

Team Alfalah

Issue No. 49, April 2016

4 years of TEAM ALFALAH started in April 2012



Team Alfalah
Issue 1, April 2012

Chief Patron
Mr. Naseer-Ud-Din Qureshi

Editorial Board
Dr. Fawad Barwar
Tariq Hussain Zameer
Muhammad Anwar

CEO'S Message

Dear Team Alfalah,
I am pleased to take this opportunity that starting April, 2012 the company will publish a monthly News Letter which has been named "TEAM ALFALAH".
The intention is to increase communication with all the staff members of our head office as well as in our branch network who are sometimes less informed of the issues faced as well as of progress made by the company.
This News Letter will only be as good as you contribute in it with material. I encourage you all to write essays, technical advice, explanation of various insurance matters concerning your work areas.
You can contribute news from around the world, share your personal happiness glories and grieves because we are a family in the making and we can all share and learn from each other. I trust "Team Alfalah" will mature into a news letter for which we all will read every month with interest.
(Naseer-ud-Din Qureshi)

Editor's Note

It gives me immense pleasure to write the editor's note for the first edition of our newsletter "Team Alfalah". This newsletter will gather all the employees of one platform and provide them with an opportunity to share their ideas with all colleagues across the country. We hope to get active participation of all employees in this regard. May Allah bless all of us!
(Dr. Fawad Barwar)

If you can't make it good, at least make it look good. (Bill Gates)

Page 1

**Snapshot of our very first
Newsletter**





Table of Contents

Editor's Note	Page 3
Islamic Corner	Page 4
Employee Corner	Page 5
Soft Skills	Page 7
Insurance Day	Page 8
Cricket Match	Page 9
IAP Cricket Match	Page 10
Swine Flu	Page 11
Earth Hour	Page 14
Theft, Larceny, Burglary and Robbery	Page 15
Skuas	Page 17

Editor's *Note*

Chief Patron

Mr. Nasar us Samad Qureshi

Editorial Board

Dr. Fawad Sarwar

Syed Hasnain Zawar

Usman Arif

Celebrating 4th anniversary of **Team Alfalah** is an encouragement for us indeed. It opened new avenues of thoughts to me during these years. I cannot forget the contribution of all people who were part of this wonderful team during various times. Many members are contributing the content for this newsletter on regular basis and I take this opportunity to thank them as well. I hope, we will be able to make it more attractive and valuable with your regular contribution and feedback. May everyone at Alfalah Insurance achieve a great success in the coming days!"

