

Alfalah Buzz

POWERED BY PEOPLE



Women's Day
Celebration

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#Knowyourproducts

Safar Bakhair

CREDITS



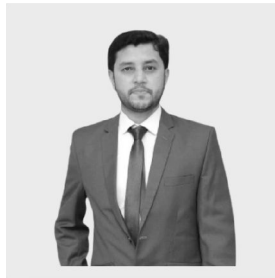
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Ever caught yourself editing an email in your head?
Channel that superpower and join the Editorial Board!

Editorial Board applications are open!

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The Power of Long-Term Vision: Shaping the Future

The Insurance industry is transforming - so are we.

We have finalized our long-term strategy for 2025-30 which will pave our way to become **one of the leading insurance companies in Pakistan, Inshallah.**

One of the most exciting pillars of this strategy is our **focus on digitalization**. We are embracing digital transformation not just to upgrade systems, but to unlock potential for a smooth customer experience which will make us more innovative and agile.

This is not just a strategy; it's a shared journey. We will be offering smarter innovative products that offer real value to our customers.

We are expanding through **modern distribution channels**, integrated into platforms, where our clients will be the priority.

You are the driver of this change, and we will be investing in our talent with continuous learning and development.

This is where innovation meets purpose. And it's not happening somewhere else. It's happening here. With you. With all of us.



The bottom line?
We're not waiting for the future.
We're creating it - Today.

This vision is anchored
in a strategic roadmap that
integrates technology,
innovative products, new
distribution channels and most
importantly **OUR PEOPLE.**

#AlfalahCollaboration



Alfalah Insurance and Oladoc have joined forces to explore mutually beneficial ventures and to expand healthcare services for both employees and customers.



**Simpler Health
Care For Everyone**

#HealthInsuranceCoveredHai

www.alfalahinsurance.com | 042-111-234-222 | afi@alfalahinsurance.com



Celebrations

Women's Day

The International Women's Day 2025 theme is
"For ALL Women and Girls: Rights. Equality. Empowerment."

The roots of International Women's Day can be traced back to the early 20th century, amid the growing movements for women's suffrage and labor rights.



HISTORY

The fact that Women's Day is celebrated on March 8th is strongly linked to the women's movements during the Russian Revolution (1917).

In 1922, Vladimir Lenin declared March 8 as International Women's Day, commemorating the role of women in the Revolution and World War II. The United Nations later officially recognized March 8 as International Women's Day in 1977.

At Alfalah Insurance, we are proud to be moving towards greater gender diversity across the organization. As of 2025, we have reached a significant milestone — the highest number of female employees in our history.

This reflects not just progress, but purpose. Aligned with our vision of being an equal opportunity employer, we are committed to creating a workplace where women are empowered, valued, and given equal chances to grow and lead.

We believe that diversity drives strength — and this journey is just the beginning.



Once Upon a risky morning....

Imagine waking up to a burst pipe flooding your kitchen, a fender bender on your way to work, or worse... finding your business was burglarized overnight. Sounds like a bad day, right?

Now imagine the same day-- but with **insurance**. The burst pipe? Covered. The car repair? Paid for. The stolen inventory? Replaced.

This is not fantasy, this is what Insurance Awareness Day, celebrated every 28th June, is all about: reminding us that while we can't control the unexpected, we **can** be prepared for it.

Insurance: Your Invisible Superpower

We don't usually see insurance working. That's kind of the point. It hums in the background - silent, steady- until you need it.

Then it springs into action like a superhero with a checkbook.

And unlike superheroes, it doesn't fly away when villain (ahem, accident or disaster) is defeated. It stays. It prepares. It protects.

What you can do is Look Under the Hood!

You wouldn't drive a car for years without checking the oil. So why keep living without insurance: your safety net?

Take 5 minutes and :

- Review your coverage. (Are your limits realistic? Still accurate?)
- Compare quotes (Loyalty is nice, but so is saving money)
- Ask your agent questions. (They literally exist for this)
- Make updates (New car? New baby? New side hustle? update. update. update.)

Insurance Isn't just for Disasters, its for Dreams.

What if your insurance isn't SafetyNet but launchpad?

- It gives the entrepreneurs the freedom to build.
- It gives travelers the freedom to roam.
- It gives the parents peace to plan for future.

And when things go sideways, insurance doesn't erase mess - But it cushions the blows so you can stand back up faster.

