

# Team Alfalah

Issue No. 62, May 2017





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# Editor's *Note*

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Usman Arif

Naira Habib

## Ramadan Mubarak

Holy month of Ramadan is again few days away. We are lucky to get the blessings of this month. If one reflects upon the reasons behind fasting, there may come numerous other objectives as well in addition to fasting.

First, in Ramadan, all the Muslims pray extensively and cordially, therefore, it is quite natural that this month presents a chance for increasing the reward balance and seeks forgiveness for the sins that a person has committed.

Second, the hunger and thirst in the month of Ramadan help a Muslim relate with the other people in the world who are unfortunate and do not have access to ample food and drinking water. When a Muslim keeps a fast, actually he or she empathizes with such people and feels the way they feel and the way they go through the day with such limited provision.

Third, when a Muslim goes through the day with limited energy, although it effects at a physical level, however, the real effect of it is seen on the attitude of a person making him or her more humble and patient. Therefore, during a fast, a Muslim is supposed to be at the best of his or her character in terms of patience and humility.

Finally, it is advised to know Dos and Don'ts of fasting in Ramadan to avoid bad things and follow good

*Dr. Fawad Sarwar*

## Islamic Corner

**"Whoever is kind,  
Allah will be kind to him;  
therefore be kind to man on the earth.  
He Who is in heaven will show mercy on you."**

Prophet Muhammad (PBUH) (Abu Daud: Tirmidhi)

**“Allah is kind and  
he loves kindness  
in all matters”**

Sahih Bukhari 6528

## Employee Corner

# Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Taimur Mahmood Mirza	Executive Officer	Head Office	18-May
Waqas Memon	Senior Officer	Hyderabad	18-May
Khalid Mehmood Sarwar	Chief Manager	Islamabad	19-May
M. Ali Shahid	Deputy Relationship Manager	Lahore	20-May
Syed Zaheer Abbas	Assistant Manager	Head Office	26-May
Mufti Tayyab Amin	Shariah Compliance Officer	Head Office	31-May
Farheed Saleem Gillani	Officer	Karachi	31-May
M. Naveed Fayyaz	Deputy Manager	Karachi	2-June
Mohammad Imtiaz	Office Assistant	Multan	5-June
Justin Javed Bachan	Assistant Relationship Manager	Islamabad	10-June
Faisal Javed	Assistant Relationship Manager	Multan	10-June



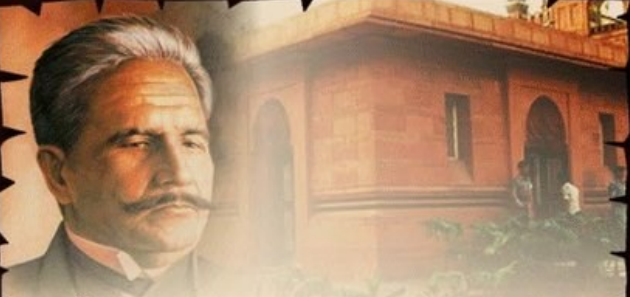
# Workshop on Cargo Insurance


Mr. Usman Arif conducted a workshop on Cargo Insurance at Lahore Insurance Institute on 27<sup>th</sup> April 2017. During this three hour workshop technical aspects of cargo insurance were discussed which includes technical definitions, coverage options, cover comparison between ICC clauses etc.

The knowledge, command on the subject and communication skills of presenter were well appreciated and the feedback was great.



# Allama Iqbal





## غزل

ڈاکٹر علامہ محمد اقبال

محشر میں عذر تازہ نہ کرے کوئی  
چھپتی نہیں ہے نگاہ شوق ہم نشیں  
پھر اور کس طرح انہیں دیکھا کرے کوئی  
اڑ بیٹھے کیا سمجھ کے بھلا طور پر کلیم  
طاقت ہو دید کی تو تقاضا کرے کوئی  
نظارے کو بہ جنبش مٹرگاں بھی بار ہے  
بنرگس کی آنکھ سے تجھے دیکھا کرے کوئی  
کھل جائیں کیا مزے ہیں تمنائے شوق میں  
دو چار دن میں جو میری تمنا کرے کوئی

