

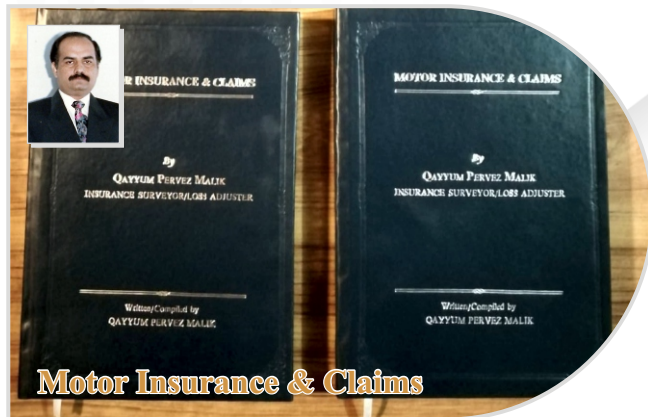


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Quarterly
Insurance Journal

October, November, December 2022

- Inside:**
- ▶ Insurance Sector on PSX
 - ▶ Company News
 - ▶ EFU Life - Press Releases
 - ▶ EFU General - Press Releases
 - ▶ Legal Section



Motor Insurance & Claims



Takaful for Sustainable Society



Growing Insurance Brokers Market



Risk Management and Compliance



Employers' Liability Insurance



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Karachi Office:

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Tel: +92-21-32217184

Islamabad Office:

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Tel: +92-51-2611111

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 Tel: 34539415-17  E-mail: reli-ins@cyber.net.pk & takaful@relianceins.com



INSURANCE SECTOR ON PAKISTAN STOCK EXCHANGE

(Quarter: July, August, September 2022)

Compiled By: Khurram Shahzad

Company	Paid up Capital	Face Value	Higest Rate	Lowest Rate	Turnover of Shares	Announcement During the Quarter
	(Rs. in Million)	Rs.	Rs.	Rs.		
Adamjee Insurance Company Limited	3,500	10.00	34.99	28.45	5,331,000	Dividend = 15%
Adamjee Life Assurance Company Limited	2,500	10.00	24.72	19.26	1,863,500	
Asia Insurance Company Limited	730	10.00	-	-	-	
Askari General Insurance Company Limited	719	10.00	17.80	16.05	440,500	
Askari Life Assurance Company Limited	1,502	10.00	7.00	4.52	937,000	
Atlas Insurance Limited	934	10.00	56.43	50.64	406,000	
Business & Industrial Insurance Company Limited	86	10.00	-	-	-	
Century Insurance Company Limited	553	10.00	21.00	15.51	23,500	
Crescent Star Insurance Limited	1,077	10.00	2.30	1.52	7,427,000	
East West Insurance Company Limited	1,759	10.00	-	-	-	
EFU General Insurance Limited	2,000	10.00	115.99	97.00	507,200	Dividend = 15%
EFU Life Assurance Limited	1,000	10.00	214.00	175.50	374,900	Dividend = 15%
Habib Insurance Company Limited	619	5.00	6.89	5.32	193,500	
IGI Holdings Limited	1,426	10.00	114.43	96.50	988,500	Dividend = 20%
IGI Life Insurance Limited	1,706	10.00	22.70	16.50	162,000	
Jubilee General Insurance Company Limited	1,985	10.00	32.95	27.76	285,000	
Jubilee Life Insurance Company Limited	873	10.00	173.94	137.11	42,700	Dividend = 30%
Pakistan General Insurance Company Limited	464	10.00	11.49	5.00	212,500	
Pakistan Reinsurance Company Limited	9,000	10.00	9.50	7.45	40,161,000	
PICIC Insurance Limited	350	10.00	1.19	0.80	1,907,500	
Premier Insurance Limited	506	10.00	9.98	4.00	2,659,500	
Progressive Insurance Company Limited	85	10.00	-	-	-	
Reliance Insurance Company Limited	634	10.00	7.95	5.61	250,500	
Shaheen Insurance Company Limited	600	10.00	4.24	3.00	372,000	
Silver Star Insurance Company Limited	306	10.00	-	-	-	
Standard Insurance Company Limited	8	10.00	-	-	-	
The United Insurance Company of Pakistan Limited	2,950	10.00	10.25	7.34	1,968,000	Dividend = 15%
The Universal Insurance Company Limited	500	10.00	4.99	3.51	71,000	
TPL Insurance Limited	1,984	10.00	34.25	22.25	3,166,500	



Amer Sarfraz
 Manager (Underwriting)
 Century Insurance Company Limited

Takaful for Sustainable Society:

(A Study of Takaful Performance, Opportunities and Challenges Faced by Takaful Operators)

Introduction

This study highlights a need of Takaful sector for creating a sustainable society. Takaful was introduced as an alternate of conventional insurance. The practices of insurance contain the element of interest, gambling and uncertainty that is strictly disallow in Islam. However, the concept of Takaful is based on Islamic principles of brotherhood, shared responsibility, mutual assistance and solidarity. The existence of takaful motivates Muslims to contribute in developing a sustainable society by complying religious guidance to meet socio-economic needs.

The first Takaful Company was established in Sudan in 1979. Today, the network of Takaful operators extended to more than 33 countries of the world with atleast 353 takaful institutions. However, the performance of takaful sectors was affected in last couple of years. The Stability Report 2020 of Islamic Financial Services Industry reveals that the total Takaful contributions growth declined by -1.1 percentage points, from 4.3% reported in 2017 to 3.2% in 2018, to reach

USD 27.07 billion. Similarly, the recent Stability Report 2021 highlights negative growth of Takaful that is -14.45 with 0.9% of market share in the Islamic Financial Services Industry (IFSI). The declining growth and lowest market share of Takaful in IFSI shows that the takaful faces multiple changes; whereas the global insurance industry reports solid growth of 3%. Similarly, the size of takaful market of Pakistan is smaller than the size of insurance market. The insurance industry contributes PKR 308

billion whereas the contribution of takaful companies is PKR 12 billion only. However, the window takaful operations of insurance companies further contributed PKR 29 billion in takaful portfolio (IAP, 2020). Hence, the overall business of takaful industry reached to PKR 41 billion that becomes 11.75% of the whole insurance industry.

The major challenges encountered by Takaful includes lack of awareness, lack of knowledge, lack of trained staff, lack of skills



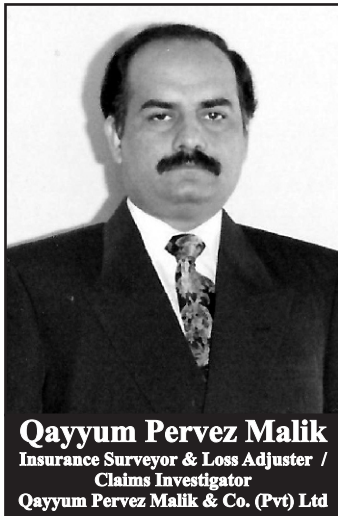
that leads to create confusion in the minds of consumers. The joint report published by Islamic Financial Services Board and the World Bank highlighted that the consumers are not able to clearly differentiate takaful from insurance. There are limited differences in consumer experience in Takaful as compared to insurance. These challenges create barriers that prevent consumer to switch from insurance to Takaful. Thus, the takaful operators should bring some innovative features in takaful services that attract consumers or help them to differentiate the concept of takaful from insurance. Further, the takaful industry needs to regain the trust of existing and potential consumers by implementing standardized business model of takaful and by convincing stakeholders about true concept of takaful that is based on socio-economic wellbeing.

