ISSUE 4 | January - March 2026

Alfalah Insurance

AlfalahBuzz

POWERED BY PEOPLE

Marine Insurance and Evolving Global Situation

Bridging the Gap for Growth Miles to Millions

Editorial Team

Ayesha Aslam

EDITOR-IN-CHIEF

Ali Murtaza

EDITORIAL ASSISTANT

Muhammad Mohsin Ali

CONTENT MANAGER

Hibba Nauman

CONTENT CURATOR

TABLE OF CONTENTS

CEO Message 01

Governance That Drives Growth 03

#PoweringProgress 04

Bridging the Gap for Growth 05

From Corporate Offices to the Nth Level 07

Marine Insurance and evolving Global Situation 09

Aligned to Win 11

Summer, Eid & Everyday Health 12

A Galaxy of Risk, A force of Order 14

Spark Sessions & Trainings 15

Inter-Departmental Collaborations - Key to success 19

Moments That Matter 20

#KnowYourTeam 23

Punctuality Awards 28

Message from the CEO

The beginning of a new year always presents an opportunity to set the tone for what lies ahead, and I am pleased to share that Alfalah Insurance has entered 2026 with strong momentum, strategic clarity, and a continued focus on transformation and growth. As we conclude the first quarter of 2026, we reflect on a strong and purposeful start to the year.

Building on the achievements of the previous year, the first quarter has been marked by meaningful progress across key areas of the business. A key highlight of this quarter has been an important step in our digital transformation journey through our strategic collaboration with Wateen. This initiative represents a significant milestone in strengthening our technological capabilities and building a more agile, future-ready organization. The efforts and dedication of our Digital Department have played a central role in driving this transformation, laying the foundation for smarter systems, enhanced efficiency, and improved customer experiences.

Alongside technological advancement, our focus on people development remains equally strong. During this quarter, our HR team successfully conducted multiple internal training sessions as part of a comprehensive Learning & Development (L&D) Program for 2026. These initiatives are designed to upskill employees, strengthen cross-functional capabilities, and prepare our teams for the evolving demands of the industry. In addition, SMART departmental objectives for 2026 were developed in close collaboration with all departments, ensuring alignment with organizational goals and strategic priorities.

We also successfully completed the end-to-end performance appraisal cycle, ensuring timely evaluations, transparency, and alignment with our organizational performance frameworks. Furthermore, a detailed Request for Proposal (RFP) and process mapping documentation was developed to support the implementation of a Human Resource Management System (HRMS), reinforcing our commitment to operational excellence and digital integration within HR.

Financially, we have seen a promising start to the year, with substantial growth compared to the same period last year. This positive trajectory reflects disciplined execution, strategic

focus, and the collective efforts of teams across the organization. It is encouraging to see our business continue to build on the strong foundation established in the previous year.
The first quarter has set a positive tone for the months ahead. As we continue this journey, our priorities remain clear: accelerating innovation, strengthening customer-centricity, and delivering sustainable performance with integrity and purpose.
Thank you for your continued dedication, resilience, and commitment to excellence. Your contributions remain the driving force behind our progress, and together, we are well positioned to achieve even greater milestones in 2026.

Warm Regards,
Khurram Hussain
Chief Executive Officer

Governance
That Drives Growth

Ms. Anjum Hai, Mr. Atif Bajwa, H.H. Sheikh Nahayan Mabarak Al Nahayan (Chairman), Mr. Khalid Mana Saeed Al Otaiba, Mr. Khurram Hussain and Mr. Amine Mikati.

Strong governance remains at the core of Alfalah Insurance's progress. The Board's direction continues to drive stability, informed decision-making, and sustainable growth.

Powering Progress

A Strategic Leap into the Future

Alfalah Insurance teams up with Wateen Telecom to launch Pakistan's next-generation Digital Insurance Platform, revolutionizing the way customers experience insurance. From seamless onboarding to faster claims and smart digital services, the platform blends AI-driven automation with real-time insights for unmatched efficiency.

This partnership marks a bold leap in Alfalah Insurance's digital journey, setting a new standard for innovation in the insurance industry.

#PoweringProgress

Bridging The Gap for Growth

Miles to Millions

In a continued effort to strengthen alignment, enhance collaboration, and drive performance, the Commercial Team of AFICL embarked on an extensive nationwide branch engagement initiative during the first quarter of 2026. Spanning from the last week of January to the second week of March 2026, coinciding with the onset of Ramadan, this journey was not merely a series of visits, but a testament to the team's commitment towards building stronger relationships across all levels of the organization.

Covering approximately 6,000 kilometers by road and investing hundreds of man-hours, the Commercial Team visited all branches i.e Peshawar, Islamabad, Multan, Rahim Yar Khan, Karachi, Faisalabad, Sialkot and Gujranwala. Lahore branches, being in close proximity, continued to be engaged on a regular basis alongside these visits, ensuring consistent alignment with Head Office strategies. Despite challenging travel conditions, tight schedules, and the need to balance ongoing business responsibilities, the team remained focused on maximizing productive engagement time, often traveling overnight to ensure full-day interactions at each location.

A cornerstone of this initiative was the structured engagement model. Each visit included exclusive sessions with Branch Managers, followed by open-house discussions involving Development Officers and Operations staff. These sessions created a platform for transparent dialogue, alignment with Head Office strategies, and mutual understanding of market challenges and opportunities. The open exchange of ideas not only strengthened operational clarity but also fostered a sense of inclusion and ownership among branch teams.