Final Thoughts: Insurance isn't Boring, its Brave

Let's face it, no one brags about their new insurance policy at dinner parties. But behind every financially stable family, every resilient small business and every recovered traveler is a smart insurance decision made in advance.

So this Insurance Awareness Day, don't just be aware. Be **proactive**. Be **prepared**. Be the person who doesn't panic when life gets messy - because you have got it covered.

**"You can't stop the storm,
but you can buy an umbrella before
it rains."**

#KnowYourTeam



Mr. Nadeem ud din Ahmed

GM Financial Institutions

Prev. Experience:

Formerly Country Head – Corporate & Financial Institutions at Askari Insurance. With over 35 years of leadership in insurance and banking, he brings deep expertise in strategic growth and institutional partnerships



Mr. Zain Ansar

G.M. Digital Initiatives

MBA (LUMS)

Prev. Experience:

15 years' experience

across banking, fintech, and entrepreneurship.

He specializes in digital strategy, ecosystem development, and customer-centric innovation.



Mr. Khurram Shahzad Paul

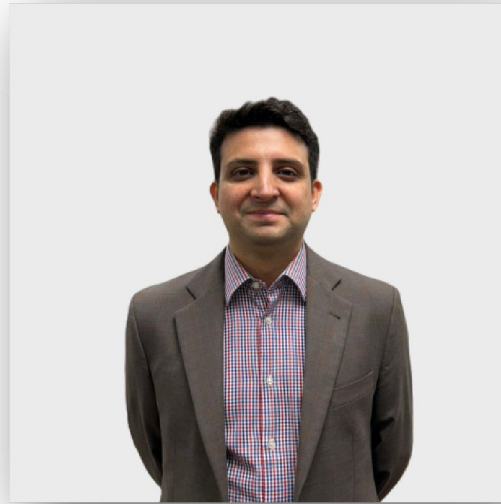
Deputy General Mgr (Isb Branch)

MBA (Marketing) Cert CII

Prev. Experience:

25 years insurance experience

**Ex-Head of Corporate Business Askari General
Insurance.**



Mr. Hamiz Haroon

Assistant General Manager - OD

Previous Experience:

Manager HR - Finz Games

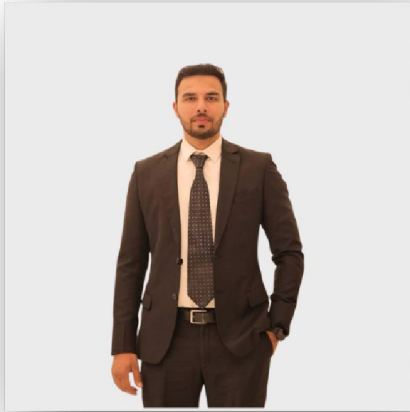
**His work has focused on building practical systems
that improve retention, support leadership
development, and streamline HR operations**



Mr. Zahid Iqbal
Sr. Manager Underwriting
MBA, ACII-UK, CPCU-USA, Dip CILA-
UK
Prev. Experience:
16 years' insurance experience



Mr. M. Taimur Baig
Sr. Mgr - Underwriting Dept.
Chartered Insurer/ACII (UK); ARM (USA);
BBA (Hons.) Insurance & Risk Management
(Gold Medalist)



Mr. Asad Siddique
Sr. Manager Digital Initiatives
MPhil & BS in Computer Science – Punjab
University.
Prev. Experience:
Product Head Fintech



Mr. Muhammad Mohsin Ali
Sr. Manager (HR-OD)
MBA
**8 years of experience in Human
Resources, having served diverse
industries including banking,
education, IT, and management
consulting.**



Rana Qaisar Shahzad

**Branch Manager
Gujranwala Branch**

Prev. Experience:

16 yrs experience as Sales Mgr, Jubilee Life

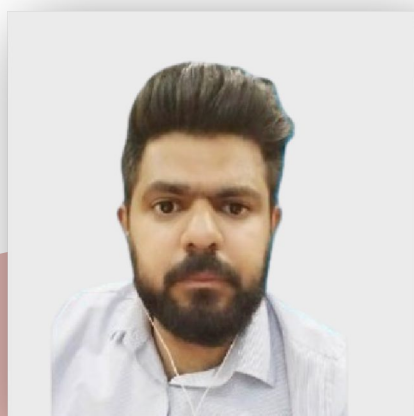


Mr. Noman Zahid Khan

**Relationship Manager - LMB
MBA – Finance from University of
Northern Virginia**

Prev. Experience:

20 yrs banking experience



Mr. Imran Hamid Butt

**Dpt. Relationship Manager-LMB
ICMA**



Mr. Faizan Khalid

**Dpt. Relationship Manager-LMB
MSC Business statistics &
Management**



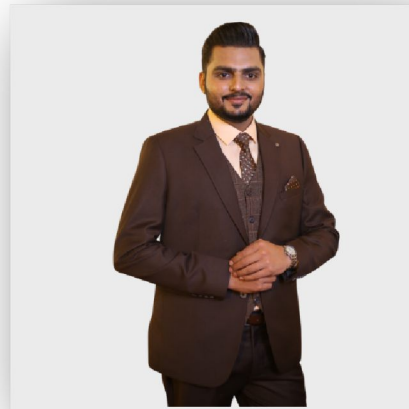
Mr. Muhammad Aamir
Deputy Relationship Mgr - RYK
Prev. Experience:
UBL Insurers Rahim Yar Khan



Mr. Manzer Hussain
Asst. Relationship Manager - LMB
BBA hons, MBA (Marketing)
continues



Ms. Mishel Matin
Assistant Manager
Internal Audit
ACCA Affiliate



Mr. Muhammad Rehan
Sr. Executive Officer - (Karachi
Branch)
B. Com - University of Karachi

#IndustryHighlights24

S.No	Companies	Gross Prmeium
1	EFU Gen. Insurance	41,268,913
2	Adamjee Insurance	35,123,426
3	Jubilee Gen. Ins.	23,056,815
4	NICL	21,497,170
5	IGI Insurance	16,053,469
6	United Insurance	13,026,169
7	UBL Insurer Ltd.	9,006,231
8	East West Insurance	8,480,988
9	Atlas Insurance	7,312,644
10	Askari Gen. Ins.	6,511,592
11	Security Gen. Ins.	6,172,174
12	Alfalah Insurance	5,228,533
13	TPL Insurance Ltd.	5,020,445
14	Habib Insurance	4,003,823
15	Century Insurance	2,733,511
16	Chubb Insurance	2,017,683
17	Sindh Insurance	1,662,630
18	Shaheen Insurance	1,578,475
19	Asia Insurance	1,380,342
20	Reliance Insurance	1,217,148
21	Pak Qatar Gen. Takf.	1,174,491
22	Premier Insurance	731,294
23	Alpha Insurance	580,547
24	Crescent Star Ins.	79,725
25	Cooperative Ins.	30,581
26	Universal Insurance	22,977.

#KnowYourProduct

Safar Bakhair (Travel Insurance)

Alfalah Safar Bakhair gives you powerful peace of mind when you're on the move—choose your plan, choose your duration, and travel smart!

FEATURE	WHY IT'S AWESOME
Plans	Choose from Single-Trip or Annual travel policies
Levels	Options like Platinum, Titanium & Executive for flexible coverage
Durations	Single trip up to 180 days; Annual policies cover multiple trips (max 90 days each)
Protection Types	Covers medical emergencies, evacuation, baggage loss, trip cancellation, and more
Ideal For	Individuals or families - add companions for shared cover



Alfalah Insurance

سفر بخير

Safar Bakhair
Travel Insurance



Explore the World
More Freely!



COVERAGE TABLE

GEOGRAPHICAL COVERAGE

EXECUTIVE | TITANIUM | PLATINUM

MEDICAL EXPENSES & BENEFITS

Medical expenses incurred during hospitalization	\$50,000	\$50,000	\$100,000
Emergency medical evacuation	\$15,000	\$25,000	\$40,000
Transportation of mortal remains	\$5,000	\$7,500	\$10,000
Outpatient doctor visit	\$50	\$50	\$50
Compassionate visit Ticket and Accommodation	-	-	\$1,000
Return of minor children / Escort of minor child	-	\$1,500	\$2,000
Emergency return home following death of close family member	-	\$1,000	\$1,500
Repatriation of family member travelling with the insured	-	\$1,000	\$2,000
Dental emergency due to Accident	\$300	\$500	\$600
Fees of buying or Shipping of urgent medicines	\$50	\$100	\$150
Hijacking per day up to 10 days	-	\$500	\$750