Dr. Fawad Sarwar

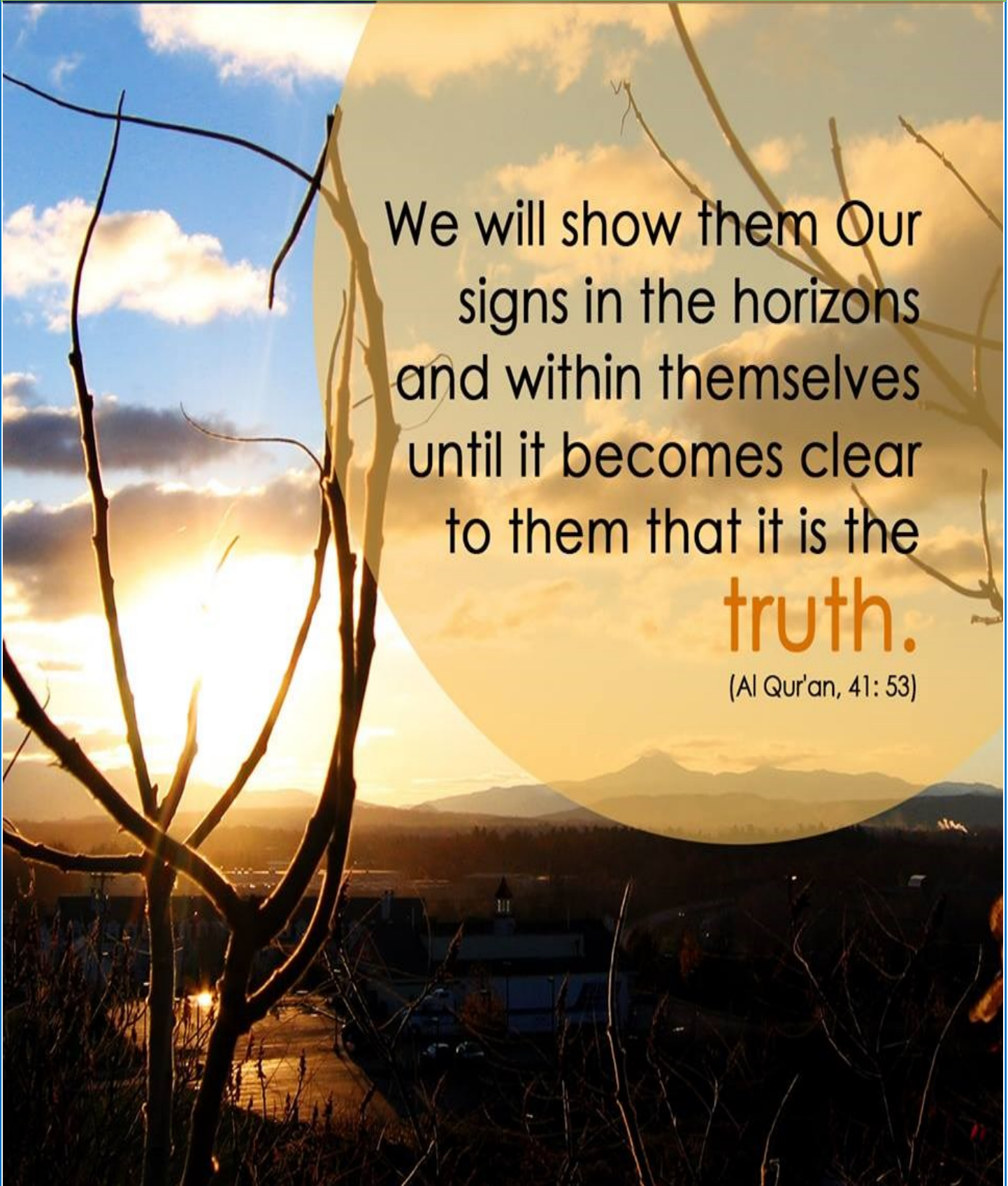
Heartiest Congratulations to Team Alfalah on completing 4 years of tremendous journey. This initiative of Mr. Nasar us Samad was indeed a remarkable step of constructing this monthly platform. Many employees left Alfalah Insurance company in last 4 years and more people have joined this mission and same with the editorial board. From next month you will see another member in our editorial board. Yes we cannot make it mandatory for every department to participate in the newsletter material contribution but I am sure that equal contribution from different departments and branches will make this newsletter more healthy and attractive. We have been striving hard to bring an informative piece of paper at your desk and I hope your support will make this newsletter more exciting and useful.

Syed Hasnain Zawar

First of all a huge round of applause for Team Alfalah on completion of its four years. I would like to take this opportunity to congratulate our respected CEO for conceiving the idea four years ago and all team members and colleagues for converting the idea into a creative reality. This monthly newsletter provides us all a chance to connect with each other and to remain informed about latest happenings in our insurance industry. We can share literary articles, industry news and topics relating to insurance and general categories. This is our newsletter and we must take it further by contributing interesting material in years to come. I hope that our company's newsletter will grow and will experience exciting and creative changes in future.