The impact of these efforts is clearly reflected in the results. The Direct Sales Force (DSF) Non-Group segment is projected to close Q1 2026 at approximately PKR 750 million, significantly surpassing the quarterly target of PKR 652 million. This achievement becomes even more remarkable when compared to the full-year 2024 performance of PKR 881 million by the same segment, indicating a strong upward trajectory. With a full-year target of PKR 4.4 billion, the current momentum reinforces confidence in achieving and potentially exceeding annual goals.

Journey Beyond Numbers:

Beyond numbers, one of the most valuable outcomes of these visits has been the enhancement of employee engagement and morale. Face-to-face interactions, active listening, and real-time problem-solving have contributed to higher levels of staff satisfaction and motivation. The initiative reaffirmed that business growth is most sustainable when it is built on strong internal relationships and a shared vision.

The Commercial Team extends its sincere appreciation to all Branch Managers, Development Officers, Operations staff, and leadership for their unwavering support and active participation. Their collaboration and openness have been instrumental in the success of this initiative.

Building on this momentum, the Commercial Team is committed to continuing these quarterly branch visits. The second phase is already underway, with Q2 visits scheduled to commence in the last week of March and conclude in April 2026.

As AFICL continues its growth journey, such initiatives will remain central to its strategy, ensuring that every branch, every team member, and every effort contributes cohesively toward shared success.

Contribution By:
Mr. Syed Saeed Pirzada
Deputy General Manager
Head of Business Development & Partnerships

From Corporate Office
To The Nth Level
Robust Execution Of Strategic Goals

Based on cross-functional observations, stakeholder engagements, and client feedback, a recurring theme across the insurance sector: while strategic goals are well-articulated at the corporate/leadership level, thes translation into ground-level execution remains a big challenge.

Today, the insurance industry is aggressively pursuing strategic imperatives, growth acceleration, product innovation, customer-centricity, and digital transformation. However, the real challenge lies in driving execution excellence and ensuring that strategic priorities cascade effectively from the boardroom to the frontline.

Execution Model Hurdles

- **Strategic Misalignment:** Enterprise-level priorities often lose coherence as they flow down to branches and relationship managers.
- **Communication Dilution:** Lack of clear strategic narratives results in weak understanding of target segments and product focus.
- **Capability–Resource Gap:** Ambitious topline targets are not always supported by adequate underwriting bandwidth, digital tools, or sales enablement.
- **Shortage of Quality Human Resources:** Finding skilled and motivated professionals across sales, underwriting, claims, and operations remains a persistent challenge, impacting both productivity and execution quality.
- **Execution Fragmentation:** Over-diversification of initiatives leads to dilution of focus and sub-optimal outcomes.
- **Accountability Gaps:** Ownership and weak governance frameworks hinder performance tracking and delivery.

To institutionalize execution excellence, organizations should look for a structured and disciplined approach:

Cascade Strategy into Actionable KPIs: Translate strategic priorities into granular, measurable KPIs at branch and RM level-covering both new business acquisition and renewals.

Incentive Alignment: Design performance frameworks that balance individual productivity with team-based outcomes, reinforcing collective ownership.

Prioritization with Strategic Focus: Channel efforts towards high-yield segments such as FI partnerships, corporate portfolios, trade finance partnerships and renewal retention.

Frontline Enablement: Strengthen sales capability through targeted training, faster underwriting turnaround, and robust sales toolkits.

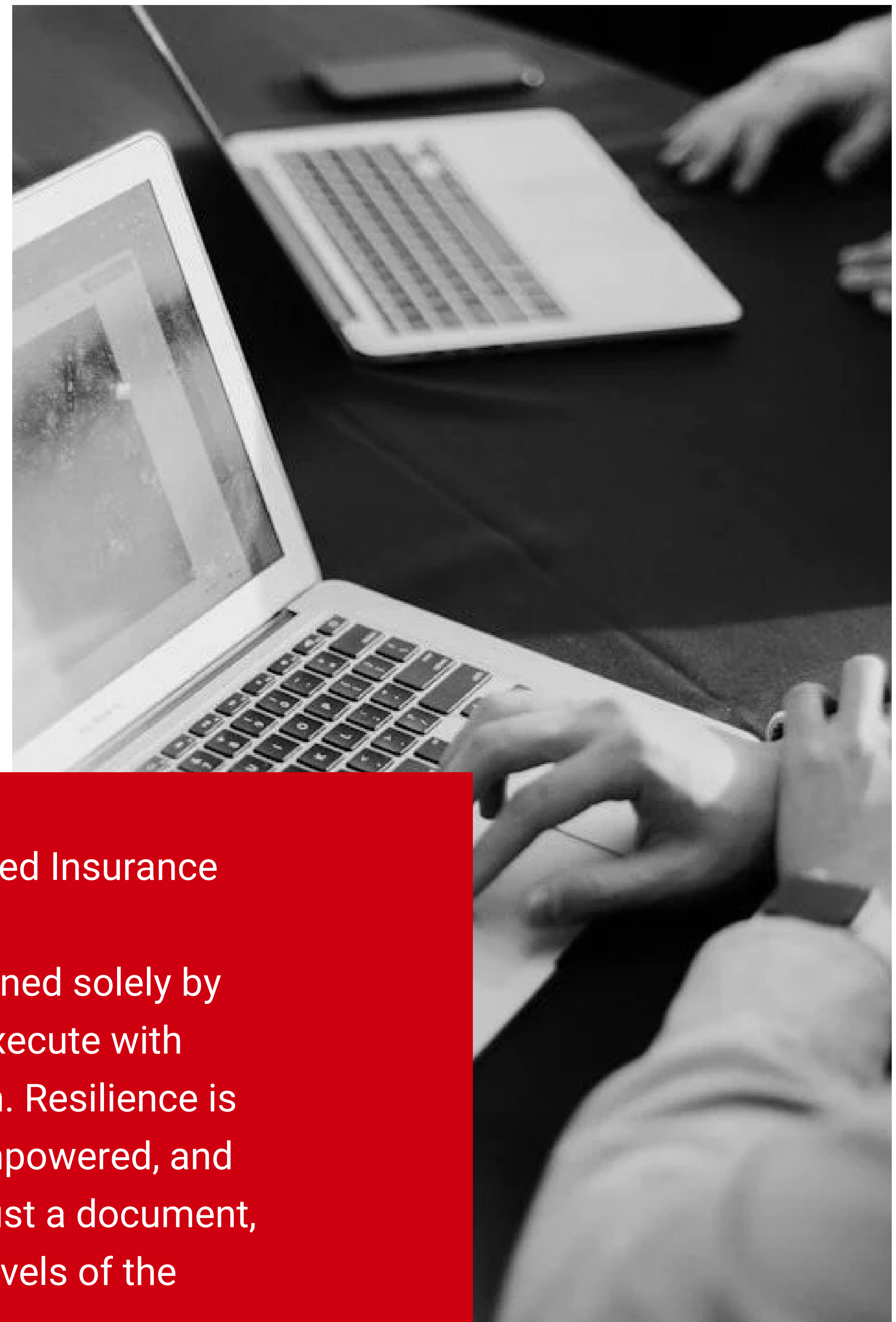
Cross-Functional Synergy: Break silos by fostering collaboration between sales, underwriting, claims, and operations—ensuring a seamless customer journey.