TRAVEL EXPENSES

Loss of Passport	-	\$200	\$300
Luggage Loss per Kg up to 40 Kg	-	\$15	\$25
Luggage Delay (over 8 hours)	-	\$100	\$150
Loss of Credit Card	-	\$300	\$500
Flight delays (over 12 hours)	-	\$300	\$500
Trip Cancellation per flight	-	\$300	\$300
Trip Curtailment-up to the Cost of Return Economy Ticket limited	-	\$300	\$300

PERSONAL ACCIDENT

Death due to accident only	\$10,000	\$20,000	\$20,000
Total Permanent Disability (Accident Only)	\$10,000	\$20,000	\$20,000
Partial Permanent Disability (Accident Only)	\$10,000	\$20,000	\$20,000

PERSONAL LIABILITY - subject to extra premium

Material and Bodily Damage	\$5,000	\$5,000	\$10,000
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MEDICAL & TRAVEL ASSISTANCE

Telemedicine	Free Services		
Medical service provider referral			

GEOGRAPHICAL COVERAGE

EXECUTIVE | TITANIUM | PLATINUM

Telemedicine	Free Services
Arrangement of hospital admission	
Monitoring of medical condition during and after hospitalization Medical translation service Delivery of essential medicine	
Inoculation and visa requirement Information / Embassy referral	
Lost luggage / Passport assistance	
Legal referral / Arrangement of appointment with lawyers Emergency traveling service assistance	
Emergency Interpreting assistance / Interpreter referral	
Emergency document delivery	
Documents / Passport Loss	

GENERAL POLICY EXCLUSIONS:

- Self-inflicted injury and suicide, drug addiction or abuse, alcohol abuse or sexually transmitted disease.
- Medical treatment related to any pre-existing condition, cancer, or pregnancy is excluded.
- Insured person traveling abroad to obtain medical treatment as a consequence of accident, illness, or pre-existing condition.

PREMIUM LOADING ON SENIOR CITIZENS (65 YEARS AND ABOVE)

- For Age Group 66-75 years, 50% additional premium will be charged
- For Age Group 76-80 years, 75% additional premium will be charged
- For Age Group 81-85 years, 100% additional premium will be charged

[View Brochure/ Pricing](#)



Glimpse to growth

Study Visit to M/s Bata Pakistan Limited, Batapur



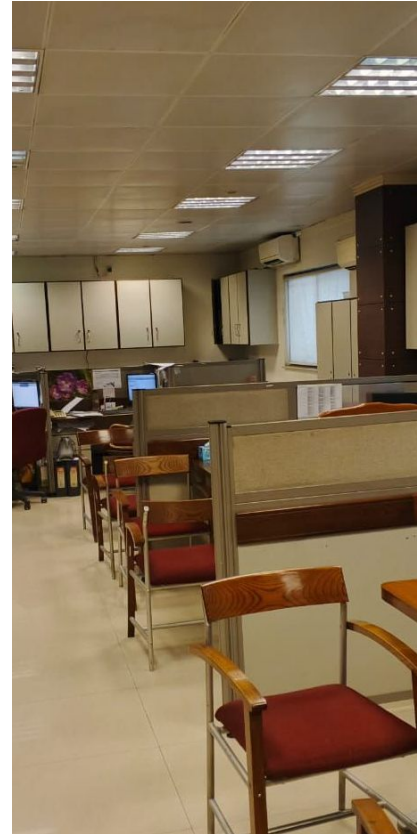
IAP Workshop on Risk Management for a Sustainable Future



National School of Public Policy, One Day Training Workshop on Negotiation Skills

Fire Drill

Head Office



Fire Drill

Karachi Office



Multan Office



IAP

Tapeball Cricket Tournament



PUNCTUALITY AWARDS

FAISAL BASHIR

Senior Executive Officer
Administration Department
Head Office



FAHIM WARIS

Executive Officer
Underwriting Department
Multan Branch



SAJID ABADULLAH

Senior Officer
Compliance Department
Head Office



RABIA ABID

Officer
Human Resource Department
Head Office



Syed Muhammad Shah Dil Gilani

Executive Officer
Health Department
Head Office



QUALIFICATION

UPDATES

Knowledge is power.
Information is liberating.
Education is the premise of progress, in every
society, in every family



Mr. Syed Hassan Raza
Sr. Manager HR Operations

Mr. Hassan Raza has been part of the HR Operations function at Alfalah Insurance since 2019. With over 12 years of experience and international exposure, he holds a master's degree in HR and is certified in modern HR practices.

He has successfully completed the CHRP (Certified Human Resource Professional) in April 2025.