Usman Arif

Islamic Corner



We will show them Our
signs in the horizons
and within themselves
until it becomes clear
to them that it is the
truth.
(Al Qur'an, 41: 53)

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Mohammad Ali Khan	Senior Executive Officer	Peshawar	1-April
Aamir Hussain	Assistant Manager	Islamabad	3-April
Jabbar Hussain	Executive Officer	Head Office	4-April
M. Tauheed Uz Zaman Khan	Area Manager	Gujranwala	12-April
Aamir Ishaq	Officer	Peshawar	15-April
Ghulam Farid	Deputy Relationship Manager	Peshawar	15-April
Imran Hashim	Assistant Relationship Manager	Karachi Unit - 1	15-April
Dildar Mahboob	Officer	Faisalabad	17-April
Aftab Saleem	Senior Executive Officer	Head Office	19-April
Kamran Malik	Assistant Manager	Karachi	19-April
Muhammad Basit Yousaf Ali	Assistant Manager	Karachi	19-April
Shahbaz Ahmed	Senior Officer	Head Office	20-April
Malik Farhan Asif	Assistant Manager	Head Office	23-April
Hammad Iftekhhar	Senior Executive Officer	Head Office	25-April
Iftikhar ud Din	Business Development Manager	Peshawar	26-April



Employee Corner

Welcome to the New Inductions

Arfan Ali	Senior Officer	Health Department	Head Office
Hassan Khalid	Executive Officer	Health Department	Head Office



Soft Skills in Demand for Insurance Jobs

Despite candidate availability outstripping demand in the insurance industry over the past few years, employers still struggle to hire professionals with strong soft skills.

There is a significant shortage of insurance professionals who, further to their technical skills, experience and qualifications have the personality, presentation and drive to make a significant impact within their roles. Organizations understand the difference such multi-skilled professionals can make, and consequently have implemented measures to retain them through the downturn.

This has led to a scarcity of actuarial, underwriting, risk, compliance, broking and technical claims talent available. If the extra requirements generated by recent changes in the market are factored in (including the additional manpower required for Solvency II), it becomes clear that insurers have a greater number of roles to fill and only a small pool of qualified, experienced people from which to choose from.

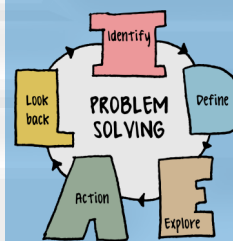
Displaying soft skills

If you're an insurance job seeker competing for roles against candidates with a similar technical ability, it may be the demonstration of your softer skills that clinches the job offer for you. Although different organizations and roles require different capabilities, there is a tendency in the insurance market for the following to be valued:



Communication skills

Do you have the capacity to really listen to what's being said and convey what you're trying to get across?



Problem solving

Your ability to think laterally and find solutions which address a business issue.



Simplify technical terms

The ability to express technical concepts in a user-friendly way, especially to a non-insurance audience.



Management skills

Not only the ability or capacity to manage a team as a line manager, but also to manage relationships with individuals and teams in other parts of the business.



Influencing skills

Are you able to negotiate with people and build relationships through positive and open communication?

Insurance Day

Insurance Industry Celebrated 4th Insurance Day on 5th of April 2016. Our executives participated in the event at Hailey College of Commerce. Different TV and Radio Channels covered the event as an insurance awareness program for the general public.



CEO Mr. Nasar Qureshi and Executive Director Mr. Abdul Haye was on the list of panel discussion by industry experts.

Teachers and Students while listening to the experts.



Alfalah Insurance Vs Wateen Telecom

Best of three cricket series was planned at DHA EME Ground between Alfalah Insurance Company and Wateen Telecom. Everyone was invited from Head Office to attend the event and dinner afterwards. Matches turned out as a fun get-together between two companies.



IAP Cricket Match

It gives me great pleasure to inform that IAP Hard Ball Cricket Team has won the 1st Corporate Challenger Cup by beating HBL in the final.

This is the first tournament that IAP team has participated in after being selected 2 months ago.

IAP batting first lost 5 wickets for 9 runs by the 6th over. They recovered well after a resilient batting display by Waqar Afzal, Ahmed Nawaz (Vice Captain), Muhammad Nawaz Khan (Alfalah Insurance) and Aamir Abbas (Captain), supported by other players to post a challenging score of 130 runs in 20 overs.