Talent Management: Invest in recruiting, developing, and retaining high-quality human resources in value chain to ensure skilled teams drive execution consistently.

Culture of Recognition & High Morale: Institutionalize recognition mechanisms, celebrate quick wins, and build a high-energy, performance-driven culture.

Ownership & Governance Discipline: Establish clear accountability with defined ownership matrices and regular performance cadences.

Data-Driven Execution: Leverage dashboards and analytics for real-time visibility on pipeline health, conversion ratios, and retention metrics.



Building a Resilient, Execution-Led Insurance Organization

A future-ready insurer is not defined solely by strategy, but by its ability to execute with consistency, agility, and cohesion. Resilience is built when teams are aligned, empowered, and motivated, where strategy is not just a document, but a lived reality across all levels of the organization.

In the insurance business, strategy may win proposals, but it is robust execution, strong teamwork, skilled human resources, and sustained morale that ultimately win premiums and long-term trust.

The real test of strategy is not in its design, but in its delivery. Execution is where vision meets reality—and where results are earned across branches, teams and customer touchpoints.

In insurance, true success lies in consistently translating strategic intent into disciplined, aligned action at the frontline.

Contribution By:
Mr. Nadeem ud din Ahmed
Country Head - Financial Institutions

Cargo Clauses
And The Evolving Global Situation

Marine Insurance

Marine insurance is all about protecting goods while they're on the move—whether by sea, air, or land. It gives businesses peace of mind, covering the risks of loss or damage during transport.

Marine insurance has long been a key pillar supporting global trade, offering protection against many risks involved in transporting goods by sea/air and inland routes.

At the heart of cargo insurance are the Institute Cargo Clauses - ICC (A), ICC (B), and ICC (C) - which determine how broad or limited the coverage will be.

Institute Cargo Clause (A)

often described as "all risks," provides the most comprehensive protection, covering nearly all types of accidental loss or damage except for specific exclusions.

Institute Cargo Clause (B)

on the other hand, offers more restricted coverage, protecting against certain listed risks such as fire, explosion, vessel grounding, and water damage, but it does not cover losses like theft or malicious damage.

Institute Cargo Clause (C)

is the most basic form of cover, limited to major incidents such as fire or sinking, and is generally used for bulk or lower-value goods.

It is important to note that none of these clauses cover war-related risks, strikes, or delays, which need to be insured separately through appropriate extensions like war and SRCC covers.

The situation has led to:

- reduced vessel movement,
- increased security threats,
- and a general sense of uncertainty in international trade.

As a result, the marine insurance market has seen skyrocketed war risk premiums, along with tighter underwriting practices. And some insurers are even hesitant to cover vessels passing through the area.

From an underwriting and Takaful standpoint, this situation highlights the need for a more careful and disciplined approach to risk management.

1. Relying solely on standard ICC coverage is no longer enough for shipments moving through high-risk regions.

2. Insurers and Takaful operators must clearly define war risk exclusions, charge appropriate additional premiums and assess each shipment on a case-by-case basis.

3. It also becomes essential to keep a close watch on designated high-risk areas and maintain open communication with clients to ensure they are adequately protected.

Ultimately, the developments in the Strait of Hormuz serve as a reminder that while traditional marine insurance frameworks remain relevant, they must continuously evolve to keep pace with changing geopolitical and trade realities.

Contribution By:
Mr. Bashir Maqsood
HOD - Window Takaful Operations

Comparison of Institute Cargo Clauses

Risk / Feature	ICC (A)	ICC (B)	ICC (C)
Type of Cover	All risks (subject to exclusions)	Named perils	Limited named perils
Fire / Explosion	✅ Covered	✅ Covered	✅ Covered
Vessel Sinking / Capsizing	✅ Covered	✅ Covered	✅ Covered
Collision / Overturning	✅ Covered	✅ Covered	✅ Covered
Stranding / Grounding	✅ Covered	✅ Covered	✅ Covered
General Average	✅ Covered	✅ Covered	✅ Covered
Jettison	✅ Covered	✅ Covered	✅ Covered
Earthquake / Volcanic Eruption / Lightning	✅ Covered	✅ Covered	❌ Not Covered
Washing Overboard	✅ Covered	✅ Covered	❌ Not Covered
Loss of Package during Loading/Unloading on vessel/craft	✅ Covered	✅ Covered (Total loss only)	❌ Not Covered
Entry of sea/lake/river water	✅ Covered	✅ Covered	❌ Not covered
Theft / Pilferage / Non-delivery	✅ Covered	❌ Not Covered	❌ Not Covered
Rainwater Damage	✅ Covered	❌ Not Covered	❌ Not Covered
Malicious Damage	✅ Covered	❌ Not Covered	❌ Not Covered
War Risk	❌ Excluded (add-on required)	❌ Excluded	❌ Excluded
Strike / Riot / Civil Commotion (SRCC)	❌ Excluded (add-on required)	❌ Excluded	❌ Excluded

