





RATED  
**AA+**  
BY PACRA



## **VISION MISSION STATEMENT**

### **Vision**

To be a leading insurer by providing the most comprehensive yet flexible cost effective risk management solutions to our clients backed with friendly and efficient claims service and enhance the Alfalah brand value for the benefit of all stakeholders.

### **Mission Statement**

We undertake to provide world class service with unmatched security to our clients and help in increasing awareness about insurance in the country, as well as enhancing public confidence in the insurance industry of Pakistan.

We will introduce new modern insurance products comparable with international standards and will emerge as an innovative insurer providing complete risk management solutions to the public in Pakistan.



## ABOUT ALFALAH INSURANCE

Alfalah Insurance Co. Ltd. is one of the latest ventures of The Abu Dhabi Group in Pakistan that began its operations in 2007. It has its offices in:

**LAHORE    KARACHI    ISLAMABAD    PESHAWAR    FAISALABAD**  
**SIALKOT    GUJRANWALA    MULTAN    HYDERABAD    RAHEEM YAR KHAN**

The paid-up capital to begin operations of the Company was Rs. 230 million, almost three times the minimum paid-up capital requirement of Rs. 80 million. Through its consistent performance and issuance of bonus shares, Alfalah Insurance has increased its paid-up capital to Rs. 500 million.

Our state-of-the-art IT platform and facilities ensure the deliverance of world-class services to the public. We have also secured the support of some of the most renowned reinsurers and provide customized insurance coverages for the most complex industrial, commercial or financial risks.

**Head Office Contact Address:**

**Alfalah Insurance Company Limited**, 5-Saint Mary Park, Gulberg III, Lahore, Pakistan.

**Phone:** 042-111-786-234 **Fax:** 042-35774329-30

**Web:** <http://www.alfalahinsurance.com> **Email:** [afi@alfalahinsurance.com](mailto:afi@alfalahinsurance.com)

**Facebook:** [www.facebook.com/alfalahinsurance](http://www.facebook.com/alfalahinsurance)



## THE ABU DHABI GROUP

Abu Dhabi Group is one of the largest foreign investors in Pakistan. Bank Alfalah was the first investment of The Abu Dhabi Group in Pakistan in 1997 and after the spectacular success of Bank Alfalah, the Group has invested in different sectors of the Pakistani economy. Following are the Group's other ventures, presently operating successfully in the country:





## BOARD OF DIRECTORS



**H.H. SHEIKH NAHAYAN  
MABARAK AL NAHAYAN  
CHAIRMAN**

His Highness Sheikh Nahayan Mubarak Al Nahayan is a prominent member of the ruling family of Abu Dhabi, United Arab Emirates. Currently, His Highness is UAE Cabinet Member and Minister of State for Tolerance. Prior to his current responsibility, he served as Minister of Culture and Knowledge Development; Culture, Youth, and Social Development and Minister of Higher Education and Scientific Research. Besides his ministerial responsibilities, he has been playing a leading and distinguished part in the educational advancements, focusing on the role of education in achieving development and progress. His Highness owns substantial business interests, hotels and other investments in UAE, Pakistan, Africa, US and Central Asia. His Highness also holds various offices as Chairman and Director at Board and Trusts along with Patronship of various local and foreign organizations and affiliates. His direct and indirect business interest spread

throughout various industry sectors such as banking, telecom, insurance, hospitality, healthcare, construction, project financing and investment management. Moreover, he supports many charitable institutions and devotes special attention to the disabled children as the Honorary President of Abu Dhabi Future Rehabilitation Center, formerly known as Future Center for Special Needs. His Highness is also recipient of Pakistan's highest civilian award, the "Hilal-e-Pakistan", which was conferred upon him in 2005 for his contribution to the economic growth of Pakistan. His Highness received his education from the British Midfield School until the high secondary level before joining Magdalen College at Oxford University-UK.



His Excellency Sheikh Saif Bin Mohammed Bin Butti is a well-known businessman of United Arab Emirates. H.E. holds degree in Bachelor of Politics and Economics from Emirates University, Al Ain. H.E. is the Chairman of Al Wathba National Insurance Company (PJSC), Abu Dhabi National Hotels Company PJSC and Saif Group. H.E. also serves as a Vice-Chairman of United Al Saqer Group LLC (formerly known as Al Hamid Group LLC) and Managing Director of Abu Dhabi Motors. H.E. also serves as Vice-Chairman of Emirates Lebanon Bank S.A.L and as an Independent Non-Executive Director of Bank of Sharjah P.S.C.

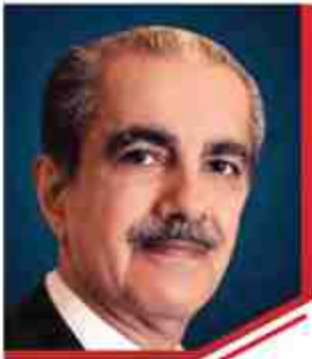


**H.E. SHEIKH SAIF BIN  
MOHAMMED BIN BUTTI  
DIRECTOR**

Mr. Khalid Mana Saeed Al Otaiba is the Office Manager of His Excellency Dr. Mana Saeed Al Otaiba (Personal Advisor to His Highness the President of UAE). He holds degree in Bachelor of Arts & Science from Suffolk University of Massachusetts, Boston, USA. He serves as the Chairman of Liwa International Investment Tourism and Royal Mirage Hotel & Resort Ltd, Morocco and the Deputy Chairman of Al Otaiba Group of Companies. Mr. Khalid also serves as Director at Bank Alfalah Limited, Pakistan and at Ghantout International Real Estate.