Despite the multiple challenges; the Takaful industry has a lot of potential for growth, opportunities

for investment and to create new jobs for fresh graduates. Takaful is an emerging concept that activates the basic human values of consumers. Hence, the importance of values plays an important role in formation of consumer attitudes and behavior. The concept of values refers standards or criteria that serve to justify the goodness of any event and action. Thus, values serve as a guiding principle in the lives of individuals. For instance, the importance of conservation value and self-transcendence value motivate consumers to prefer takaful products on religious grounds; whereas the importance of openness to change value and self-enhancement value motivate consumers to prefer takaful products due to the novelty, innovativeness and financial benefits involved in switching decision from insurance to Takaful. Thus, the takaful operators should devise marketing strategies as per the value priorities of individuals or potential consumers. The literature on advertisement reveals

that organizations use different marketing strategies to promote their products or services as per social requirement of consumers or stakeholders. For example, the emotional appeal and value expressive marketing campaigns are effective in those areas where consumers prefer to pursue conservation value and self-transcendence value. The importance of conservation value and self-transcendence value motivate individuals to maintain traditions, customs, norms, culture and religious values. Hence, the promotional campaigns of takaful products or services must express the goals of conservation value and self-transcendence value. However, the relational marketing campaigns are effective in those areas where consumer prefer to pursue openness to change value and self-enhancement value. The preference of openness to change value and self-enhancement value activate the individuals desire for effective management of financial resources, novelty and innovativeness.





Motor Insurance & Claims

From the day of independence till today our senior colleague Mr. Anwar Mobin, Insurance surveyor/loss adjuster, Lahore, took the first initiative to author a book on “fire insurance” in the year 1992. Though it was late but at least he realized the shortcoming of availability of book in the class of fire insurance as no other book for providing sufficient knowledge in this class of insurance was available by that time. Then till 2022 no other attempt was made except compilation of lectures by few respectable insurance experts associated with Pakistan insurance institute in the mid seventies.

Standing first award winner as writer of insurance articles for insurance journal lot of responsible was transferred to the author of above book for writing books on other 3 main classes of insurance like fire insurance & claim, marine insurance & claims and Engineering/misc. insurance & claims.

Prior to this a booklet was published with the compilation of insurance articles authored which was distributed free of charges in the insurance fraternity. Another volume of the subsequently written articles is also ready to be

published.

Thereafter the work on motor insurance & claims was started shortly prior to COVID 19 which remained interrupted because of this horrible pandemic. Finally it has now been completed and available to purchase. It can be get by transferring a sum of Rs. 2300/ through jazz Cash at 0300-8633152 Effort is made to provide sufficient knowledge and information related to this class of motor insurance in order to provide baseline knowledge to the professional related in motor insurance and claims.

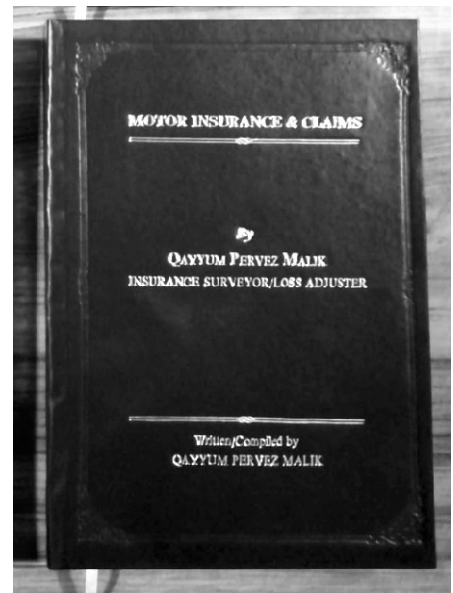
Work has been started authoring books on other main classes of insurance as under:

1. Fire Insurance & Claims
2. Marine Insurance & Claims
3. Engineering/misc. Insurance & Claims

So, the 2nd book on fire insurance & claims is going to be completed within 4 months and shall be released for the insurance fraternity.

All the readers of book “motor insurance & claims” are expected to participate in improvement of the

book by sending their views at qpmali@yahoo.com. or through WhatsApp messages after going through this book. Hopefully this will be improved further in order to place it in line with good practices and standards. Necessary appreciation, motivation and encouragement of the writer may accomplish the mission of IAP, SECP and Pakistan insurance institute by boosting up the standards of professional skill and provide the basic knowledge to the fresh professionals and for the preparation of insurance agents foundation course as well as authorized surveying officers course books which was being lacked seriously.





Atique Ahmed Chishti
Unique Insurance Brokers
(Pvt) Limited

Growing Insurance Brokers Market

Insurance brokers market is expected to grow fast in Pakistan. It is evident from the large number of insurance brokers registered with Securities and Exchange Commission of Pakistan. Total number of brokers has come to twenty nine. Brokers are known for providing the clients with risk solutions and strategic advisory services. In simple words they are playing a meaningful role to guide the clients in having proper insurance coverage of their risks.

It is worth mentioning that insurance brokers continue expanding their circle of activities to serve not only clients but also insurance companies in different areas. Some of them have set up groups with a view to carry out multiple jobs for insurers and reinsurers. Their services include arrangements of insurance covers, claims consultancy, risks management, placement of risks and treaty arrangements.

Given below is a briefing about the role of insurance brokers making significant contribution in the growth of insurance business in Pakistan.

The primary function of insurance brokers is to act as middlemen between clients and insurers in order to effect an insurance cover. While arranging insurance policies for clients, the brokers exercise a high degree of skill to have a suitable policy covering a risk fully with the best terms and conditions at economical price.

Risk management is another important job being done under the umbrella of insurance brokerage houses. This is a

process involving different steps to mitigate possibility of something going wrong with the risk. With this procedure a surveyor gains a deeper understanding of the risk. Such comprehensive knowledge enables the surveyor to reveal the real condition of risk as well as give recommendations for improvement of the risk. These recommendations are most important in order to minimize frequency and severity of loss occurrence.

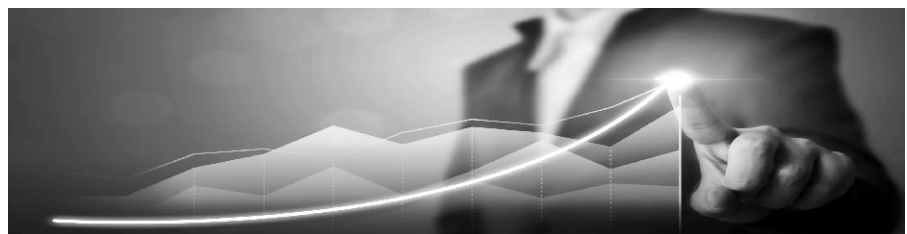
Another important area in which brokers serve insurers is to arrange reinsurance treaties. The treaty is a type of reinsurance purchased by an insurer from reinsurer(s). Brokers who are not only good technocrats but also very well connected with international insurance market to arrange reinsurance treaties for insurers with the best terms and conditions.

As mentioned earlier that brokerage houses are very keen to widen the scope of their activities to provide more services to insurance companies. One of the insurance brokers has established a training center i.e. Center for Enterprise Risk Management (CERM) in 2017. The specialties of CERM include to impart insurance education and training to fresh entrants as well as working employees of insurance companies. The Insurance

Industry needs more such types of educational and training institutes to prepare personnel to fill the vacuum of skilled and qualified professionals leading the insurance industry towards progress.

It is also a good sign that insurance brokerage houses have a large number of skilled and highly qualified professionals. They use their professional expertise not only for selling and negotiating different types of insurance but also helping their clients in saving a lot of time and money to match their needs. They are, of course the asset of brokerage houses playing a great role in the growth of insurance brokers market in Pakistan.