Aligned to Win

We've all been part of meetings that go in circles. This wasn't one of them. What stood out most wasn't just the decisions we reached, but how easily the conversation turned into clarity.

No one waited for perfect information. No one pushed things up unnecessarily. People spoke openly, challenged each other where needed, shared what was getting in the way, and very quickly the focus shifted to what needed to happen next and who would take it forward.

It didn't feel forced. It just worked.

Moments like these are a good reminder of what drives results.

It's not just about how capable we are or how hard we work. It's about how we bring three things together: Mass, Energy and Coordination.

Mass is the strength of our team. The experience, skills and perspective we bring.
Energy is how we show up. The intent, urgency and effort behind our actions.
Coordination is how well we move together. How aligned we are on what really matters.

But these don't contribute equally. If you think of it as a simple equation,

Victory = 1x Mass, 2x Energy and 4x Coordination

it becomes clear that alignment carries the most weight.

We've all seen it. A team full of capable people can still feel stuck if everyone is moving in different directions. Work gets repeated. Decisions take longer. Priorities start competing with each other.

On the other hand, even a smaller team, when aligned, can move faster, make better decisions and get more done with less friction.

That is the standard we should aim for.

As we grow, things will naturally become more complex. More people, more priorities, more moving parts. The easy answer is to add more capacity. But without alignment, that often adds noise instead of progress. What will set us apart is how well we stay connected to a shared goal; Being clear on what matters most. Stepping in without waiting to be asked. Being able to challenge and then move forward together.

Because in the end, it is not about how much we are doing. It is about how well we are doing it together. And if we get that right, we do not just move faster, we become harder to compete with.

Let's keep moving forward with that same clarity and alignment. #OneTeamOneGoal

Contribution By:
Mr. Hamiz Haroon
HOD - Human Resources

Summer, Eid and Everyday Health

SMALL HABITS, BIG IMPACT

Every year, as summer begins to peak, a familiar pattern emerges—rising temperatures, reduced hydration, and increasing fatigue. With the arrival of Eid-ul-Adha, where meat-heavy meals become more frequent and routines shift significantly, this seasonal transition becomes even more noticeable. From a medical perspective, the combination of heat stress and dietary change often contributes to common yet largely preventable health concerns.

What makes this period particularly important is not just the environmental change, but the behavioral one. Daily routines shift, meal timings become irregular, and physical activity often reduces. Together, these factors can quietly affect energy levels, digestion, and overall well-being if not managed with awareness.

Preparing for the Season

As temperatures rise, the body gradually loses more fluids, even in indoor environments. While air-conditioned spaces provide relief, they also reduce the natural perception of thirst, which can lead to unintentional under-hydration. Over time, this may present as mild but persistent symptoms such as headaches, low energy, dry mouth, and reduced concentration.

Another important factor is that the body's hydration needs do not remain static. They increase with heat exposure, stress, and even mental workload. In busy professional routines, this requirement is often overlooked, especially when back-to-back meetings or desk-based work dominate the day.

Maintaining a consistent intake of water throughout the day, rather than relying on occasional large consumption, helps the body regulate temperature and sustain energy. A balanced daily routine —incorporating timely meals, adequate sleep, and short movement breaks— further supports the body's ability to adapt to seasonal stress. Small preventive habits at this stage often reduce the likelihood of discomfort later during peak summer and festive days.

During Eid

Eid-ul-Adha brings a welcome shift in routine, centered around family gatherings, shared meals, and traditional dishes. However, it also introduces a sudden increase in consumption of heavy, oily, and meat-based foods. While culturally significant and socially meaningful, this shift can place additional strain on the digestive system. From a clinical standpoint, such dietary changes may result in indigestion, bloating, acidity, and a general feeling of heaviness. These effects are often more pronounced when meals are consumed in large portions or at irregular intervals throughout the day.
A balanced approach can help maintain comfort without limiting participation in festive traditions. This includes moderating portion sizes, incorporating lighter food options such as salads or fruits alongside meals, and spacing out eating occasions rather than clustering them closely together.
Equally important is mindful eating by allowing the body adequate time to process food before the next intake. This simple practice significantly reduces digestive stress and improves post-meal comfort.

Hydration: The Quiet Essential

One of the most commonly underestimated factors during this period is hydration. Even without visible sweating or intense physical activity, the body continuously loses fluids through respiration, digestion, and metabolic processes. In hot weather, this natural loss increases further.

Mild dehydration often develops silently and is frequently misattributed to general fatigue, work pressure, or lack of rest. Symptoms such as low energy, headaches, dizziness, dry skin, and reduced mental clarity may appear gradually rather than suddenly.

In addition, hydration can be supported through dietary choices such as water-rich fruits, light meals, and soups, while limiting caffeinated and sugary drinks helps maintain better fluid balance.