ظاہر کی آنکھ سے نہ تماشا کرے کوئی  
ہو دیکھنا تو دیدہ دل وا کرے کوئی  
منصور کو ہوا لب گویا پیام موت  
اب کیا کسی کے عشق کا دعویٰ کرے کوئی  
ہو دید کا جو شوق تو آنکھوں کا بند کر  
ہے دیکھنا یہی کہ نہ دیکھا کرے کوئی  
میں انتہائے عشق ہوں تو انتہائے حُسن  
دیکھے مجھے کہ تجھ کو تماشا کرے کوئی  
عذر آفرین جرمِ محبت سے حسنِ دوست

# May Joiners

We congratulate Mr. Noman Iftekhhar, Mr. Manzoor Hussain, Mr. Naveed Fayyaz and Ms. Mahnoor Zehra 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
Noman Iftekhhar	Assistant Manager	Karachi	02-May-07	10
Ch. Manzoor Hussain	Assistant General Manager	Head Office	19-May-07	10
M. Naveed Fayyaz	Deputy Manager	Karachi	15-May-07	10
Mahnoor zehra	Receptionist	Karachi	24-May-07	10
M.Aqeel Mehboob	Senior Executive Officer	Head Office	23-May-08	9
Hammad Iftekhhar	Assistant Manager	Head Office	16-May-08	9
Faisal Shahzad	Assistant General Manager	Head Office	05-May-12	5
Syed Imran Ul Hassan	Senior Officer	Karachi	2-May-12	5
Mairaj Ud Din	Office Boy	Hyderabad	1-May-13	4
Aazar Javed	Executive Officer	Head Office	20-May-14	3
Raja Abdul Qayyum	Office Boy	Head Office	16-May-14	3
Muhammad Shakeel Jameel	Office Assistant	Head Office	26-May-14	3
Iqbal Hussain	Office Assistant	Head Office	4-May-15	2
Muhammad Rashid Awan	Assistant General Manager	Head Office	02-May-16	1
Dr. Muhammad Waseem Aslam	Deputy Manager	Head Office	16-May-16	1
Syed Muhammad Sajid	Assistant Manager	Peshawar	20-May-16	1

# 7 body Language Habits of Successful People

They say our body has its own language, and sometimes it speaks much louder than words. Recent studies have shown that people who know how to communicate effectively using those nonverbal signals have higher levels of emotional intelligence. We decided to share these body language habits that will hopefully help you become more successful.

## 1. Sit up straight

Slouching in your chair, putting your elbows on the table, and covering your face with your hands are all signs of disrespect. They communicate that you have no interest in what you hear. On the contrary, if you sit with your back straight and shoulders back, you look more self-confident — this is a power position. Remember: the more space your body occupies, the more successful you look. Never slouch: it makes you look smaller and projects less power.

## 2. Use gestures correctly

If you exaggerate your gestures, people will think that you're telling lies or that you're trying to hide something. On the other hand, open gestures like spreading your arms apart show that you have nothing to hide.

## 3. Open arms

When you cross your arms, you're sending one clear signal: "I'm not flexible, and I don't agree with what you're saying." Even if you smile, crossed arms and legs aren't good body language habits.

## 4. Stop touching your hair

If you are one of those people who constantly touch their hair, plays with it, or tries to fix it all the time while others talk to you, drop this bad habit! This only shows your insecurity and lack of attention. Stop touching your hair, and try to focus on communicating naturally.