**MR. KHALID MANA  
SAEED AL OTAIBA  
DIRECTOR**



**MR. ATIF BAJWA**  
**DIRECTOR**

Mr. Atif Bajwa has an extensive international career spanning 37 years of executive leadership roles in banking, and of multiple boards and public interest positions. Having started his professional journey by joining Citibank in 1982, he has since held numerous senior positions in large local and multinational banks, which includes: President/CEO of Bank Alfalah, President/CEO of MCB Bank and Soneri Bank, Regional Head for Citigroup for Central and Eastern Europe, Head of Consumer Banking for ABN AMRO'S Asia Pacific region, and Country Manager for ABN AMRO Pakistan. Mr. Bajwa has been active in business, social and public interest areas, and has led key advocacy institutions to impact economic and social sectors. In this regard, he has served as the Chairman of the Pakistan Business Council (PBC) and the President of the Overseas Investors Chamber of Commerce and Industry (OICCI). He has also served as a director on the boards of various private and public sector companies. Mr. Bajwa received his education at Columbia University, New York.



**MR. AMINE MIKATI**  
**DIRECTOR**

Mr. Amine Mikati is a seasoned Finance and Operations leader. He has driven sustainable growth and operational excellence across Australia, Europe, Africa, the USA, and the MENA region. With extensive experience in M&A, IPOs, exits, debt restructuring, strategic transformation, and fintech initiatives, he has successfully led organizations through major expansion and change.

His diverse career spans property development, construction, manufacturing, telecommunications, retail, consumer electronics, and education, combining strategic foresight with practical leadership. He has served in senior roles including, Principal Consultant at Safe financial solutions Pty Ltd, (Australia), CFO/COO at Bin Jaber Group, CFO/COO at Emirates Synaxis Holding (UAE), and Director of Finance & Corporate Services at RGRCLM (Australia). He is currently serving as Group Chief Investment Officer at Dhabi Group (UAE)

Mr. Mikati holds an MBA in Finance from BCU University, Lebanon, a BS in Accounting from Notre Dame University, Lebanon and a CPA from Australia.



Syed Irfan Ali is a banking sector policy expert and adviser having worked at the State Bank of Pakistan and Financial sector for over three decades. His expertise includes banking and non-banking regulation, payment systems, AML/CFT, financial markets, Climate Risk, mergers and acquisitions, payment systems, Digital Banking and FinTech.

He has also played a key role in developing Prudential Regulations, introduction and amendment in key statutes related to banking and supervision, structuring and restructuring of Financial Institutions, assistance to the Government in disinvestment / privatization process of public sector banks, mergers and acquisition, and introduction of thematic inspection concept as a precursor to the risk based supervision are his few achievements during his services to SBP. Mr. Ali has also been associated with various committees and working groups and represented SBP at various domestic and internal forums like the World Bank, IADI, FATF/APG and IMF.

He is the key team member of central bank's historic initiative to financially integrate all Pakistanis across the world, by means of digital banking & FinTech under the flagship Roshan Digital Account (RDA).

His career spans over a period of nearly 33years, beginning in 1992. Prior to his proceeding on retirement, Mr. Ali held the position of Executive Director, Financial Inclusion Group, Banking Policy & Regulation Group and Banking Supervision Group at SBP. He has also served as Director General, Financial Monitoring Unit (FMU), MD DPC and President IDBL

He is also prolific speaker and covers a wide range of industry subjects. He has been constantly engaged in speaking both in Pakistan and abroad at various forums and is a professional trainer on broad range of subjects, however AML/CFT branchless banking & FinTech remains his forte.



**SYED IRFAN ALI**  
**INDEPENDENT DIRECTOR**



Mr. Asif Khan is Managing Director, Head of Securitized Products Group & Capital Markets for Natixis Corp & Investment Bank in NY. He is also member of Executive Committee for Global Markets and Credit Markets for the Americas. Previously, Mr. Khan led global distribution and origination business for fixed income products at MUFG, Morgan Stanley, Goldman Sachs and Credit Suisse. Mr. Khan has over 24 years of experience in origination, distribution & structuring in global capital markets. He started his career at Credit Suisse NY in technology investment banking.

Mr. Khan holds an M.B.A. from William E. Simon School at University of Rochester and a BBA, with distinction from Connecticut State University.

Mr. Khan also has affiliations a) Advisor - Gutenberg Communications, US b) Advisor, Boardwalk Advisors, Japan.