It would not be out of place to mention here that the insurance sector in Pakistan has remained small as compared to world standards due to lack of insurance awareness and illiteracy. Social media can be a powerful tool for promoting insurance awareness among the public. Brokers have an opportunity to make best use of modern technology to launch awareness campaigns for promotion of insurance. It shall not only give a tremendous boost to consumer awareness about insurance benefits but also lead the industry to the next level.





Muhammad Aamir Jamil
Dip CII (UK)
Head of Underwriting
Security General Insurance Co. Ltd

Risk Management and Compliance

Every type of business conflicts with some legal, financial, and operational risks. The frequency and severity of such risks depend on the type of services provided by the company therefore, the risk management departments try to avoid or minimize the risk that can affect the business's reputation.

Risk management in the insurance business is not an easy job. On one side, insurance companies are selling insurance policies that people consider to be risk mitigation. On the other side, insurance companies face various risks they need to mitigate. People think insurance is a sufficient

control activity but it does not cover the core proficiency of the business, although it protects the business from many risks but it does not cover other scenarios.

Insurance companies need to adopt a proactive approach to manage their risks although these companies can “self-insure” or purchase coverage from a reinsurer but this does not confirm that all of the company's risk is considered.

Insurance companies are operating under the ever-changing regulatory environment and insurance Risk managers are expected to fully understand how regulatory changes

have an impact on their organization because managing compliance is critical in the challenging environment of the insurance industry either implementation of SECP Insurance Rule 2017, Clause-58 or collecting information about KYC/AML. Due to day-by-day increased customer awareness, expectations, the development of new technologies, and new regulations insurance companies must revise their risk strategies and invest heavily in compliance, many companies have already started forward-looking compliance risk management practices but there is still significant work to be done.





Nasir Siddique

ACII (UK), CPCU (USA), MBA (I & RM)
AGM / Team Lead (Underwriting)
IGI General Insurance Limited

Employers' Liability Insurance

Employers' liability insurance is an insurance policy that handles claims from workers who have suffered a job-related injury or illness not covered by workers' compensation. A type of liability insurance, it can be packaged with workers' compensation to further protect companies against the costs associated with workplace injuries, illnesses, and deaths.

However, employers' liability insurance does not cover legal costs from employee lawsuits charging discrimination, sexual harassment, or wrongful termination. To cover these situations, an employer would need to purchase a separate type of policy called employment practices liability insurance (EPLI)

Employers' liability insurance covers companies against costs and claims by employees that are not covered by workers' compensation.

Many organizations choose to carry employers' liability insurance to help cover legal costs and lawsuits.

Most workers' compensation insurance policies automatically include employers' liability insurance.

Employers' liability insurance

places limits on the amounts paid out per employee, per incident, or per policy.

How Employers' Liability Insurance Works

The majority of private-sector employees are covered by workers' compensation laws established at the state level. States require most employers to carry workers' compensation insurance.

Workers' compensation provides some level of coverage for medical expenses and lost wages for employees or their beneficiaries when an employee is injured, falls sick, or is killed as a result of their job.

There is no need for the employee to sue the employer to establish fault in order to qualify for workers' compensation benefits.

However, if an employee feels that



workers' compensation does not adequately cover their loss—perhaps because they feel their employer's negligence caused their injury—they may decide to sue their employer for punitive damages arising from their situation, for things such as pain and suffering.

This is where employers' liability insurance comes in. Designed to deal with expenses that fall outside the realm of the workers' compensation statutes or general liability insurance, it provides additional protection against financial loss for the company or business.

Employers' liability coverage is typically purchased along with workers' compensation. In fact, employers' liability insurance is often called “part 2” of a workers' compensation policy. Part 1 of the policy is the actual “workers' comp,” which pays for medical/death expenses and partial lost wages from work-related injuries and illnesses. Part 2 would be the employers' liability coverage, protecting the business from claims for additional damages and compensation.

What Employers' Liability Insurance Covers

Other sorts of claims covered by employers' liability insurance include:

Third-party lawsuits: Filed by another entity distantly involved in the workplace incident. An employee may be injured by a piece of equipment on the job, for example, and sue the equipment manufacturer—who then files suit against the employer.

Loss of consortium lawsuits: Filed by family members of a deceased or disabled employee, seeking

compensation for the loss of the relative or their income.

Consequential bodily injury lawsuits: Filed by a non-employee who suffers physical damage as a result of an employee's injury, such as a spouse who develops health problems from taking care of the injured worker.

Dual-capacity lawsuits: When an employee sues their employer both as an employer and as something else—the maker of a product, provider of a service, landlord, etc. One example: A piece of a ceiling in the workplace falls and hits a worker, and they file suit against their company in its dual capacity as employer and as the premises owner.

Many companies choose to carry employers' liability insurance to help cover the costs of defending the organization in court. Claims can become complicated and costly for employers, particularly in the case of a lawsuit. A claim may be legitimate or not, but even so, many businesses cannot accept that level of risk, and they take measures to insure against it. Their liability coverage applies to both court-awarded sums and to payments reached in out-of-court settlements.

Employers' Liability Insurance Limits

Employers' liability insurance coverage does not cover every situation. Exclusions include criminal acts, fraud, illegal profit or advantage, purposeful violation of the law, and claims arising out of downsizing, layoffs, workforce restructurings, plant closures, strikes, mergers, or acquisitions.

If an employer intentionally aggravates an employee's work-

related injury or illness, employers' liability insurance will not cover the employers' financial obligations to the employee, and the employer will have to pay if the employee wins in court.

Also, many states do not allow insurers' coverage to apply to punitive damages. However, many employers' liability insurance policies do manage to cover these costs through a “most-favored jurisdiction” clause. The clause specifies that the policy's coverage will be regulated by the state law that does allow employers' liability insurance to provide compensation for punitive damages—a jurisdiction that favors them, in other words.

Take, for example, a company that has offices and work sites all around the U.S. A claim arises in a state where punitive damages are excluded from employers' liability insurance. If the company is established in a state that does allow punitive damages coverage, then the company employers' liability insurance policy can protect it after all.

Employment Practices Liability Insurance (EPLI)

It's important to note that employers' liability insurance and workers' compensation do not cover employers against employee claims alleging discrimination (for example, based on sex, race, age, or disability), wrongful termination, harassment, slander, libel, and other employment-related issues such as failure to promote. The employer would need to purchase a separate type of policy—called employment practices liability insurance (EPLI)—for this kind of coverage.



Hira A. Siddiqi
Peace and Communications Specialist
Master's in Journalism
MPhil in Peace & Conflict Studies

Fear of Missing Out? Deal with it..!

“Oh, that's an awesome dress for a wedding; he got a job in a US-based company earning in dollars, and yes, who is the one expecting a baby? My best friend! Oh, these cousins also went on a tour in northern areas for camping. Yes, I just came to know by scrolling my timeline on Instagram, Facebook, and LinkedIn.”

photos.