## 5. Smile

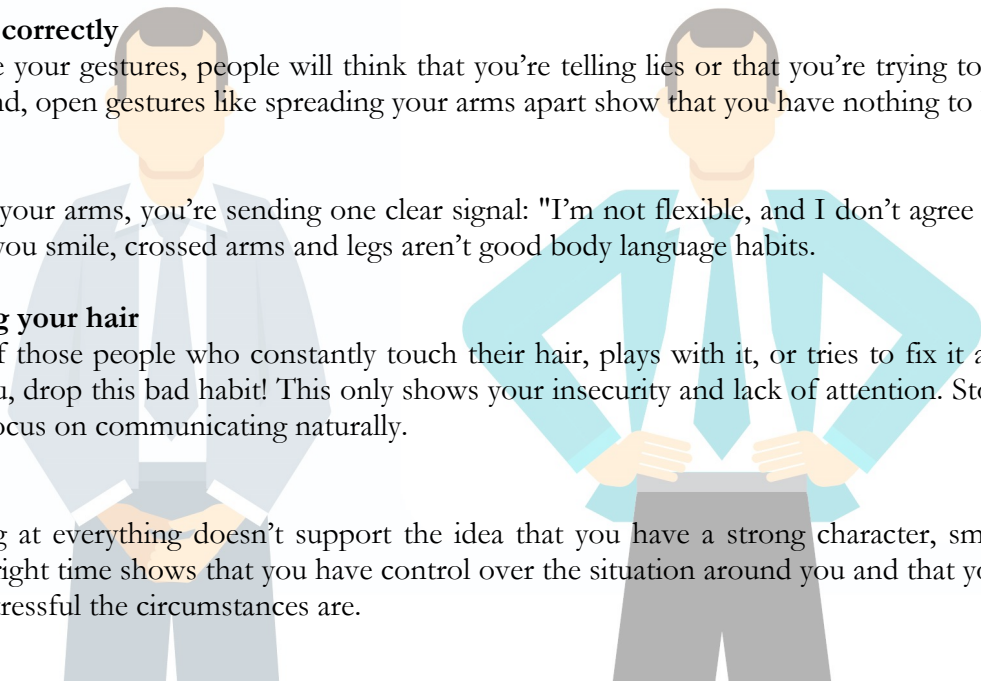
Although smiling at everything doesn't support the idea that you have a strong character, smiling at the right place and at the right time shows that you have control over the situation around you and that you can keep calm no matter how stressful the circumstances are.

## 6. Eye contact

This is probably the most important thing to learn about body language. Too intense eye contact can intimidate your interlocutor, and it may seem that you want to catch all their gestures and words because of your own insecurity. However, if you're avoiding any eye contact, it sends a message too: you have something to hide. You should try to hold eye contact naturally by looking into the eyes and using pauses to deliver the correct message.

## 7. Firm handshakes

Never give a weak handshake. It doesn't mean you have to give a bone-crushing handshake either, but when someone invites you to shake hands, make sure it's firm. A good firm handshake immediately projects self-confidence and security.



# Manpower Planning



Manpower Planning which is also called as Human Resource Planning consists of putting right number of people, right kind of people at the right place, right time, doing the right things for which they are suited for the achievement of goals of the organization. Human Resource Planning has got an important place in the arena of industrialization.

## 1. Analyzing the Current Manpower Inventory:

Before a manager makes forecast of future manpower, the current manpower status has to be analyzed. For this the following things have to be noted:

- Type of organization
- Number of departments
- Number and quantity of such departments
- Employees in these work units

Once these factors are registered by a manager, he goes for the future forecasting.

## 2. Making Future Manpower Forecasts:

Once the factors affecting the future manpower forecasts are known, planning can be done for the future manpower requirements in several work units.

The Manpower forecasting techniques commonly employed by the organizations are as follows:

### (i) Expert Forecasts:

This includes informal decisions, formal expert surveys and Delphi technique.

### (ii) Trend Analysis:

Manpower needs can be projected through extrapolation (projecting past trends), indexation (using base year as basis), and statistical analysis (central tendency measure).

### (iii) Workload Analysis:

It is dependent upon the nature of work load in a department, in a branch or in a division.

### (iv) Workforce Analysis:

Whenever production and time period has to be analyzed, due allowances have to be made for getting net manpower requirements.

### (v) Other methods:

Several Mathematical models, with the aid of computers are used to forecast manpower needs, like budget and planning analysis, regression, and new venture analysis.

# Manpower Planning

### 3. Developing Employment Programs:

Once the current inventory is compared with future forecasts, the employment programs can be framed and developed accordingly, which will include recruitment, selection procedures and placement plans.

### 4. Design Training Programs:

These will be based upon extent of diversification, expansion plans, development programs, etc. Training programs depend upon the extent of improvement in technology and advancement to take place. It is also done to improve upon the skills, capabilities, knowledge of the workers.