**MR. ASIF KHAN**  
**INDEPENDENT DIRECTOR**



**MS. ANJUM HAI**  
**DIRECTOR**

Ms. Anjum Hai Joined Bank Alfalah as Chief Financial Officer in November 2017. She has over 26 Years of work experiences across financial institutions like Soneri Bank Limited, Citibank N. A. Pakistan Faysal Bank Limited and A.F Ferguson & Company. She is a Fellow Member of the Institution of Chartered Accountants of Pakistan as well as Fellow Member of Associated Chartered Certified Accountants. She also hold an Accelerated Certificate in Company Direction From the Instititon of Directors, UK.



**MS. KANWAL KASHIF RAHMAN**  
**INDEPENDENT DIRECTOR**

Ms. Kanwal Kashif Rahman is a Certified Public Accountant from the State of New York and is an experienced leader with over 20+ years of distinguished performance in global institutes like Deloitte, USAA, TIAA, ABN AMRO, RBS, and Flagstar Bank. Kanwal has a demonstrated history in building, managing, and enhancing Risk Management and Audit Programs. Kanwal's experience spans multiple products in all three lines of defense.

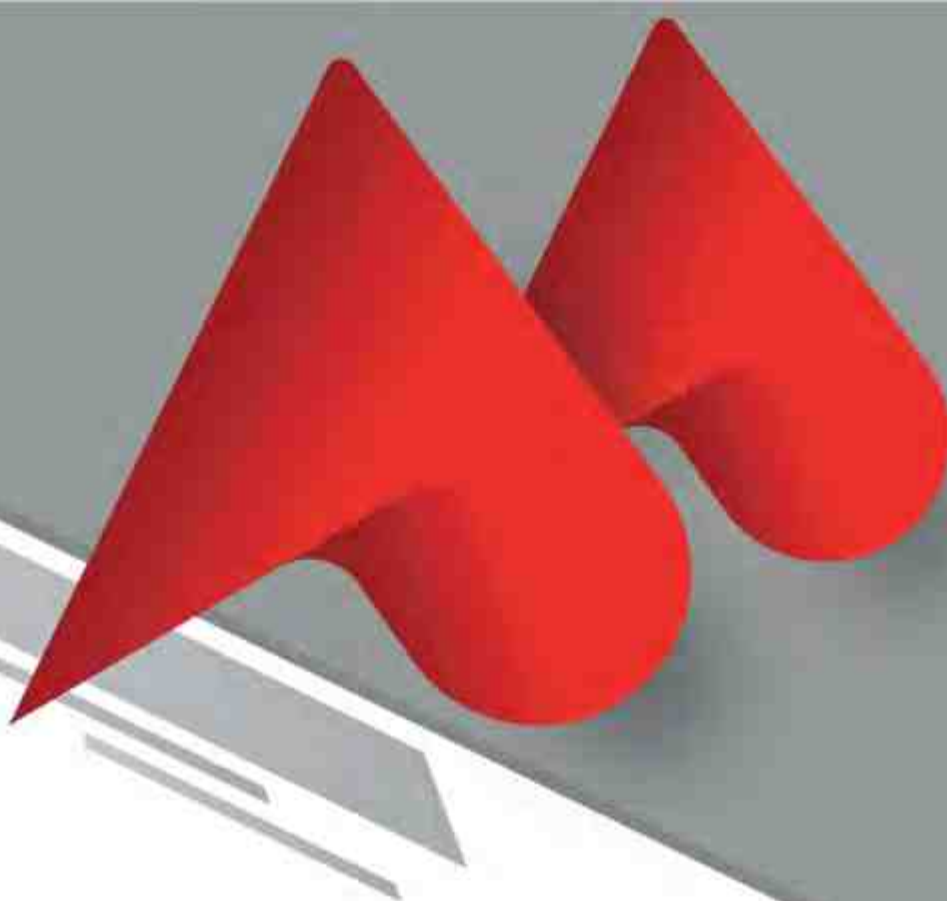


Mr. Khurram Hussain is the Chief Executive Officer, Alfalah Insurance since December 2024. He has significantly rich and diversified experience in the banking and financial services industry including insurance both locally and internationally. Previously, he has held the positions of Managing Director & CEO, Pak Libya Holding Company, Group Head for Retail and Consumer Banking – Bank Alfalah, General Manager for UBL – USA, Group Head Sales for UBL's Retail Bank in Pakistan, Regional Head Corporate & Commercial Banking for Northern Emirates – Abu Dhabi Commercial Bank, Head of Strategy, Administration and special projects for Mashreq Bank's International operations as well as Country Manager for Mashreq Bank Kenya, Sudan and Sri Lanka in addition to his successful stints at Bank of America and Deutsche Bank.

Mr. Hussain is known for his expertise in strategy development, business transformation, revitalizing underperforming businesses. He is also highly skilled in human capital development, building organizational capacity and fostering innovation. He has closely worked with the Board of Directors, Regulators, Government authorities and external Agencies worldwide. Mr. Hussain has received his professional training and education from top-ranking professional institutions. He has specialized in corporate finance from the London Business School, UK., in addition to holding an MBA from USA.



**MR. KHURRAM HUSSAIN**  
DIRECTOR / CHIEF EXECUTIVE OFFICER  
(CEO)



# "A" IS IN OUR DNA

UPGRADED TO "AA +" BY PACRA

Alfalah Insurance takes pride in upholding Abu Dhabi Group's legacy of performance excellence by achieving an upgrade to "AA" by PACRA.