FOMO preys on low self-esteem, loneliness, and fear of social exclusion, and it can lead to feelings of anxiety and depression. Some theories that endorse this concept are as follows:

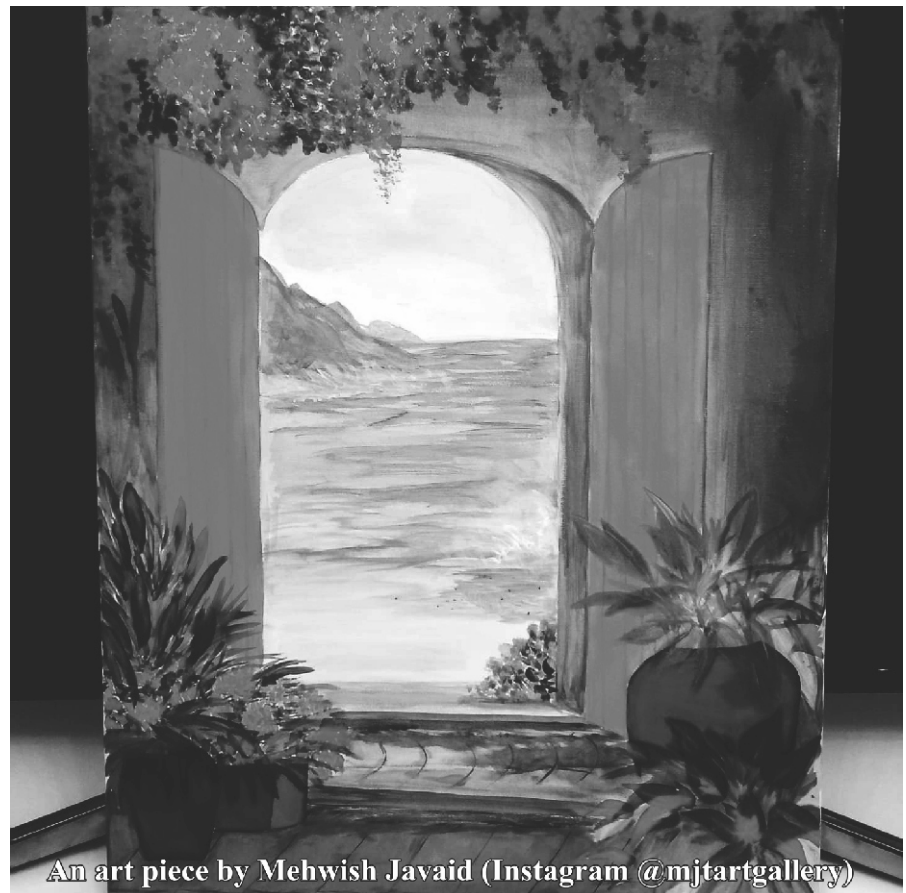
approach studies human motivation and personality. It suggests that each person is motivated by three innate psychological needs: competence, autonomy, and relatedness. When these are met, our self-motivation and mental health thrive. When they are not, our motivation and sense of well-being slack.

Self-determination Theory: This

If you feel that all good things are happening in others' lives and you are the one who is missing all the opportunities and having problems in life, then you are wrongly feeling that. There is no such thing.

The fear of missing out (FOMO) is the feeling or idea that you are missing out on something essential or enjoyable that others are experiencing. It is the perception that others are having more fun, living better lives, or experiencing better things than you.

According to the World Journal of Clinical Cases, the term “fear of missing out” gained traction in 2004. This was the year Facebook launched, one of the first prominent online spaces where people could publicly display their friendships and what they were doing through status updates and



An art piece by Mehwish Javaid (Instagram @mjartgallery)

Cybernetic Process Model: Our brains are constantly sizing up our options and comparing them to our goals or expectations for a situation. When these do not line up, we may feel uncomfortable. FOMO can distort this process and make it harder to evaluate one's current situation accurately. Rather than prioritize critical personal goals, we may pursue lesser and unhealthier priorities.

The Paradox of Choice: Why More Is Less: This theory is explored by psychologist Barry Schwartz, "Learning to choose is hard," he writes. "Learning to choose well is harder. And learning to choose well in a world of unlimited possibilities is harder still—perhaps too hard."

Symptoms of FOMO are:

- Obsessively checking social media to see what others are doing,
- Experiencing negative feelings when comparing one's life to what others seem to be doing on social media,
- Feeling mentally exhausted from social media,
- Overscheduling (trying to be everywhere at all times),
- Withdrawing from others,
- Feeling physically tired, Feeling sad, anxious, or depressed,
- Difficulty concentrating,
- Having trouble sleeping.

And why are we missing out on the solutions here in all of the above contexts? So here are they

- Rather than focusing on what you lack, try noticing what you have.
- Reduce your usage of smartphones and gadgets, or even do a digital detox where you take a break from digital devices.



An art piece by Mehwish Javaid (Instagram @mjartgallery)

- Keep an offline record of your photos and feelings just like one does journaling.
- Make plans with a good friend, create a group outing, or do anything social that gets you out with friends can be a nice change of pace.
- Spend some time reflecting on the things you are grateful for.
- Tell others what you appreciate about them can lift your spirits and those of everyone around you.
- Cook the food you like.
- Do some household work
- Do some charity.
- Avoid letting your emotions determine your behavior.

Even the Quran says: So which of the favors of your Lord would you deny? (55:61)

Regarding the actual age range, teens and youth are more at risk for experiencing FOMO. "Younger

people are considerably more at risk due to the increased amount of time spent online coupled with a heightened sensitivity to and need for social approval and belongingness," says Dr. Natalie Christine Dattilo, a clinical psychologist.

FOMO is inevitable and something everyone will experience at some point. Whether we let it shadow an occasional moment or overpower our lives depends on our resolve to focus on what makes us happy. Happiness does not come from comparing ourselves, chasing perceived expectations, or even feeling superior to others. It is not the quantity but the quality of experiences that matter. Life's greatest joys are often found in the simplest moments shared with people who truly know and love us.



Rana Naveed ur Rehman
 MBA (HRM), Cert CII (UK)
 Assistant Vice President (Health)
 East West Insurance Co. Ltd

Emergency Response & Humanitarian Services (CHHIPA 1020)

The purpose of this article is to create awareness among public about emergency response and humanitarian services in Pakistan. Chhipa Welfare Association, a non-profit welfare organization in Pakistan, imbued with a noble mission, having sincere love and affection for the humanity and a strong commitment to serve the Common People without discrimination of any caste, creed or colour under all circumstances, where frequent road accidents, sudden events and emergencies daily occur.

Muhammad Ramzan Chhipa, the distinguished eminent social worker with courage and selfless devotion to serve mankind, irrespective of caste, creed, sect or beliefs. God created human beings, He gave them life, and along with happiness, also came sufferings and hardships. Urgent needs for relief and rescue at times of Road accidents, train collisions, explosions, disasters and calamities. Besides God, man also looks towards his fellow human beings in such times of sufferings. The one person, none other than the distinguished eminent social worker Muhammad Ramzan Chhipa, who once lived a princely life, sacrificed all his worldly possessions, abandoned his desires, chose to live a simple life, commencing by wearing simple plain clothes and white slippers. To show his patriotism, love and dedication for Pakistan, he always wears green

color. After the most horrific incident, that consolidated his will to carry on his mission, was in 1987, when Karachi was rocked by two bomb blasts in the Saddar area, causing the deaths and injuries of hundreds, he was shocked by the horrible scenes he witnessed at the local hospitals, when victims in large numbers were drenched in pools of blood and agony. He then took up the sacred task to serve humanitarian causes, held up the mantle and thus, he formerly founded and headed the Chhipa Welfare Association (Regd.) a purely non-governmental/non-political entity vowing to serve humanity, irrespective of caste, creed, color, sect or religion, which is registered by the Government of Pakistan and Government of Sindh vide

Registration No: DSW(2068)-K and National Tax No. 2205404-9.

He started his welfare services from a small room, in the city's busy business district, his mission to serve mankind and provide comfort and mental solace to the poor. He first spent his entire pocket money to start his mission of serving humanity and at that time he chose Pakistan largest Civil Hospital in Karachi, where he stood day and night and helped the poor injured patients with medicines, which they could not afford and burial service for those who lacked money to perform burial of the dead. In acknowledgement of his grand sacred mission, he was poured with countless and continued assistance from the philanthropists, business



community and general public. On his appeal, the rich well-off citizens and philanthropists assisted him to raise the ailing humanity. This help and support encouraged and exhorted Mr. Chhipa to further expand his humanitarian services.