HBL lost their 1st wicket at the score of 43 and then kept losing wickets at regular intervals to be all out for 111 runs. The bowling was led by Kashif Rajput who took 5 wickets in 4 overs and was on a hat trick twice.

It was truly a team effort with all players contributing throughout the tournament.

IAP's Kashif Rajput won the man of the match award, while IAP's Ali Ahmed won the highest wicket taker of the tournament award.

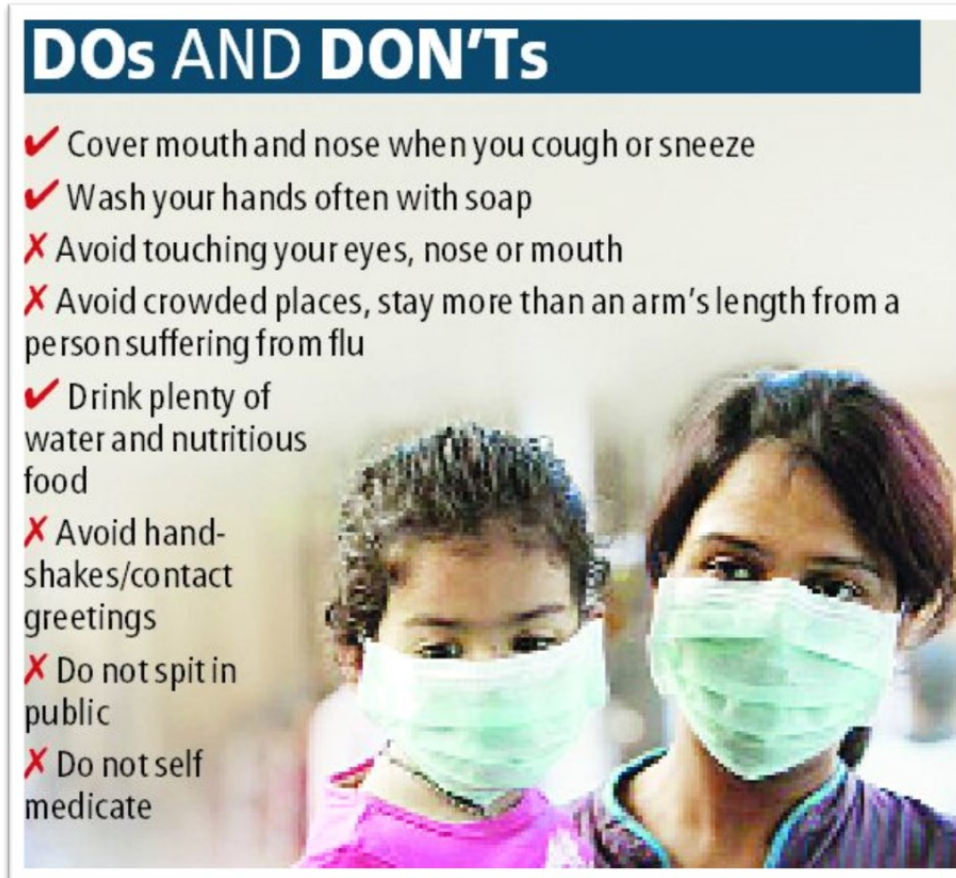
Our colleagues Mr. Kamran Malik and Mr. Muhammad Nawaz Khan were part of the team that won the final.

We wish the team and our colleagues all the best for upcoming tournaments.



Swine Flu

- * Swine flu was a pandemic in 2009, but is now considered a normal human flu virus.
- * Swine flu can be prevented with the yearly flu vaccine.
- * Swine flu has similar symptoms and treatments and is transmitted in the same ways as the regular flu virus.



Swine flu, also known as the H1N1 virus, is a relatively new strain of an influenza virus that causes symptoms similar to the regular flu. It originated in pigs, but is spread primarily from person to person. Swine flu made headlines in 2009 when it was first discovered in humans and became a pandemic. Pandemics are contagious diseases affecting people throughout the world or on multiple continents at the same time.