After Eid: Reset and Recover

Following Eid, dietary patterns often remain irregular for a few days due to leftover meals and disrupted routines, leading to mild digestive discomfort and sluggishness.
The body responds well to gradual correction. Returning to lighter meals and increasing water intake helps restore digestive balance and supports recovery from heavy food consumption. Avoiding prolonged intake of rich or leftover foods also aids in faster normalization. Within a few days of resuming structured eating and hydration habits, energy levels and digestive comfort typically improve noticeably.

Workplace Impact: Small Shifts, Better Performance

In a corporate environment, daily health habits directly affect productivity and focus. During summer, heavy meals combined with low hydration often result in fatigue and reduced concentration These effects build gradually, especially after heavy lunches in warm or sedentary settings. Choosing lighter meals, maintaining regular hydration, and taking short movement breaks can help sustain energy and improve focus. Over time, such small adjustments contribute to better efficiency and more consistent performance at work.

The overlap of peak summer and Eid-ul-Adha brings predictable seasonal health challenges, but they are manageable with simple, consistent habits.
Small daily habits create the most lasting impact on energy, focus, and overall well-being during this period.

Contribution By:
Dr. Asad Salim
Sr. Manager
Health Claims

A Galaxy of Risk, A force of Order

In a galaxy here, not so far away, the fate of entire system hinges on balance, discipline, and the invisible energy that binds all things together - **the Force.**

Great alliances rise not by chance, but through structure. At their core lies a command — resolute, watchful and unwavering - guiding commanders/ fleets that traverse the unknown, confronting uncertainty at every turn.

Similarly, Alfalah Insurance Company in Pakistan operates within its own vast and dynamic universe.
At the centre stands the Head Office - the Command Council. It is here that vision is forged and direction is set. Like the guardians of balance, it channels the Force of governance - defining strategy, safeguarding capital strength, shaping underwriting philosophy, and establishing the boundaries of risk appetite. It ensures that every action, no matter how distant, aligns with a higher purpose and a structured regulatory order.

Beyond this command center, across the far reaches of markets and communities, operate the Branches - the frontline commanders/fleets of the galaxy. Each branch navigates its own terrain, engages with its own challenges, and responds to the dynamic forces of risk and opportunity. They are agile, responsive, and vital—yet never isolated. Because, like star systems bound by gravity, branches remain connected—guided by a shared mission, synchronized through discipline, and strengthened by unity.

But this universe is not without its uncertainties.

Risks emerge like unseen disturbances in the Force—unpredictable, evolving, and at times disruptive. It is only through coordination between command center and frontline, between strategy and execution, that stability/risk resilience can be preserved.

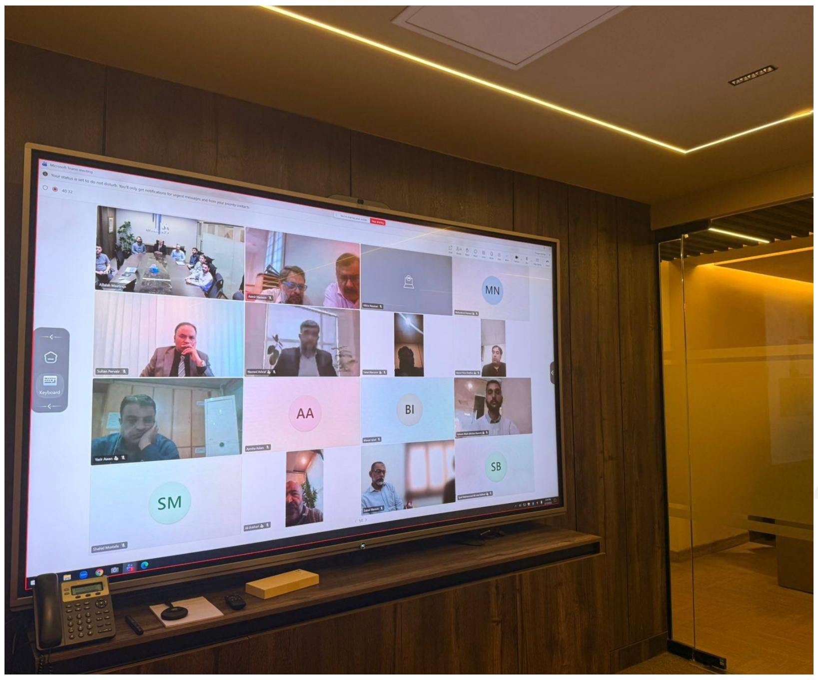
With alignment achieved—every branch moves in harmony with the vision of the Head Office—the Alfalah Insurance is transforming. It has become more than a Company -
a resilient & dynamic system. A living, breathing constellation of strength, agility, and purpose.
In this galaxy of risk & opportunities, success belongs to those who master balance, and in that balance… lies the true Force of insurance.

Through the concept of “Star Wars and Risk Universe” as analogy.

Contribution By:
Mr. Imran Mughal
General Manager
Risk Management
Department

Spark Sessions & Trainings

Risk Inspectors Training - Level 2



Beyond the Desk
Celebrating Excellence Together

Alfalah Insurance’s Annual Offsite, featuring training sessions and the award function, was a perfect blend of learning and celebration.