In frequent road accidents, sudden disaster, heat stroke, bomb blast, firing, stamped, heavy rain, train collision, building and bridge collapse, unexpected event and emergency, his Chhipa Ambulances equipped with first-aid box, oxygen cylinder and paramedics hurriedly rush and always reach the spots First to the rescue of suffering people and for providing them immediate help. Normally his Chhipa Ambulances day and night 24 hours remain engaged on roads every day in lifting and shifting the seriously wounded, accidentally injured, needy, sick, burnt out and cut off victims, emergency patients, partially decomposed bodies and dead bodies to hospitals & medical centres in attempts to save the valuable lives. The Rescue Team of his Chhipa Ambulance daily saves innumerable precious human lives. You may log on to website www.chhipa.org for more information.

In all the past tragic events of bomb blasts, stampedes, big fires, train collisions, building and bridge collapses, emergency and vast devastations, Chhipa Ambulances hurriedly rushed and reached the spots FIRST to the rescue of disturbed and suffering people and played important roles in helping and saving the valuable human lives, which were greatly admired by local and foreign media and highly appreciated by general public.

Presently his welfare organization has a large fleet of over 500 Chhipa Ambulances, fully manned by Chhipa Volunteers and equipped with first aid boxes and oxygen cylinders and are stationed at over 150 Chhipa Ambulance Emergency Centres in prominent and vital places, on various

roundabouts and near Government Hospitals across Karachi city and other regions of Pakistan, for providing immediate help and assistance to the needy, sick, suffering people and emergency patients while the responding time is within 05 minutes. Chhipa Ambulances are always on the alert and ready to meet any emergency situation.

By the passage of time, Ramzan Chhipa continued to add more facilities to his welfare service and today he is known for his services and the government of Pakistan has in admiration to his astounding services conferred upon him the highest civil award, the Sitara-e Imtiaz.

Chhipa Humanitarian Services

Ambulance

The beacon of these enormous services started with a small fleet of ambulances. Chhipa Ambulance Service, which now has the largest fleet of ambulances, equipped with first aid box and oxygen cylinder, serving the Mega City of Karachi and other regions of Pakistan, on alert around the clock for Rapid Rescue and Relief to seriously injured victims of road accidents, train collisions, air crash, building collapses, disasters and calamities, transporting the sick to hospitals, unidentified, abandoned,

decomposed and mutilated bodies lying in drains and sewers, are all taken care off by Chhipa volunteers.

Kitchen

Equipped with automatic bread baking plants and cooks meals in large quantity.

Dastarkhwan

In these hard times of poverty, unemployment, low wages amid escalating rate of inflation, the poor people are suffering the most. They find it most difficult to earn enough to feed their kith and kin and provide them with clothing and education. To offer solace and relief to the poor, Chhipa Dastarkhwan located at Chhipa Centres across the city, serves 50,000 meals twice daily to the poor deserving and those who cannot afford to buy food, with dignity and upholding their self-respect.

Monthly Ration

In these hard times and rising costs, poor families suffer the most. Chhipa Ration provides monthly subsistence for groceries and sundry worth Rs.2,000/-.

Morgue

Unidentified, unclaimed and



abandoned bodies are kept at the Chhipa Morgue till burial.

Ritual Bathing Room

Ghusal & Kaffan for unidentified, unclaimed and abandoned bodies.

Free Ghusal Kaffan

Chhipa offers free Ghusal & Kaffan to all stratum of society.

Mobile Morgue

Where large number of dead bodies from far flung areas can be preserved and transported.

Graveyard

After Ghushl & Kaffan, unidentified, unclaimed and abandoned bodies are buried at the Chhipa Graveyard.

Jhoola

No one can tolerate the sight of an unwanted, disband new born baby lying in the trash and dumpsters. To prevent infanticide such newborn babies can be placed at Jhoola set up at different Chhipa Centres.

Homes

The Umbrella under which various humanitarian services are provided such as sheltering the abandoned newborn babies placed in the Jhoola



at Chhipa Centres, the Orphanage, the Old Home, the Women Shelter and Home for Children with Special needs.

Home for Newborn

Provides lovingly care to newborn babies placed at Chhipa Jhoola.

Orphanage

To help children in distress who are orphaned, are taken care and provided with all the necessities for their upbringing.

Old Home

Established to care for Senior Citizens, who need Professional and

Loving care in their golden years.

Women Shelter

For those women in need of shelter and services to provide refuge and ultimately help them transition into a healthy, safe, and normal life.

Home for Special Children

Special children are looked after and taken with utmost care for their special needs. The poor, needy and handicapped are provided free-of-cost wheel chairs, crutches, artificial limbs, prosthesis, etc.

Source: <https://www.chhipa.org>



**Muhammad Ramzan Chhipa
(Founder)**



Awards

Ramzan Chhipa has many awards to his credit.

Governor Award
18th February, 2022

Nishan-e-Sipas
14th August, 2016

**Honorary Membership of
Karachi Press Club**
16th March, 2014

Commendation Award
8th May, 2021

**Honorary Degree of Doctor of
Letters (D.Litt)**
14th November, 2014

Gold Medal
22nd June, 2013

Award for COVID-19 Services
4th July, 2020

Dedication of a Road
16th September, 2014

Sitara-e-Imtiaz
23rd March, 2013

2021 CLD 479

[Lahore]

Before Ch. Muhammad Masood Jahangir, J

STATE LIFE INSURANCE CORPORATION and others---Appellants

Versus

Mst. Syeda MUZHARA FATIMA---Respondent

Regular First Appeal No. 3953 of 2020, heard on 27th January, 2021.

(a) Insurance Ordinance (XXXIX of 2000) —

---Ss. 79, 118 & 124---Life insurance---Payment of liquidated damages on late settlement of claims---Remedies for non-disclosure or misrepresentation---Repudiation of claim---Onus on insurance Company---Scope---Appellant insurance Company impugned order of insurance Tribunal whereby claim of respondent claimant for payment of life insurance amount along with liquidated damages by virtue of insurance policy of deceased husband was allowed---Contention of Insurance Company inter alia was that the insured had provided such information on proposal form which amounted to fraud and misrepresentation, and therefore claim had been rightly repudiated by Insurance Company---Validity---To seek benefit of S.79 of Insurance Ordinance, 2000, onus probandi rested upon Insurance Company to prove either that the insured failed to comply with duty of disclosure or made fraudulent misrepresentation before contract was finalized, however no such evidence was presented by Insurance Company---Claimant had provided un rebutted evidence that deceased had been

examined by approved specialist of Insurance company and was found to be fit and healthy, and only then insurance contract was finalized---High Court observed that repudiation or claim of claimant was therefore illegal and thus impugned order could not be interfered with---Appeal was dismissed, in circumstances.

(b) Insurance Ordinance (XXXIX of 2000) ---

---S. I 18---Limitation Act (IX of 1908), Art. 86(a) or Part IV of First Sched.--Computation of period of limitation for filing of claim/application before Insurance Tribunal under S.I 18 of the Insurance Ordinance 2000---Scope---Whenever a demand for disbursement of insurance claim was denied, a fresh cause of action accrued to claimant to approach Insurance Tribunal within three years of such denial---Act of an insurance company which was illegal, without jurisdiction, unfounded and based on mala fide had no pedestal to be perpetuated even behind shield of limitation.

Messrs Pakistan Agro Forestry Corporation Ltd. v. T.C. PAF Pakistan (Pvt.) Ltd. and others PLD 2003 Kar. 284 rel.

lbrar Ahmad for Appellants.