We generously thank our esteemed customers, shareholders, employees, and the stakeholders for motivating us to achieve this milestone.



MOTOR



INDUSTRIAL



PROPERTY



CARGO



TEXTILE



TRAVEL



ENERGY



HEALTH



AGRICULTURE



Alfalah Insurance



## OUR PRODUCTS

Alfalah Insurance offers a comprehensive suite of products to cover various insurance requirements, with each one being tailor-made to cater specific individual needs.

We constantly keep in tune with the changing commercial and social scenarios to understand the increasing diversity of multiple risk exposures. Our extensive knowledge and expertise enables us to structure the right insurance solutions to cover personal and corporate risk exposure in the best way possible.

- PROPERTY INSURANCE
- MOTOR INSURANCE
- MARINE CARGO, HULL & AVIATION INSURANCE
- MISCELLANEOUS INSURANCE
- TAKAFUL ISLAMIC INSURANCE
- GROUP HEALTH INSURANCE
- ENERGY INSURANCE
- ENGINEERING INSURANCE
- TRAVEL INSURANCE / SAFAR BAKHAIR
- AGRICULTURE INSURANCE



## PROPERTY INSURANCE

We are fully aware that our clients wish to secure their assets against fortuitous losses. Our Property Insurance provides a comprehensive cover to safeguard the insured assets against various potential risks.

We can provide the following forms of covers:

"PROPERTY ALL RISKS"  
COVERS PROPERTY INSURED THAT IS  
ACCIDENTALLY PHYSICALLY LOST,  
DESTROYED OR DAMAGED THROUGH ANY  
CAUSE OTHER THAN WHAT'S EXCLUDED.

"FIRE & ALLIED PERILS"  
COVERS ALL LOSSES OR DAMAGES BY  
FIRE, LIGHTNING AND OTHER NAMED  
ALLIED PERILS.

BUSINESS INTERRUPTION  
FOLLOWING INSURED PERILS.

"HOUSEHOLDER'S COMPREHENSIVE"  
TO COVER INDIVIDUAL HOMES.



## GROUP HEALTH INSURANCE

Human resource is the most important asset of every company. Whether you wish to attract the cream of the industry or retain your finest talent, Health Insurance plays a paramount role. A company is as good as the employees it keeps. Smart employers appreciate the importance of a good medical insurance package which provides top drawer health benefits to keep their workforce happy, attract qualified applicants and reduce staff turnover.

With the rising cost of health insurance, you need a Medical Insurance Plan which is cost-effective and yet offers the most benefits. Alfalah Insurance Company Limited offers ideal Employee Medical Insurance solutions providing quality healthcare with the following features:

FLEXIBLE INSURANCE PLANS  
TO SUIT EACH GROUP

"CASHLESS" TREATMENT FACILITIES AT  
OUR NETWORK OF PANEL HOSPITALS

A TEAM OF DOCTORS AND  
PHARMACISTS FOR COST-EFFECTIVE  
TREATMENT & 24 HOURS HELPLINE

PROMPT AND EFFICIENT CASE  
MANAGEMENT  
FRIENDLY CLAIM SERVICE

Explore Alfalah Insurance Employee Medical Plans and take the first step in building and engaging a high-performance workforce.



## MOTOR INSURANCE

Alfalah Motor Insurance is second to none. We have developed a very efficient infrastructure to provide excellent service to our motor insurance clients.

We can cover:

MOTOR COMPREHENSIVE INSURANCE  
MOTOR THIRD PARTY LIABILITY INSURANCE

Various add-ons such as:  
Personal Accident Benefits to

DRIVER AND PASSENGER  
REPLACEMENT VEHICLE  
PERSONAL EFFECTS

Can also be provided subject to applicable additional premium. We have established a large network of panel workshops around the country offering high quality & effective claim services



## ENERGY INSURANCE

The empowerment of energy sectors fuels the country's economic engine. Through the use of energy insurance, companies can better navigate risks and opportunities that come with oil & gas, petrochemicals, electric utilities and other entities.

We offer Energy Insurance coverages for material damage, business interruption, contingent business interruption, and downstream liabilities. This covers national as well as private companies dedicated to exploring and producing oil and gas. These impart greater confidence in the energy sector to look for alternative sources of energy generation and utilization.

Covers:

Material damage, business interruption, contingent business interruption, and downstream liabilities



## MARINE CARGO HULL & AVIATION INSURANCE

Alfalah Insurance offers extensive coverage for Marine and Aviation risks at competitive prices with valuable consultancy services on risk management.

We offer:

MARINE CARGO  
MARINE HULL

AVIATION  
MARINE LIABILITIES



## ENGINEERING INSURANCE

We understand the complexities of Engineering risks & coverage needs and offer the most appropriate and cost-effective insurance solutions.