## Importance of Manpower Planning

### 1. Key to Managerial Functions:

The four managerial functions, i.e., planning, organizing, directing and controlling are based upon the manpower. Human resources help in the implementation of all these managerial activities. Therefore, staffing becomes a key to all managerial functions.

### 2. Efficient Utilization:

Efficient management of personnel becomes an important function in the industrialization world of today. Setting of large scale enterprises require management of large scale manpower. It can be effectively done through staffing function.

### 3. Motivation:

Staffing function not only includes putting right men on right job, but it also comprises of motivational programs, i.e., incentive plans to be framed for further participation and employment of employees in a concern. Therefore, all types of incentive plans becomes an integral part of staffing function.

### 4. Better Human Relations:

A concern can stabilize itself if human relations develop and are strong. Human relations become strong through effective control, clear communication, effective supervision and leadership in a concern. Staffing function also looks after training and development of the work force which leads to co-operation and better human relations.

### 5. Higher Productivity:

Productivity level increases when resources are utilized in best possible manner. Higher productivity is a result of minimum wastage of time, money, efforts and energies. This is possible through the staffing and its related activities (Performance appraisal, training and development, remuneration).

## Need of Manpower Planning

Manpower Planning is a two-phased process because manpower planning not only analyses the current human resources but also makes manpower forecasts and thereby draw employment programs. Manpower Planning is advantageous to firm in following manner:

- Shortages and surpluses can be identified so that quick action can be taken wherever required.
- All the recruitment and selection programs are based on manpower planning.
- It also helps to reduce the labor cost as excess staff can be identified and thereby overstaffing can be avoided.
- It also helps to identify the available talents in a concern and accordingly training programs can be chalked out to develop those talents.
- It helps in growth and diversification of business. Through manpower planning, human resources can be readily available and they can be utilized in best manner.
- It helps the organization to realize the importance of manpower management which ultimately helps in the stability of a concern.

*Contributed by Mr. Mohsan Tanveer*

# Humor Corner



# Difference between Total and Partial Loss

## What is the difference between total loss and partial loss in marine insurance?

### ***Partial loss***

It is a damage that neither destroys the insured good or property nor renders it useless for its designed purpose.

#### ***Example:***

A burst in the boiler room which damages some parts of the ship. Although internally some parts are damaged, the ship can be repaired and used again.

### ***Total loss***

Destruction of an asset or property to the extent that nothing of value is left, and the item cannot be repaired or rebuilt to its pre-destruction state. Some types of insurance policies pay the maximum covered amount only in case of total loss.

#### ***Example:***

The vessel gets damaged in a storm and sinks to the bottom of the ocean. In this case, the vessel cannot be recovered and is considered a total loss.

### ***Constructive total loss (CTL)***

This is not an 'actual total loss' but a situation where

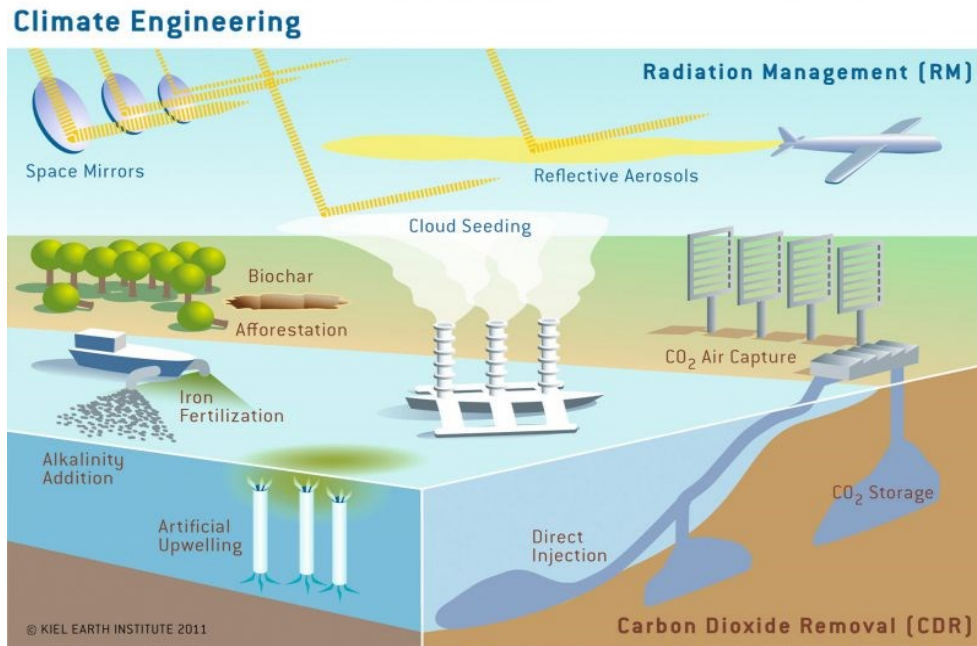
1. the actual total loss appears unavoidable (as in case of perishable goods), or
2. A partial loss has occurred to an extent that the property is beyond economical repair (cost of restoring it exceeds its total insured value). In CTL cases, the insured may (if terms of the insurance policy permit) abandon the property by giving a 'notice of abandonment' to the insurer who then assumes all rights to the property.