Liaqat Ali Butt, Azhar Siddique, Anwaar Hussain Janjua and Humera Bashir for Respondent.

Date of hearing: 27th January, 2021.

Judgment

CH. MUHAMMAD MASOOD JAHANGIR, J.---This appeal has arisen out of judgment of the learned Trial Court, whereby prayer for recovery of death claim along with interest was awarded to the respondent.

2. Inessential detail apart, the appellants (insurer) after having medically probed that the respondent's husband Syed Iqbal Hussain Rizvi (insured) just aged 46 years was a fit person, issued him life insurance policy on 29th July, 1998, who unfortunately died on 01st September, 1999, thus his widow/respondent preferred claim before insurer about three months thereafter, but repudiated on 18th September, 2000 while concluding that the proposal form was based on fraud and misrepresentation. It was matter of fact and record that the widow/respondent struggled hard to

have the secured claim by approaching Wafaqi Mohtasib, President of Pakistan, Insurance Tribunal and finally concerned learned District Court by filing suit in hand on 05th April, 2014. The same was contested by insurer. The Court below while facing with divergent pleadings of the respective parties materialized certain issues. Out of those issues Nos.3 and 5, being important are reproduced below: -

"3. Whether benefit under section 14 and 19 of Limitation Act, 1908 cannot be extended to the plaintiff on the given circumstances of the case? OPD

5. Whether the plaintiff is entitled to recover the policy proceeds under the life insurance policy along with interest under section 47-B of Insurance Act, 1938 (since repealed). If so to what extent? OPP"

After due trial, the last remedy (suit) bore the fruit having been decreed on 12th

October, 2019, which being impugned herein is the subject of appeal in hand.

3. Heard, record perused.

4. There was no second thought except that the policy was a bilateral contract executed among insurer and insured under strict compliance of special law. The insurer to reprobate its said act/contract per section 79 of the Insurance Ordinance, 2000 (Ordinance) has a limited authority, which can be exercised where either the insured avoided its obligation in exposing the required particulars or he acted with fraud or misrepresentation to deceive the insurer before finalization of the contract. The next provision further confines that this option can be availed by the insurer within two years of the effectiveness of the policy. In the case in hand, admittedly policy executed on 29th July, 1998, thus the insurer at the most within two

years (till 28th July, 2000) could repudiate the same, but despite that claim was submitted on 22nd November, 1999, it allegedly declined on 18th September, 2000, (Mark-D), when the provided period stood already elapsed. Thus clear that the insurer without any justification repudiated the claim beyond prescribed limitation.

Anyway, to seek benefit of section 79, the onus probandi rested upon the insurer. To prove that either the insured failed to comply with duty of disclosure or made a fraudulent misrepresentation before the contract was finalized, but it despite availing countless chances could not examine/tender any evidence, hence such right was taken away. There left unrebutted evidence of the respondent, which fully established that insured having been medically examined by the approved Specialist of the appellants was found fit and only then the contract was materialized. The insured breathed his last naturally in quite prime age of 47 due to heart failure, which cannot be claimed to have been managed/planned in suspicious manner just to obtain the policy amount of meager quantum. Thereafter, act of repudiation beyond the specified limitation was not only illegal, rather deficient to any justification/evidence, thus could not be perpetuated. Therefore, findings returned by learned Court below on issue No.5 being unexceptionable Sr based upon unrefuted evidence are affirmed.

5. Mr. Ibrar Ahmed, worthy counsel for the insurer being aware of the fact that his client has a weak case on merit, mainly focused his emphasis to persuade that suit was barred by time and liable to be dismissed on said score. To this effect, he emphasized with great vehemence that under Article 86(a) of the Limitation Act, 1908, the period provided for filing of suit was just three years from the date of death of the insured, but it having

been instituted after 141/2 years, on the face of it, was barred by time, is not well founded. There is no denial that after the demise of insured, his widow even within her iddat period tendered the claim before the insurer. Had it been awarded at that moment, then there was no fun to approach the Authority/Tribunal or the Court. Indeed, it is act of repudiation, which caused accrual of limitation to the claimant, otherwise, the Insurance Companies can defeat object of the provision ibid by retaining claim for more than three years. Here as well, just some days prior to expiry of three years after the death of insured, the claim was declined. The judicial system is aimed to promote justice and when it is proved on record that the repudiation was not justified on law as well as merit, then to me in such like situation the principle of recurring cause of action fully applies, thus whenever a demand for disbursement of claim is denied, fresh cause of action accrues to the claimant to approach the Court within three years of last denial, because an illegal, without jurisdiction, unfounded and based on mala fide act has no pedestal to be perpetuated even behind the shield of limitation.

6. There is no other opinion that office of Wafaqi Mohtasib was not an entity to entertain claim of the respondent, but having felt annoyed with appellants' totally unethical attitude, the respondent being member of aggrieved family after unfortunate sudden demise of the bread winner approached the said forum for speedy remedy to agitate the rightful demand, which having been granted on 27th September, 2001 was further assailed by the insurer in that hierarchy. Thereafter, the said matter was taken up by this Court through different writ petitions including one (W.P. No.21517/2002) on behalf of the respondent and vide order dated 20th December, 2002, the representation filed by appellants was remanded to the Secretary of Law, Justice and Human Rights Division,

Islamabad for decision afresh. In the meanwhile, respondent again approached the insurer, who vide letter dated 10th September, 2003 (Exh.P4) regretted to take any action on the ground that the matter (on behalf of the insurer) was still sub judice before the apex Court of Pakistan, which was decided on 28th September, 2005 and the case (W.P. No.21517 of 2002) remanded to this Court, however, it was withdrawn on 25th. July, 2006. In such facts and circumstances, the respondent deserved condonation of delay in bona fide approach to the wrong forum(s).

7. There is yet another aspect that any correspondence on behalf of insurer either explaining reasons to repudiate the claim or showing indulgence to probe the matter any further is, indeed, an acknowledgment falling within the meaning of Explanation-I to section 19 of the Act *ibid*. The aforesaid letter (Exh.P-4) provided new cause of action and on 20th July, 2006 within three years of its communication, the respondent approached the Insurance Tribunal duly constituted in this behalf via appropriate remedy, which was accepted vide judgment dated 25.10.2011, but this Court on 15th February, 2013 in R.F.A. directed that the application be returned to the respondent for its presentation before the Court of competent jurisdiction. In fact, the same proceedings under the orders of this Court were reopened before the learned District Court. Now comes another moot point, whether the respondent was bound to present the earlier application returned by the then Insurance Tribunal or she could institute new

one after formation of regular suit. This proposition has already been resolved by the High Court of Sindh in 'Messrs Pakistan Agro Forestry Corporation Ltd. v. T.C. PAF Pakistan (Pvt.) Ltd. and others' (PLD 2003 Karachi 284) while observing to the following effect. -

"The first contention of Mr. Samiuddin Sami is that the plaintiff did not comply with the provisions of Order VII, Rule 10, C.P.C. but filed as fresh plaint which is liable to rejection. In support of his contention, he relied on the case of *Mst. Hawabai v. Abdul Shakoor and others* PLD 1970 Kar. 367. Mr. Mansoorul Arifin, learned counsel for the plaintiff, stated that the present suit, filed with the same prayer but with different valuation is maintainable as it is a new suit with different valuation based on the claim of the defendant No. I. The finding of the learned Single Judge in the case of *Hawa Bai (supra)* was reversed in appeal by a Division Bench of this Court in the case reported as *Hawabai v. Abdul Shakoor* PLD 1981 Kar. 277 and the same was upheld by the Hon'ble Supreme Court in the case *Abdul Shakoor and others v. Mst. Hawabi and others* 1982 SCMR 867. Following conclusion was reached by the Division Bench of this Court.