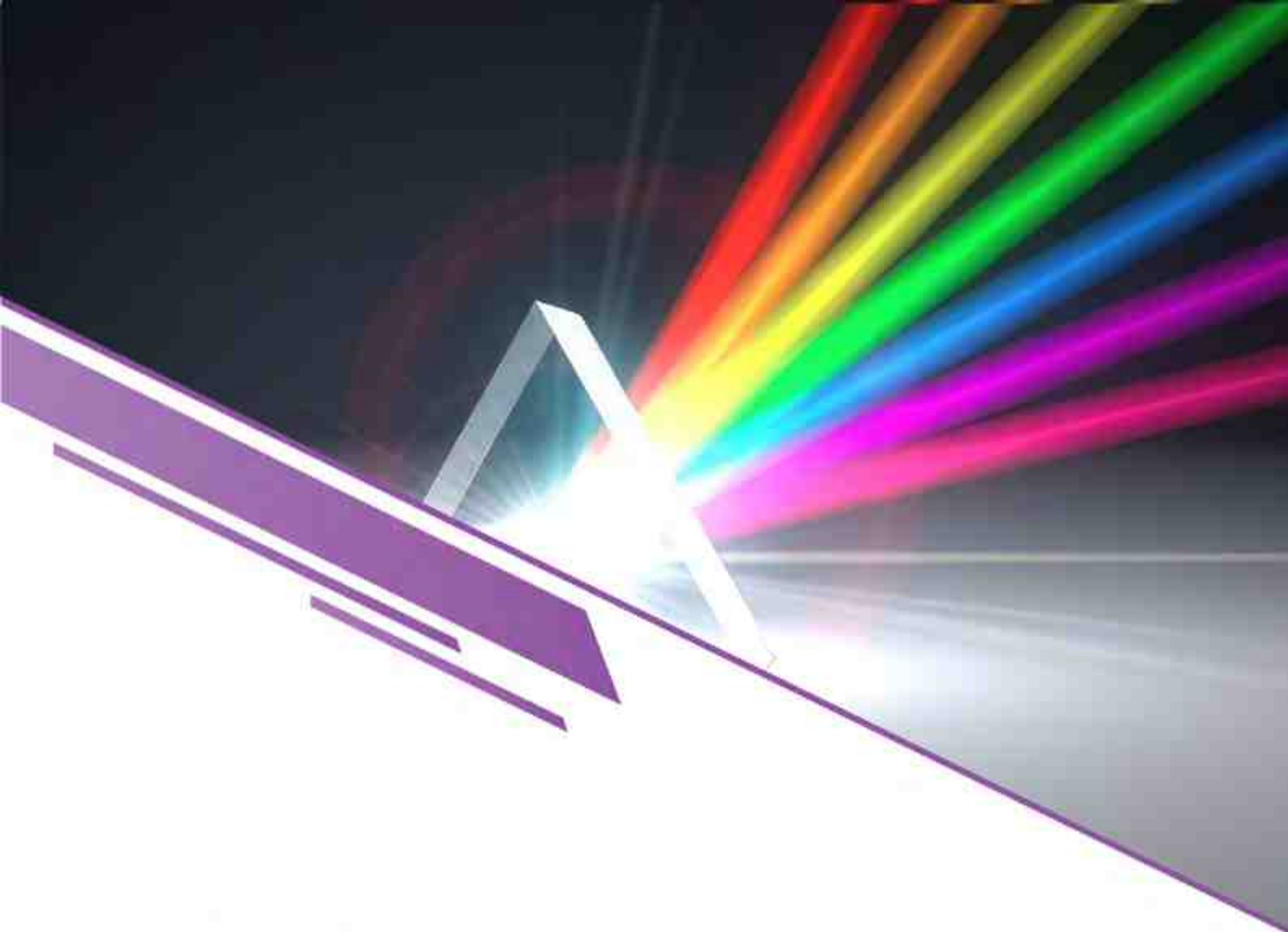
We have extensive experience in managing Engineering Insurance with in-depth knowledge of the industry, ensuring risk management of the highest standards.

Alfalah Insurance can offer a wide variety of Engineering Insurance solutions such as:

CONTRACTORS ALL RISK  
CONTRACTORS PLANT & MACHINERY  
ERECTION ALL RISKS

COMPREHENSIVE MACHINERY  
ELECTRONIC EQUIPMENT  
MACHINERY BREAKDOWN

LOSS OF PROFIT FOLLOWING  
MACHINERY BREAKDOWN



## MISCELLANEOUS INSURANCE

Alfalah Insurance has underwritten a wide variety of Miscellaneous Insurance products to cover an entire range of insurance needs and provide specialized tailor-made solutions to meet with client specific needs.

The product range includes:

BANKER'S BLANKET  
BURGLARY/THEFT/ROBBERY/HOLD-UP  
FIDELITY GUARANTEE

GROUP PERSONAL ACCIDENT  
PERSONAL ACCIDENT  
JEWELLER'S BLOCK

MONEY  
PLATE GLASS  
SIGNBOARD

PERFORMANCE BOND  
ADVANCE PAYMENT BOND  
BID BOND

EMPLOYER'S LIABILITY  
PROFESSIONAL INDEMNITY  
THIRD PARTY LIABILITY

WORKMEN'S COMPENSATION  
MEDICAL MALPRACTICE



## TRAVEL INSURANCE – SAFAR BAKHAIR

In partnership with one of the largest travel reinsurance providers, we are pleased to announce that we are now in a position to provide complete travel insurance and assistance solutions around the world. Whereas there are many ready packages for individuals/families, we can also tailor-make travel insurance packages for large groups at special rates and terms.