#### ***Example:***

A cargo vessel passes through a highly radioactive zone and almost all the parts of the ship get damaged. The ship cannot operate without replacing these parts. However, the cost of replacement of these parts is higher than the actual cost of the ship.



# Climate Engineering



Climate engineering, an application of geoengineering, is the deliberate and large-scale intervention in Earth's climatic system with the aim of reducing global warming. Climate engineering has two categories of technologies- carbon dioxide removal and solar radiation management.

Carbon dioxide removal addresses a cause of climate change by removing one of the greenhouse gases from the atmosphere.

Solar radiation management attempts to offset effects of greenhouse gases by causing Earth to absorb less solar radiation.

Geoengineering has been proposed as a potential third option for tackling global warming, alongside mitigation and adaptation.

Scientists do not typically suggest geoengineering the climate as an alternative to emissions control, but rather an accompanying strategy.

Reviews of geoengineering techniques for climate control have emphasized that they are not substitutes for emission controls and have identified potentially stronger and weaker schemes.

The Intergovernmental Panel on Climate Change (IPCC) concluded in 2007 that geoengineering options for climate change "remained largely speculative and unproven."

The costs, benefits, and risks of many geoengineering approaches to climate change are not well understood.

# Insurance Law Case

## Trespass to the person

### 1. Assault

Point to note:

An assault is any act of the defendant which directly causes the claimant to fear an attack.

So to point a loaded gun at the claimant or wave a stick at them or make any threatening gesture is an assault. There has always been doubt as to whether threatening words alone (without any accompanying gesture) could amount to an assault.

#### Case example

However, in the old case of *Tuberville v. Savage* (1669) the words spoken actually cancelled out what would otherwise have been an assault. The defendant had put his hand on his sword and said 'If it were not assize time, I would not take such language from you', meaning that he would have attacked the claimant if the (assize) judges had not been in the district. This was not an assault because the presence of the judges in the district meant that there was no prospect of the threat being carried out.

### 2. Battery

Point to note:

Battery is the hostile application by the defendant of physical force, even though it may be slight, to the claimant.

So, shooting a person or hitting them with a stick is a battery. You will appreciate that assault and battery typically go together but it is possible to have one without the other: a real threat of violence which is not carried out is still an assault, and a sudden attack from behind, where the claimant is never threatened or put in fear of violence is a battery, but not an assault.

### 3. False imprisonment

Point to note:

False imprisonment occurs when the defendant imposes total bodily restraint on the claimant, preventing them from going where they want to go. The word 'false', in this case, simply means wrongful.

No physical contact is necessary, so locking a person in a room which they have entered voluntarily may be false imprisonment. The 'imprisonment' may be in a house, a prison or mental institution (if a person is wrongfully detained there by the authorities) or even a vehicle (if a person is locked in the vehicle or it is driven so fast that they cannot safely get out).

#### Case example

In *Meering v. Graham-White Aviation Co* (1919) a man was persuaded by the works police to remain in an office and was unaware that he would have been prevented from leaving if he tried to go. He recovered damages, even though he did not know at the time that he was 'imprisoned'.

Most actions for false imprisonment are brought against the police, prison authorities, store detectives and other officials whose job involves detaining people from time to time.

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in the country

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