In view of the above discussion, we have reached the conclusion that after a plaint is returned to plaintiff by Court under Order VII, Rule 10, C.P.C. he may adopt any of the following courses: -

I. He may challenge the order returning the plaint for presentation to the proper Court by filing an appeal

against such order, or

II. he may present the same plaint after its return to him to a Court having jurisdiction in the matter, or

III. he may amend the plaint by giving up a part of the relief or by reducing the valuation, so as to make it cognizable by the Court, which returned the plaint and then present the same to the same Court or amend the plaint and present it before a Court having jurisdiction in the matter, or

IV. he may file a fresh suit in the Court having jurisdiction in the matter.

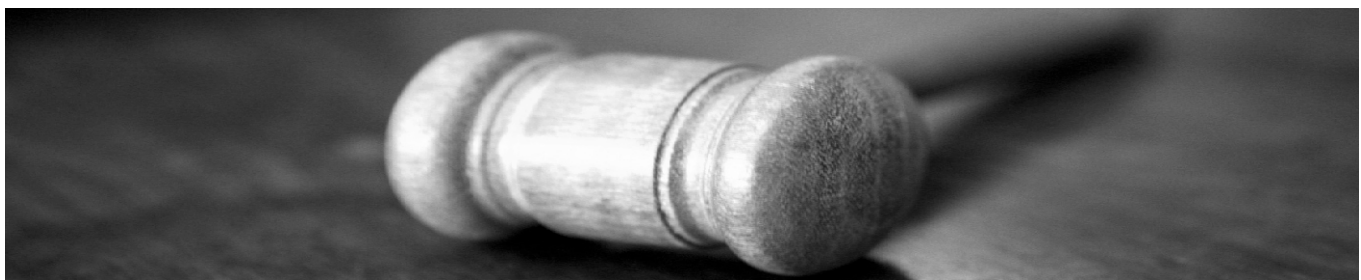
Therefore, in view of the law laid down by a Division Bench of this Court in the case of *Hawa Bai (supra)* and upheld by the Hon'ble Supreme Court in the case of *Abdul Shakoor* 1982 SCMR 867, I hold that the objection has no force."

Therefore, institution of new suit was perfect as per law already settled and learned lower Court was justified in answering issue No.3 against the insurer.

8. The family of the insured was forced to initiate litigation for totally unjustified act of repudiation of the insurer, which took more than two decades to decide *lis in hand* until this forum and for the foregoing discussion, this appeal having no merit stands dismissed with costs of Rs.2,00,000/- to be additionally paid to the respondent:

KMZJS-10/L

Appeal dismissed.



EFU Life Partners with Hefazat Technologies to increase the Digital Insurance Penetration



(Karachi): EFU Life, a leading Life Insurance Company in Pakistan, and Hefazat Technologies, a promising Insurtech have joined hands to increase the Digital Insurance penetration in Pakistan. To start with, Hefazat Tech will be able to distribute Income continuation plans to other businesses which will then reach out to its customers with this unique and value-added offering. Later both organizations plan to onboard more exciting products according to the needs and risk appetite of the customers.

EFU Life's Income Continuation Plans are specifically designed to provide monthly income to the family members in case of an unfortunate event such as an accident, injury, permanent disability, or death of the policyholder, providing ease of life from the burden of financial crisis when the breadwinner is deceased or disabled. The beauty lies in the business model and the way this plan has been embedded in the customer journey.

The signing ceremony was held at EFU Life House, Head Office on 22nd Nov '22 and was attended by **Mr. Ali Rehman (Director – Hefazat Tech)** and **Ms. Nilofer Sohail (Head of Channel Strategy & Execution EFU Life)** along with other representatives from both the organizations.

Ms. Nilofer Sohail speaking at the event, stated:

"It is encouraging to see Insurtechs such as Hefazat Technologies emerging in the Pakistani Market and trying to meet the purchase protection needs of the customers. EFU Life in the last few years has integrated with various ecosystems to provide insurance coverage to the masses. We are confident that our partnership with Hefazat Technologies is another important milestone leading toward this goal. Through our products, services, and experience in this domain, we plan to create an impact on the lives of our customers."

Mr. Ali Rehman further added:

"It takes vision and great leadership to be open to innovative ideas and concepts and this is exactly the openness and willingness that has been demonstrated by the leadership at EFU when they welcomed the opportunity to work with us. We look forward to working with the team at EFU to create industry defining products to bring to the market that will help reshape the way consumers look at Insurance based products."

EFU Life join hands with Shahid Afridi Foundation to inaugurate solar-powered community water tanks



EFU Life Assurance Limited, the leading life insurance provider in the country is proud to join hands with Shahid Afridi Foundation (SAF) to uplift the underserved communities across Pakistan. The year-long partnership is working towards creating possibilities to provide access to clean water, empower youth through quality education, and respond to natural calamities through three initiatives of Shahid Afridi Foundation namely Water, Education, and Emergency Relief Response.

The partnership is getting strengthened further with the installation of two solar-powered community water tanks in Sindh and Punjab. These water tanks will directly benefit a community of more than 4000 people by providing them with access to water.

A ceremony was held at Thano Bullah Khan Kirthar - Distt. Jamshoro, Sindh to inaugurate the first of the two solar-powered community water tanks. It was attended by the Senior Management of EFU Life Assurance Ltd. and Shahid Afridi Foundation along with the local community leaders.

EFU Life as a Company has been actively working towards various social welfare projects for the betterment of communities.

EFU General wins 16th Consumers Choice Award 2022



EFU General has been conferred with the 16th Consumers Choice Award 2022 in the category of 'Best General Insurance Company of Pakistan'.

Mr. Omair Atiq Mahmudi - Head of Public Relation received this award in recognition of its outstanding performance in the field of non-life insurance industry of Pakistan.

EFU General leads Pakistan's non-life insurance industry with its experience spanning over 9 decades, providing best services to its valued clients and the award proves to be a testimony of its accomplishments.

EFU General wins 14th CSR Award



EFU General wins 14th Corporate Social Responsibility (CSR) Award 2022 in the category of 'Public Health Safety Initiative' organized by the National Forum of Environment and Health (NFEAH). This award is the first and only CSR award of Pakistan registered with IPO, Government of Pakistan.

Mr. Aamer Ali Khan - Head of Administration received this award in recognition of EFU's continued efforts for social and environmental sustainability and its commitment to improve the quality of lives of people in various communities by giving back to the society.

EFU General leads Pakistan's non-life insurance industry with its experience spanning over 9 decades, providing best services to its valued clients and the award proves to be a testimony of its accomplishments.

EFU General receives IAP Award



EFU General was recognized by the Insurance Association of Pakistan with an award for the Company's relentless effort and devotion in executing the IAP House Project.

The award was received by Mr. Hasanali Abdullah, Managing Director & Chief Executive of EFU General from Chairman IAP Mr. Azfar Arshad at the recently held IAP Annual Dinner 2022 and Flood Relief Fundraiser.



Mr. Abdul Razak Ahmed, MD & CEO of RICL along with Mr. Muhammad Akhlaq, SVP, Faisalabad inaugurating relocated Branch at Taj Plaza, Faisalabad.



Mr. Abdul Razak Ahmed, MD & CEO of RICL congratulating Mr. Nisar Ahmed Chughtai, SVP, Lawrance Road Branch on newly refurbished and relocated of Al-Rehman Branch.