Now you can travel peacefully around the world enjoying following facilities of our 'Safar Bakhair' travel insurance plans:

MEDICAL ADVICE ON TELEPHONE  
MEDICINE DELIVERY  
HOSPITAL ADMISSION ARRANGEMENTS

MEDICAL TRANSLATION SERVICES  
ARRANGEMENT OF EMERGENCY MEDICAL  
EVACUATION AND REPATRIATION

ACCOMMODATION ARRANGEMENTS  
REFERRALS FOR MEDICAL SERVICE  
PROVIDERS WORLDWIDE

INTERPRETER REFERRAL  
LEGAL REFERRALS  
DOCUMENT DELIVERY

LOST LUGGAGE AND PASSPORT  
ASSISTANCE EMERGENCY TRAVEL  
ASSISTANCE



## TAKAFUL ISLAMIC INSURANCE

We are aware of the fact that a large segment of insuring public desires a Takaful cover as compared to conventional insurance. We have secured the support of Swiss Re Group and other renowned reinsurers for our Takaful operations and we are highly committed to provide the same level of services.

We provide all classes of Takaful covers including but not limited to:

PROPERTY INSURANCE  
ENGINEERING INSURANCE  
MARINE INSURANCE

MISCELLANEOUS INSURANCE  
MOTOR INSURANCE  
HEALTH INSURANCE

TRAVEL INSURANCE  
(INCLUDING HAJJ AND UMRAH)



## **AGRICULTURE INSURANCE**

Agriculture is the single largest sector of Pakistan's economy; it contributes to 22% of the country's GDP and provides the means of living for more than 75% of its population.

Farmers face production risks, such as drought, floods, etc.

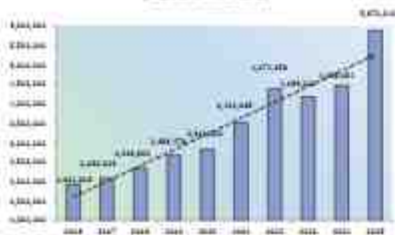
Crop Insurance has gained importance due to large-scale damage caused by natural calamities, crop diseases and locust attacks.

Alfalah Insurance Company is proud to introduce Crop Insurance that provides insurance coverage and financial support to farmers in the event of natural calamities, pests & diseases.

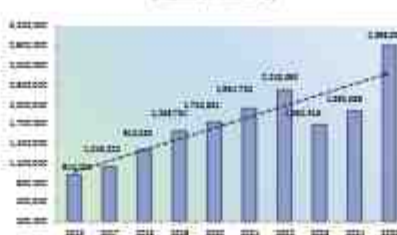
Alfalah Insurance offers the largest per farmer limit in the country with support of AA rated reinsurers providing peace of mind to farmers as well as to financing institutions wherever applicable.



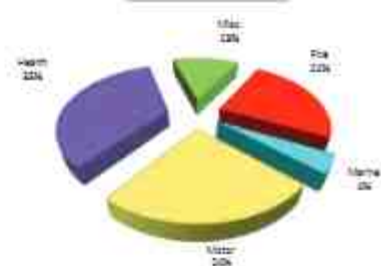
**GROSS PREMIUM WRITTEN**  
(Rupees in Thousand)



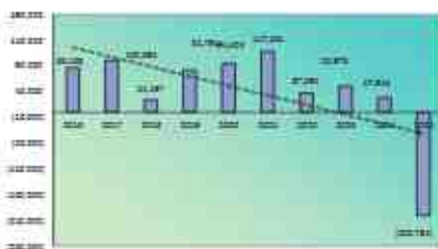
**PREMIUM REVENUE**  
(Rupees in Thousand)



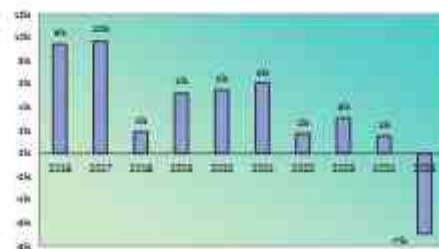
**PRODUCT MIX ANALYSIS**



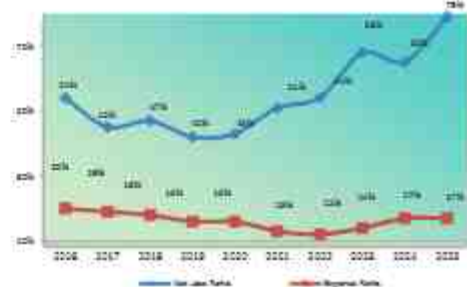
**UNDERWRITING RESULTS**  
(Rupees in Thousand)