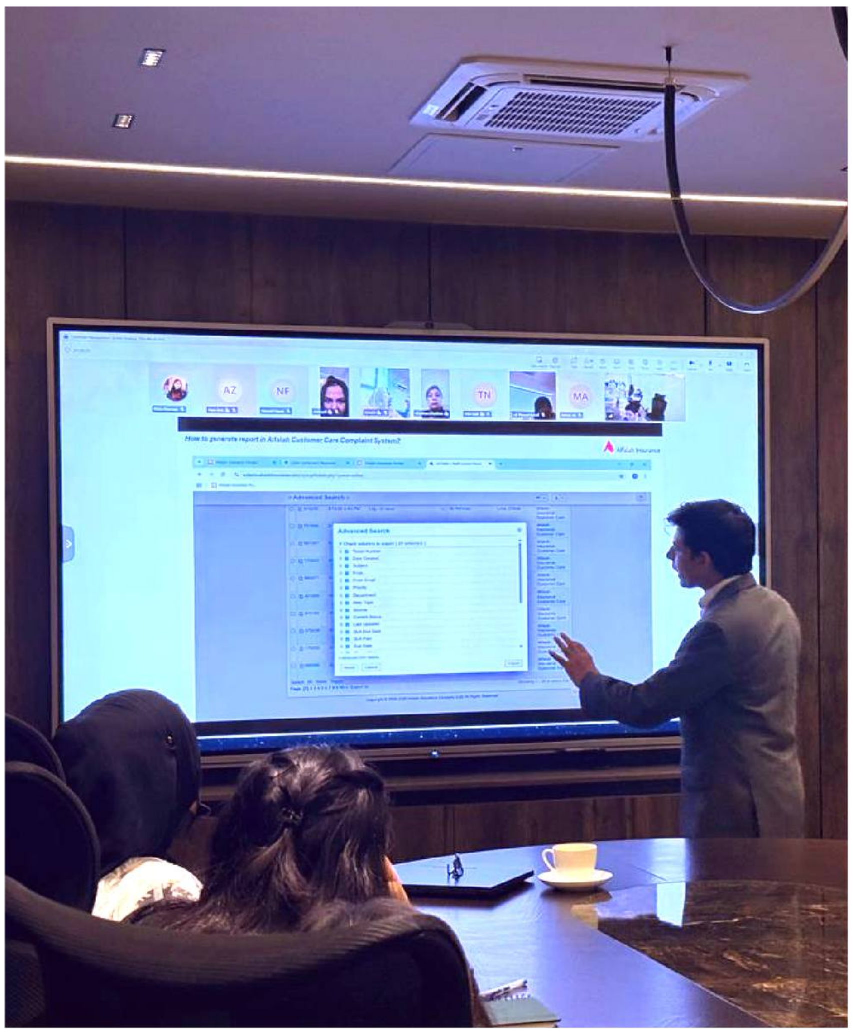
The event brought teams together beyond the workplace, honoring collective achievements while strengthening relationships across the organization. It was a reminder that true success is measured not just in numbers, but in the people and partnerships that drive it forward.

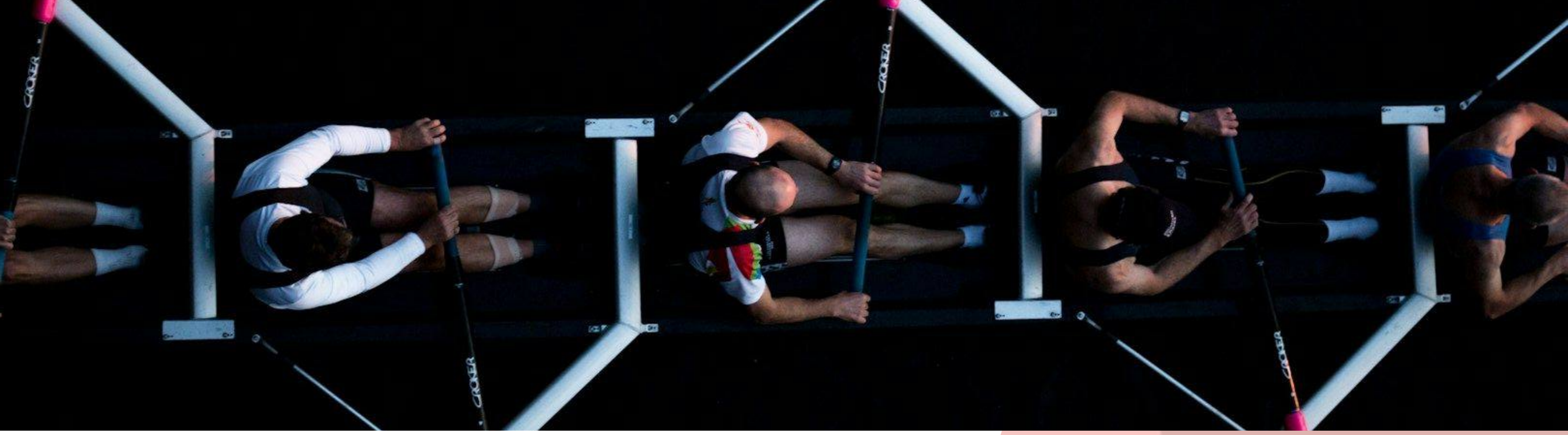
Bridging Talent & Opportunities
Alfalah Insurance Talent hunt at UCL

CMS Training

Turning Complaints into Confidence

Mr. Asad Rizwan, Deputy General Manager – Quality Assurance and Service Quality, delivered a focused training session on the Complaint Management System, emphasizing the practical systems and processes driving service excellence at Alfalah Insurance.





Stronger Together

Inter-Departmental Collaboration Key To Success

No department wins alone. There is a saying,

"Teamwork is the secret that makes ordinary people achieve extraordinary results."

This is especially true when it comes to an organisational level. In today's fast-evolving insurance sector, where competition is rising, effective interdepartmental collaboration has become a critical driver for organisational success. No single department, whether core operations or support, can excel in isolation.

In today's fast-evolving insurance sector, where competition continues to rise, effective interdepartmental collaboration has become a critical driver of success. No single department, whether in core operations or support functions, can truly excel in isolation. In fact, the speed and quality of outcomes often depend on how well teams connect, coordinate, and support one another.