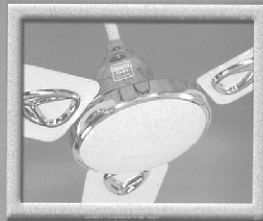
Mr. Abdul Razak Ahmed, MD & CEO of RICL with Mr. Muhammad Akhlaq, SVP, Faisalabad and all staff members of Taj Plaza Branch, Faisalabad.



Mr. Abdul Razak Ahmed, MD & CEO of RICL inaugurating newly relocated Branch (Formerly Al-Rehman Branch) at Lawrence Road, Lahore along with Mr. Nisar Ahmed Chughtai, SVP.



Mr. Abdul Razak Ahmed, MD & CEO of RICL along with SVP, Lawrance Road Branch and all branch Officers of Lahore.



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(Steve Jobs, Co-Founder and Ex-CEO of Apple Inc.)

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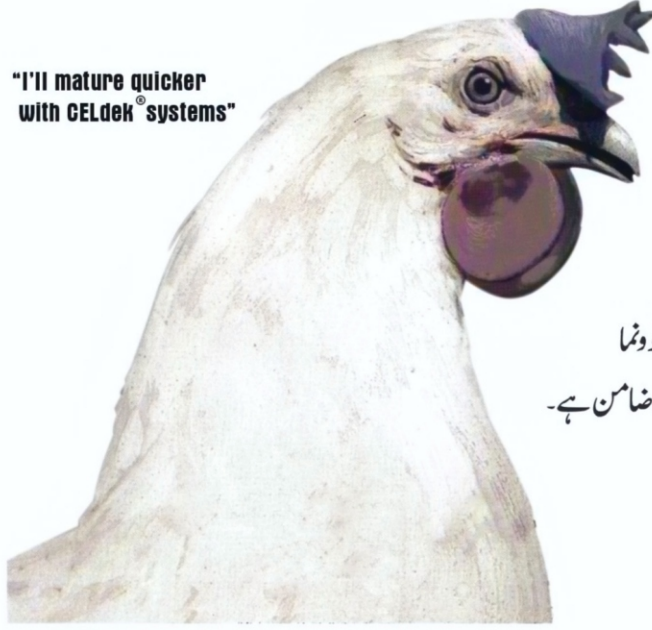




Khaadi



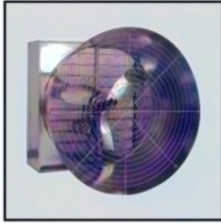
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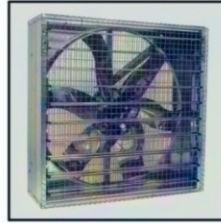
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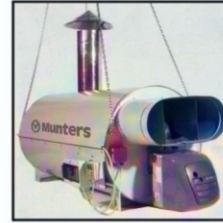
Cone fan



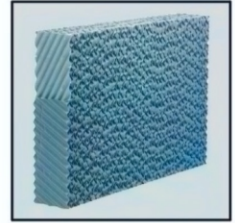
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Head
Office

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CHAUDHERY MUHAMMAD IQBAL
A.E.E. (A.E)

[Chief Executive]

Khiali Bye Pass, Gujranwala.
Tel: 055-4283677 Cell: 0300-9648353

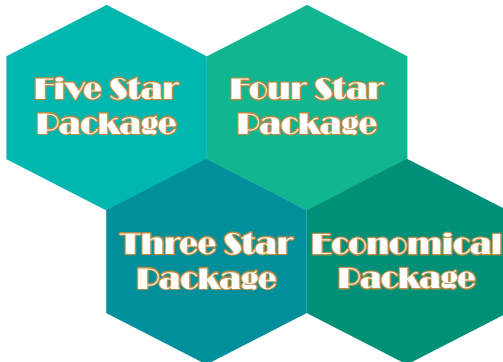


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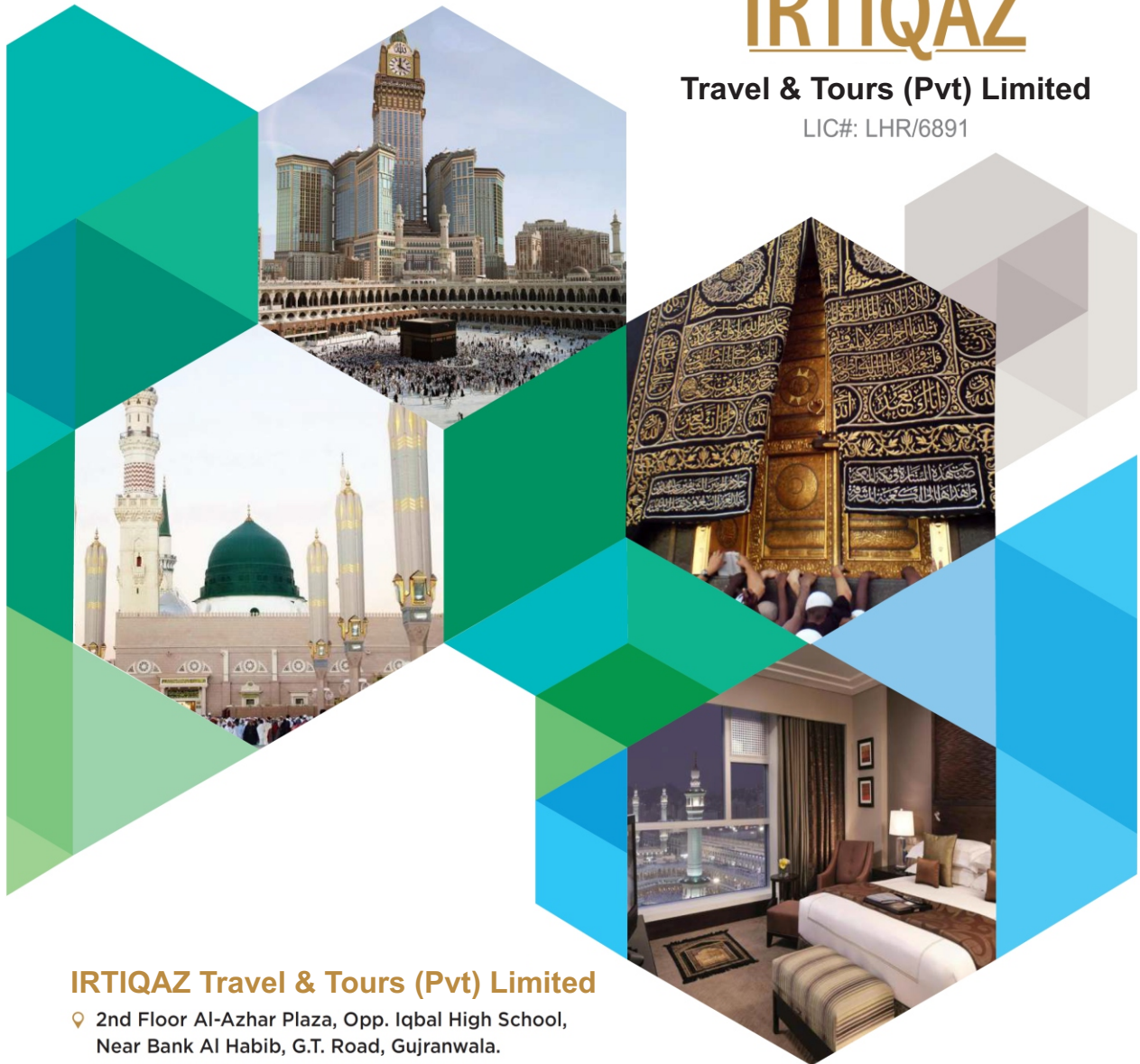
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