automation, infrastructure spending is no longer effective in igniting economic growth as it only benefits very few stakeholders. Many years ago, infrastructure building used to be labor intensive which is no longer true. This is not to say that infrastructure investment is not needed or beneficial. On the contrary, having adequate infrastructure is needed to smoothen commercial activities.

Having said the above, when is infrastructure spending most effective and why? ... Well, it is most effective during an economic boom NOT bust as being suggested these days. This is mainly due to the

secret driver of economic growth which is largely local consumer consumption. Therefore, to spur economic activity during a downturn it is prudent on fiscal policy stakeholders to spend every tax dollar possible in growing the middle class' wealth which is the main engine of consumer consumption. This means, we need to invest in labor intensive activities that can have spiral effect in creatively generating new sources of wealth for the middle class. One very great example that comes to mind is R&D (research and development). The return on R&D investment (public entitlements to SMEs NOT large organizations) comes in the form of creating new jobs and higher income for the middle class by inventing new unique solutions/products that can be beneficial globally.

In short, infrastructure spending should be maximized during good economic times and minimized during bad economic times.

Source: Linked In

# Responding to Audit Findings

All audit clients are required to provide a written response to audit findings. The response represents management's plan for correcting or improving the finding situation. All responses are included in the final audit report that is distributed to senior management, the Board, and the external auditors.

**Writing an audit finding response can be relatively easy if the following guidelines are used:**

1. Respond directly to the finding and its recommendation( s).
2. Provide specific actions that management commits to take to correct the finding.
3. Make your response clear and concise.
4. Exclude information that is not pertinent to the finding or its corrective action plan.
5. Identify specific positions, if applicable, responsible for implementation.
6. Provide a specific and realistic timetable for implementation.

## **Example:**

### **Finding:**

The department does not have written policies and procedures.

### **Recommendation:**

**The department should perform the following:**

1. Develop and document all of its significant business processes.
2. Make the policies and procedures available to all personnel.
3. Ensure they are accurate, complete, and current at all times.
4. Revise policies and procedures for changes in business processes and policies. This is particularly important when new systems are developed and implemented or other organizational changes occur.
5. Communicate significant changes to all affected personnel immediately to ensure they are aware of any revisions to their daily duties and responsibilities.
6. In the event that there are changes in personnel (i.e. new employees are hired, promotions granted, etc.), document- ed policies and procedures will facilitate training and provide guidelines for the respective positions.

### **Management's Response:**

We agree with the auditors' comments, and the following action will be taken to improve the situation. We will have each unit supervisor to document the policies and procedures for their respective business processes by the end of the first quarter of 20XX. We will then consolidate these documents into one user manual that will be available to all staff members via our website. Revisions to the users' manual will be made as needed to ensure the manual is current at all times. The staff will be advised of all revisions.

Source: <http://internalaudit.wayne.edu/response.php>

*This article is contributed by Mohsan Tanveer form Internal Audit Department.*

# Insurance Law Case

Local custom is a minor source of law. English common law was originally based on customs which, over time, were generally adopted throughout the country. This process was completed many centuries ago and custom is no longer a source of general law.

However, a long-established local custom which applies to a particular area and group of people may give these people rights which the law will support.

## Case example

In *Mercer v. Denne* (1905) the claimant was prevented from building houses on part of a beach which he owned when local fishermen established an ancient customary right to dry their nets on the beach.

## Case example

In *New Windsor Corporation v. Mellor* (1975) a lady successfully established the right of local residents to engage in sports and pastimes in an area in the centre of New Windsor. There was some evidence to show that this custom dated back to 900 AD.

Point to note

A number of conditions must be satisfied before a custom will be recognized by the courts as legally binding:

- **Immemorial existence**

The custom must have existed since the beginning of 'legal memory' which is arbitrarily fixed as the year 1189 (the first year of the reign of Richard I). However, it will be presumed that a custom has been in existence since that year unless there is evidence to prove the contrary.

- **Continuity**

There must be proof that the custom has been observed continuously. This does not mean that it has been exercised continuously, merely that the right to exercise it has existed without interruption.

- **Reasonableness**

The custom must not be unreasonable - a matter which the court must decide.

- **Certainty**

The custom must be certain as regards the nature of the activity or right in question, the persons who are entitled to benefit from it and the locality to which it applies.

- **Peaceful user**

The custom must have been exercised peaceably, openly and as of right.

- **Compulsion**

The people affected by the custom must recognize it as binding upon all of them. If two customs are inconsistent with each other then neither can be legally recognized.

- **Not contrary to statute**

Statute law is supreme and will overrule any custom which is inconsistent with it.

# What are the big motivation factors for employees?



It's relatively easy and cheap to solve most retention problems. Most workers really don't leave for money but managers like to hear it's the money, because that shifts the blame for losing employees away from themselves and onto other parts of the organization.

Employees too often say they left for financial reasons in exit interviews to preserve their positive references and because they see little chance that telling the truth will result in any changes.

If you look at the real causes of turnover, through delayed exit interviews and comparing the difference between an exiting employees' current and offered salaries, you'll find that managers have control over the majority of the reasons people

leave their jobs.

## The big motivators

- Communication - Honest, frequent two-way communication between workers and managers, including constructive discussion of workplace issues.
- Challenging and exciting work - Ensure every employee has a challenge plan and is periodically asked to rate the degree of job excitement.
- Opportunities - Reward managers for developing their employees and make sure that employees are held accountable for following through on their individual learning plans.
- Recognition and reward for performance - Make it clear what the incentives are and reward fairly

# What are the big motivation factors for employees?

across all departments so employees see the benefits of effort.

- Control over the job - You've employed your staff to do a job, so let them do it. Trust people to be able to shape the way they work and the projects they get involved in.
- Business Impact - Provide employees with periodic reports on the effect their projects are having on the business so they know their work makes a difference.

## The money factor

An excellent argument can be made that managers can significantly influence employee compensation at many firms. It is certainly true that compensation is so interrelated with the Big Six issues, that taking compensation out of managers' hands weakens their ability to retain talent.

By telling employees up-front that managers have control over compensation, you force managers to discuss pay on a one-on-one basis with their workers. After managers overcome the "my hands are tied" compensation hurdle, other individual communication on motivational issues is much easier.

Even when new salary offers are significantly higher, you'll often find that bad management practices caused employees to look for other jobs, and that only after looking did they realize they could get more money and better treatment if they left. One solution to this type of turnover is relatively simple. Start by telling employees what they should expect from their managers, and help managers improve their delivery of the key motivators.

If you find employees are leaving for better jobs, HR needs to give managers the tools necessary to make their employees' current jobs the better jobs.

## Making jobs better

Tell your managers it's their responsibility to ensure their employees are satisfied and motivated. Hold your managers accountable and publicize their retention successes and failures by distributing retention metrics throughout your organization.

Develop a periodic measurement system to see if managers are delivering. Then tie a portion of managers' compensation to successful delivery of the motivation factors and a low turnover rate among top performers

You should educate your employees on what motivational factors are, and how you strive to motivate them. If they can see that your business is putting in the effort, the likelihood of them leaving is vastly reduced.



# FREEDOM

Now get back to work.

# Alfalah Insurance

The fastest growing insurance company  
in the country

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Fax: +92-55-3820867  
E-mail: [afi.guj@alfalahinsurance.com](mailto:afi.guj@alfalahinsurance.com)

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Fax: +92-52-3240908  
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## South Zone

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