The World Health Organization (WHO) declared the H1N1 pandemic over in August of 2010. Since then, the H1N1 virus has been known as a regular human flu virus. It continues to spread during flu season like other strains of the flu. The flu shot developed each year by the Centers for Disease Control and Prevention (CDC) usually includes a vaccination against a type of H1N1 virus.

Swine Flu

Like other strains of the flu, H1N1 is highly contagious, allowing it to spread quickly from person to person. A simple sneeze can cause thousands of germs to spread through the air. The virus can linger on tables and surface areas like door knobs, waiting to be picked up.

Risk Factors for Swine Flu:

When it first emerged, swine flu was most common in young adults. This was unusual because most flu viruses attack older adults or the very young. Today, risk factors for getting swine flu are the same as for any other strain of the flu. You are most at risk if you spend time in an area with a large number of people who are infected with swine flu. Some people are at higher risk for becoming seriously ill if they are infected with swine flu. These groups include:

- Adults over age 65
- Children under 5 years old
- Young adults under age 19 who are receiving long-term aspirin therapy
- People with compromised immune systems (due to a disease such as AIDS)
- Pregnant women
- People with chronic illnesses such as asthma, heart disease, diabetes or neuromuscular disease

Symptoms of Swine Flu:

The symptoms of swine flu are very much like those of regular influenza. They include:

- Chills
- Fever
- Coughing
- Sore throat
- Runny or stuffy nose
- Body aches
- Fatigue
- Diarrhea
- Nausea and vomiting

Swine Flu

FLU PREVENTION TIPS

GET VACCINATED Influenza is the only respiratory virus preventable by vaccination.

WASH YOUR HANDS Wash them often with soap and water.

STAY HOME Stay home for a full 24 hours after your fever goes away.

KEEP SANITIZER CLOSE Use it often and tell children and those around you to do the same.



EXERCISE It boosts your immune system and speeds recovery from illness.

DON'T TOUCH YOUR FACE This is the easiest way for germs to get into your body.

EAT RIGHT Eating healthy, balanced meals can strengthen your immune system.

SMILE Studies show that smiling can help boost your immune system.

What is Earth Hour?

WWF's Earth Hour is an annual global celebration where people switch off their lights for one hour to show they care about the future of our planet.

It's a symbolic and spectacular lights out display with a big message – we want to protect the future of our planet!

Since it first began in Sydney Australia in 2007, the number of countries taking part in Earth Hour has grown to an incredible 172 countries and territories– a number that keeps rising every year.

Earth Hour is not about how much energy is saved during the hour. Rather, it's a chance to put the spotlight on the issues facing the planet, and to inspire millions across the world to live more sustainably.

The event is held worldwide annually encouraging individuals, communities, households and businesses to turn off their non-essential lights for one hour as a symbol for their commitment to the planet. It was famously started as a lights-off event in Sydney, Australia in 2007. Since then it has grown to engage more than 7000 cities and towns worldwide. Today, Earth Hour engages a massive mainstream community on a broad range of environmental issues. The one-hour event continues to remain the key driver of the now larger movement.

Theft, Larceny, Burglary and Robbery

Today we discussed the differences between the terms **robbery**, **burglary**, **theft** and **larceny**. All of these are takings, but they are distinguished by the means, the methods and the victims of these takings.

u We will start with **theft and larceny**. These two words are **synonymous** and they refer to the simple taking of anything of value with an intent to permanently deprive the owner, that is an intent to keep whatever you've stolen. Common examples of theft and larceny are, for instance, shoplifting, taking something from a store.