When departments communicate openly and work together seamlessly, challenges can be addressed from multiple perspectives, enabling better-informed and more prudent decisions being made. Collaboration reduces duplication of work, minimizes misunderstandings and ensures that issues are resolved proactively instead of reactively. It also enables teams to leverage each other's strengths, expertise and insights, ultimately resulting in stronger performance outcomes.

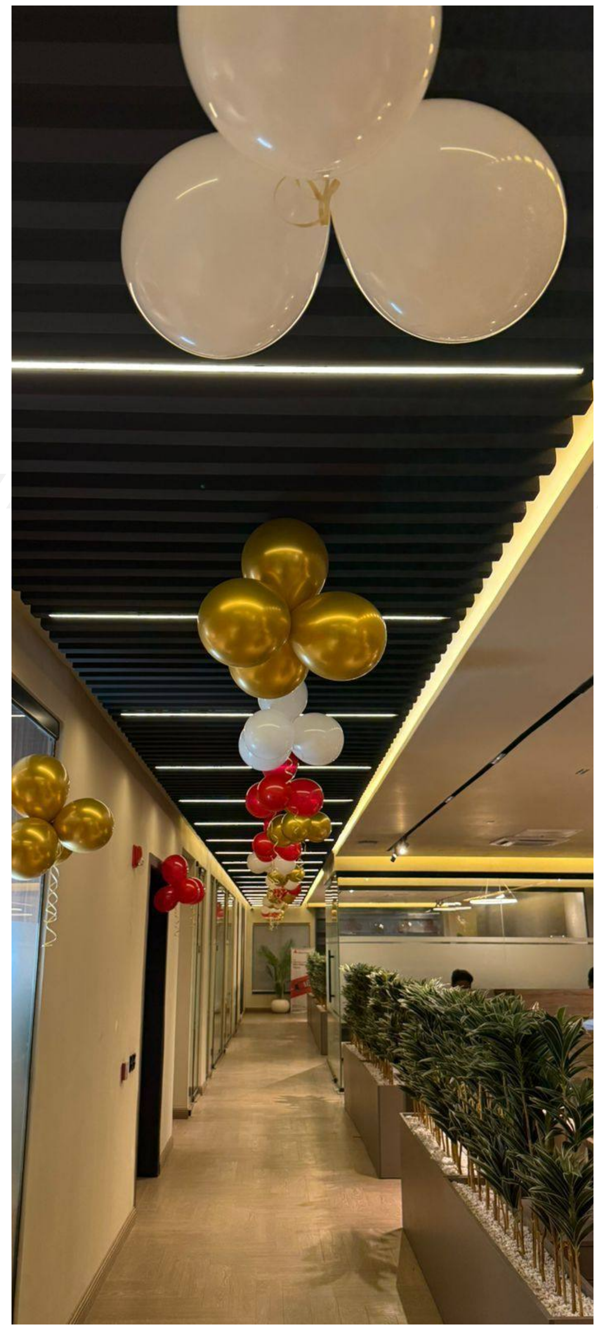
Think of each department as a piece of a puzzle. On its own, each piece has value, but the full picture only emerges when these pieces are brought together. Each function brings something unique to the table and when those strengths click into place, the organisation moves with greater clarity, speed and purpose. That is when collaboration stops being just a process and starts becoming a competitive advantage.

Additionally, when departmental silos are overcome, a culture of camaraderie and unity is promoted, where everyone feels seen and heard. After all, whether in operations or support, we all share a common goal: to make Alfalah Insurance a leading Insurer that sets the standard for excellence.

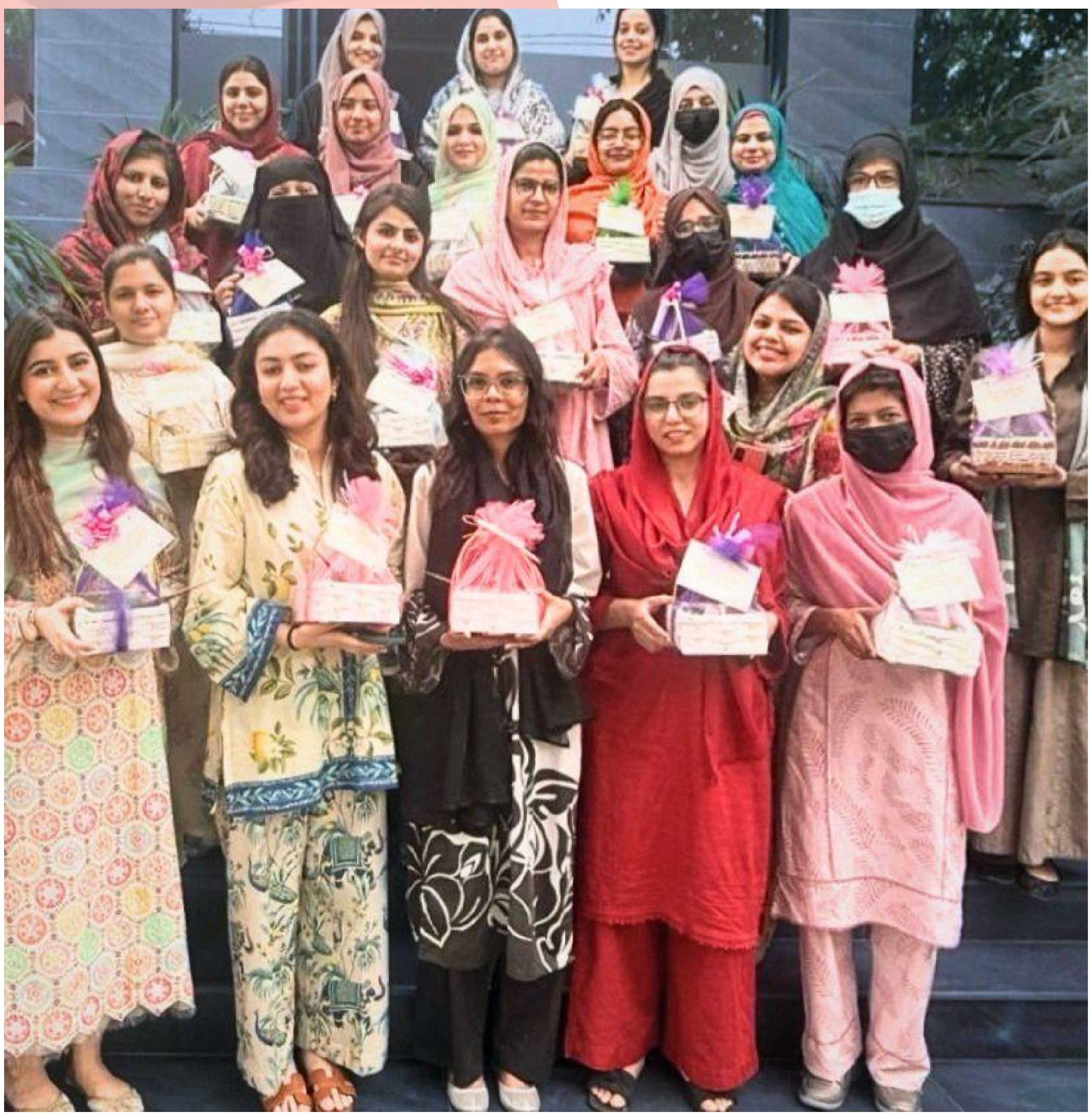
Contribution By:
Ms. Mishel Matin
Internal Audit Department