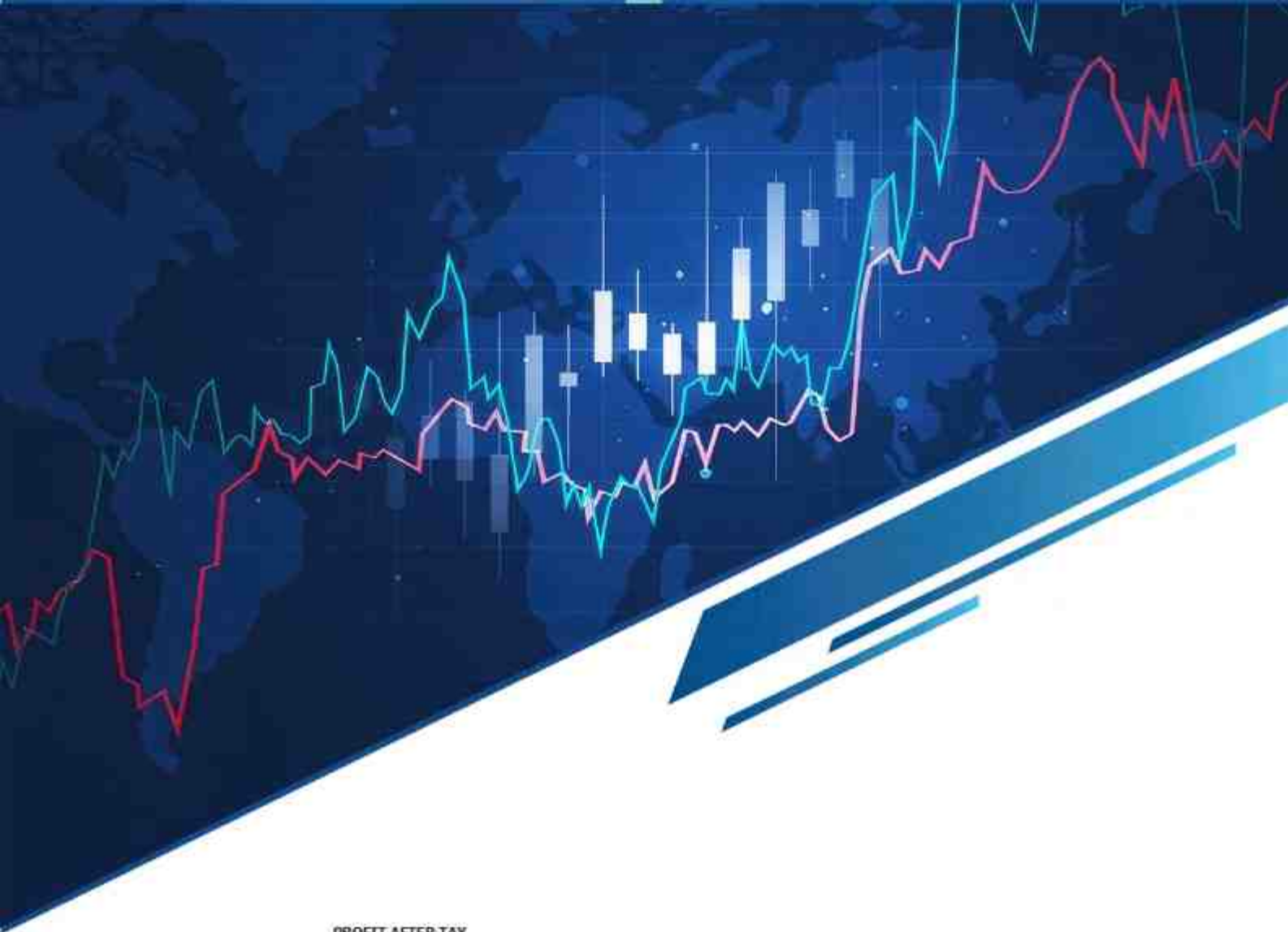


**UNDERWRITING PROFIT MARGIN**

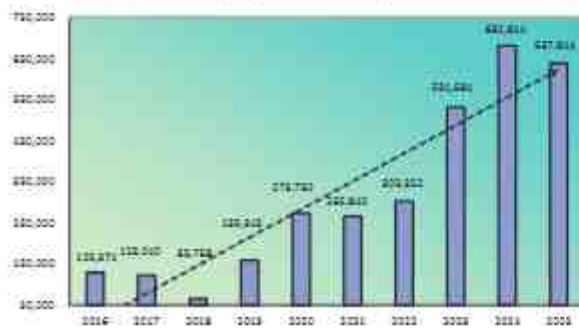


**LOSS RATIO AND EXPENSE RATIO**

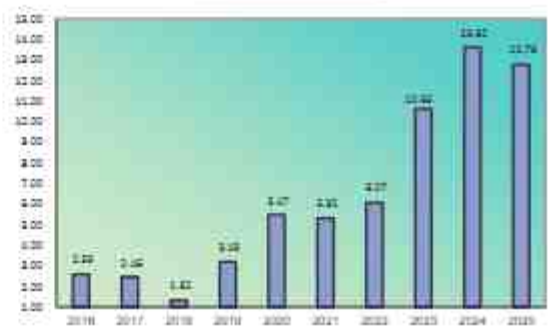




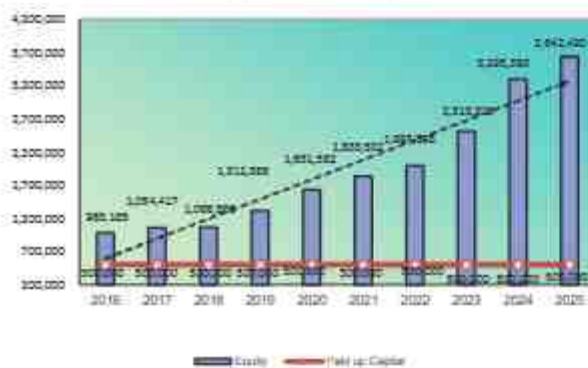
**PROFIT AFTER TAX**  
(Rupees in Thousand)



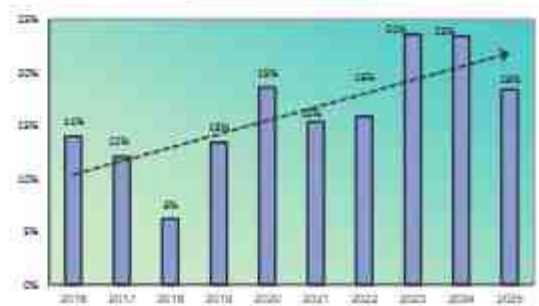
**EARNING PER SHARE**



**SHAREHOLDER EQUITY**  
(Rupees in Thousand)



**RETURN ON EQUITY**



# Alfalalah Insurance Network

## Head Office:

5-Saint Mary Park, Gulberg III, Lahore.  
UAN: III-786-234 Fax: +92-42-35774329  
E-mail: [afi@alfalahinsurance.com](mailto:afi@alfalahinsurance.com)  
Web: [www.alfalahinsurance.com](http://www.alfalahinsurance.com)

## Lahore Main Branch:

5-Saint Mary Park, Gulberg III, Lahore.  
UAN: III-786-234 Fax: +92-42-35774329  
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Web: [www.alfalahinsurance.com](http://www.alfalahinsurance.com)

## Lahore City Branch:

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Web: [afilcb@alfalahinsurance.com](mailto:afilcb@alfalahinsurance.com)

## Faisalabad Office:

P-72/2, Ching Plaza, 4th Floor  
Liaqat Road, Faisalabad.  
Tel: 092-41-III-786-234, +92-41-2606131-3  
Fax: +92-41-2646969  
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## Islamabad Office:

2nd Floor, Bank Alfalah Building,  
Markaz 1-B, Islamabad.  
Tel: +92-51-4864695-98 Fax: +92-51-4862596  
E-mail: [afilist@alfalahinsurance.com](mailto:afilist@alfalahinsurance.com)

## Multan Office:

10-A, 2nd Floor, Tehsil Chowk, Bosan Road, Multan.  
Phone # 061-6211446-8 Fax # 061-6211449  