And there are several degrees of theft and larceny. Unlike in other crimes when we talk about first degree, second degree, third degree to explain the seriousness of the crime, usually when we talk about theft and larceny we talk about **grand larceny** or **petty theft** for instance, if you steal a few paperback books from a bookstore you will probably be charged with petty larceny. However, if you steal a car from an open public parking lot you will probably be charged with grand larceny, otherwise known as grand theft auto.

v Now if we add another element to the taking crime, if we add the element of an **unlawful entry**, then you get a burglary, and unlawful entry is sometimes called **breaking and entering** or **housebreaking**,



But it is also an element of a burglary and when you burgle, as you would do in British English, or burglarize premises, it means you have entered that premises to take something or to otherwise commit another crime.

w Now the last one on our list, **robbery**, which is often deemed to be the most serious, is a **forceable stealing** from a person. This time we're adding a person. In the previous examples, we stole a car from an open parking lot, no people there. We stole books from a store, there might have been people around, but we didn't do the taking from a person. Now we are actually adding real or threatened physical force.

Theft, Larceny, Burglary and Robbery



So, for instance, a mugging, when you hold somebody up on the street, in public, that's an example of a robbery. A purse snatching when you steal somebody's purse from their body, that's a robbery. A car-jacking when you steal a car with somebody in it, that's another example of a robbery. Or one of the most popular robberies these days, stealing a mobile phone from somebody's hand or pocket, that's also a robbery. Now the actual threat or force does not have to be real. All it needs to be is threatened or assumed by the victim. So, for instance, when I was robbed some years ago, the robber came over to me and he said 'give me your wallet and don't turn around because my friend is standing in back of you with a gun pointed at your head'. So I gave him my wallet and ran away. When I called the police and explained it they said, oh well when we catch that guy, we're going to charge him with robbery. It doesn't matter if there ever was another person there who was pointing a gun or not. What matters is that you felt threatened and you perceived that there was going to be force. So, anyway, all you have to do is be afraid that someone will use force against you to have it be a robbery.



Skuas



Antarctic seabirds called skuas are so clever that they can recognize individual humans after seeing them only a few times. Some Korean researchers discovered this by messing with the birds' nests and then waiting to get attacked. They're either very brave or have never watched *The Birds*.

The study took place on Antarctica's King George Island. The animals here didn't evolve around humans. People have only been making appearances on the island since the 1950s or so. Today 10 countries have research stations on the island. Korea Polar Research Institute scientist Won Young Lee and his coauthors study brown skuas here, which are like big, dark-colored gulls.

In the winter of 2014–2015, researchers visited skua nests once a week to check on their eggs and chicks. They suspected that the birds could recognize them, and were unhappy about humans poking at their nests. (If a skua wants you to go away, it will give not-so-subtle hints like attacking your head.)

So the researchers set up an experiment. Starting in the fourth week of their study, two researchers visited each nest at a time. One of them, the "intruder," had checked on the nest in previous weeks. The other, "neutral" researcher had never been to the nest before. As they approached the nest, the researchers recorded how close they could get before the birds

attacked. Then they split up and walked in opposite directions, observing which person the birds chased after.

As the weeks went on, skuas attacked from greater distances. But they didn't attack just anybody. All seven of the nesting pairs directed their attacks at the known intruder. The birds "reacted very aggressively" after five visits, the authors write, including kicking intruders in the head. They ignored the neutral humans.

Even though the researcher pairs wore identical clothing for their experiments, the skuas had no trouble spotting people who had fiddled with their nests in the past. The researchers don't think the birds were using smell to tell them apart, since the site is windy. More likely, the birds relied on human facial features and body postures.

This is especially impressive since the birds evolved without ever seeing a human. There's no reason they should have a natural ability to recognize us. Two other local bird species, sheathbills and Antarctic terns, don't seem to discriminate between people.

The scientists chalk it up to "high cognitive abilities" on the part of brown skuas. In other words, they may just be especially smart. This makes sense; the birds are predators that have to be flexible to find their prey. Brown skuas have been seen chasing other large birds and taking their food. They'll even steal drops of breast milk from nursing elephant seals. This is a bird you don't want to cross—and after you do, you might want to wear a mask

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,
Liaquat 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