Moments that Matter

Celebrating New Year



Eid Giveaways 2026



IAP Cricket Tournament 2026

#KnowYourTeam

Mr. Mujahid Ali

Assistant General Manager - Sialkot Branch

Mr. Mujahid has served as Assistant General Manager at IGI Insurance company, bringing extensive leadership and industry experience to his current role.

#KnowYourTeam

Mr. Zubair Tariq

Deputy Relationship Manager - LMB

Zubair completed his education from Allama Iqbal Open University. He previously served as Deputy Manager at Salam Takaful.

Ms. Shiza Malik

Executive Officer - Administration

Shiza holds a degree in Psychology from FCCU. She brings prior experience in content writing, which adds value to her administrative role.

Mr. Zahid Mahmood Butt

Deputy Relationship Manager - LMB

Zahid holds a BA degree. He has previously worked as a Customer Service Specialist, bringing valuable client-handling experience to his current role.

Mr. Nabeel Ghouri

Assistant Relationship Manager - 3S

Nabeel has been associated with Hyundai in Corporate Sales. He is currently pursuing his education alongside his professional responsibilities.

Ms. Husna Nafees

Officer- Accounts Department

Husna holds a BSc (Hons) in Commerce from Hailey College of Commerce, equipping her with a strong foundation in finance and accounting.

Mr. Sheikh Ahmed Ali

Deputy Relationship Manager- 3S

Ahmed has experience working as Manager – FIG & Corporate Sales. He is currently pursuing B.Com degree, complementing his professional expertise.

#KnowYourTeam

Mr. Sabtain Hussain

Deputy Relationship Manager- 3S

Sabtain holds a Bachelor of Arts degree. He previously worked as a Junior Manager – Retail Sales at TPL Trakker.

Mr. Fakhar Rasheed

Assistant Manager Underwriting
Lahore Main Branch

Fakhar previously worked at TPL Insurance as an Assistant Manager.

Mr. Mudassar Atif Baig
Deputy Relationship Manager
Sialkot Branch

Mudassar holds a Bachelor of Arts (BA) degree from Government Jinnah Islamia College.

Mr. Parkash
Deputy Relationship Manager
3S

Parkash previously worked at Salaam Takaful as Deputy Manager – Retail Sales.

Mr. M. Naeem
Relationship Manager
Faisalabad Branch

He holds a B.Com degree from Punjab University. He has worked at Salaam Takaful as a Regional Sales Manager.

Mr. Nadeem Ali
Relationship Manager
Lahore Main Branch

Nadeem holds a Bachelor of Commerce degree. He has worked as Manager Sales at TPL Insurance

Ms. Sadia Bashir
Executive Officer Underwriting
Lahore Main Branch

Sadia previously worked as an Underwriter – Motor Class at IGI Insurance. She holds a BBA degree from GC University.

Mr. Huzaifa Ahmed
Relationship Manager
Islamabad Branch

Huzaifa holds a BA degree from the UOS. He previously worked at Jubilee Insurance as Manager Marketing.

#KnowYourTeam

Mr. Usama Murtaza
Relationship Manager
Multan Branch

Usama holds an MA in Economics. He previously worked as a Marketing Manager at a tracking company.

Mr. Rajab Raza
Assistant Relationship Manager
Lahore City Branch

Rajab previously worked as a Territory Manager at Saffron Pharmaceutical, bringing valuable field and sales experience to his current role.

PUNCTUALITY AWARDS

Muhammad Hussain
Executive Officer
Customer Care Department

Syed Muzammil Ali
Assistant Manager
Health Claims

Muhammad Rafaqat
Electrician
Administration Department

REFLECTION & REVIEW

"Reflection & Review enables the long-term improvement of all habits because it makes you aware of your mistakes and helps you consider possible paths for improvement. Without reflection, we can make excuses, create rationalizations, and lie to ourselves. We have no process for determining whether we are performing better or worse compared to yesterday."

James Clear - Atomic Habits