E-mail: [afimul@alfalahinsurance.com](mailto:afimul@alfalahinsurance.com)

## Peshawar Office:

Ays Centre, 2nd Floor, Arbab Road,  
Peshawar Cantt, Peshawar,  
Tel: +92-91-III-786-234, +92-91-5253901-3  
Fax: +92-91-5253964  
E-mail: [afipwr@alfalahinsurance.com](mailto:afipwr@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](mailto:afi.guj@alfalahinsurance.com)

## Siakot Office:

1st Floor, City Tower, Shahab Pura Road, Siakot.  
Tel: +92-52-3240907  
Fax: +92-52-3240908  
E-mail: [afi.skt@alfalahinsurance.com](mailto:afi.skt@alfalahinsurance.com)

## South Zone

### Karachi Office:

1st Floor Finlay House,  
I.I. Chundrigar Road, Karachi.  
Tel +92-21-III-786-234, 32463839-42  
Fax: +92-21-32463361  
E-mail: [afi.khi@alfalahinsurance.com](mailto:afi.khi@alfalahinsurance.com)

### Karachi Unit-1 Office:

1st Floor, Finlay House,  
I.I. Chundrigar Road, Karachi.  
Tel: +92-21-III-786-234, 32463839-42  
Fax: +92-21-32463361  
Email: [afi.kul@alfalahinsurance.com](mailto:afi.kul@alfalahinsurance.com)

### Hyderabad Office:

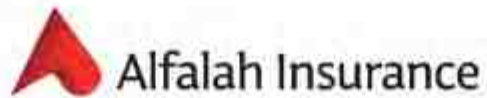
House No. 49, 2nd Floor  
Dr Line, Saddar Cantt, Hyderabad.  
Tel: +92-22-2780655  
Fax: +92-22-2780656  
E-mail: [afi.hyd@alfalahinsurance.com](mailto:afi.hyd@alfalahinsurance.com)

### Raheem Yar Khan

Al-Moiz Square, 2nd Floor,  
Near Habib Bank Ltd.  
Zimindaran Colony, Club Road,  
PTCL Nos. 068-5870035







**Head Office**

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**Phone:** 042-111-786-234

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