

COMPANY PROFILE



RATED

AA+
BY PACRA

Recognising our financial strength, stability
and commitment to dependable protection.

VISION

To make insurance a trusted
part of every journey,
always there, always caring.

MISSION

To provide accessible and dependable
insurance solutions through
customer-centric service, responsible
practices and seamless experiences,
strengthening long-term relationships
and financial security.

ABOUT COMPANY

Alfalah Insurance Co. Ltd. is a prominent venture of The Abu Dhabi Group in Pakistan, established in 2007. Since its inception, the company has steadily expanded its footprint, with a strong presence across major cities including:



The Company commenced operations with a paid-up capital of PKR 230 million, significantly exceeding the regulatory requirement of PKR 80 million. Demonstrating consistent growth and strong financial performance, Alfalah Insurance has since increased its paid-up capital to PKR 500 million through the issuance of bonus shares.

Driven by a state-of-the-art IT infrastructure and modern operational capabilities, Alfalah Insurance is committed to delivering world-class services to its customers. Backed by partnerships with globally renowned reinsurers, the Company offers tailored insurance solutions designed to address complex industrial, commercial, and financial risks with efficiency and reliability.

OUR GROUP COMPANIES

A STRONGER TOMORROW TOGETHER



OUR LEADERSHIP

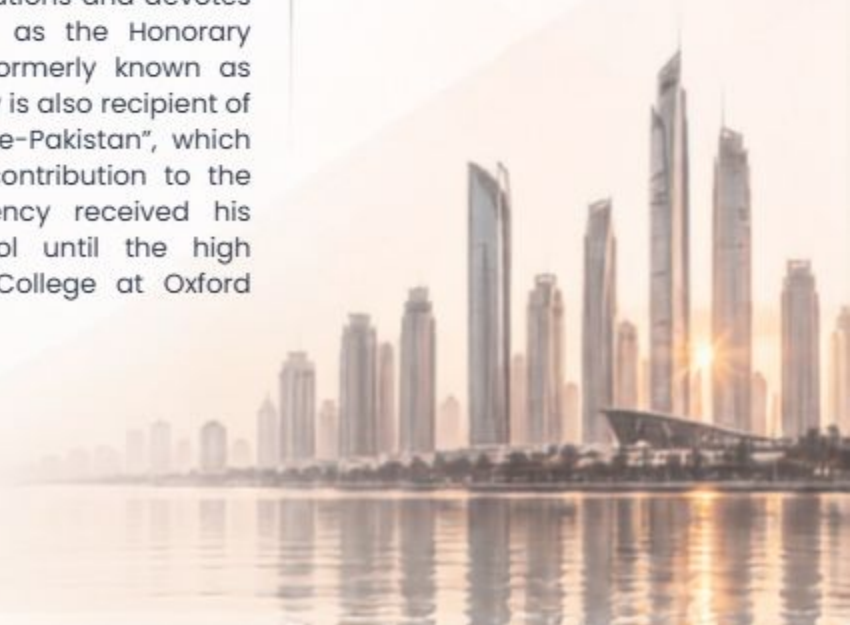
CHAIRMAN

His Excellency Sheikh Nahayan Mubarak Al Nahayan

His Excellency Sheikh Nahayan Mubarak Al Nahayan is a prominent member of the ruling family of Abu Dhabi, United Arab Emirates. Currently, His Excellency is UAE Cabinet Member and Minister of Tolerance and Coexistence. 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 role in the educational advancements, focusing on the role of education in achieving development and progress. His Excellency also holds various offices as Chairman and Director at Board and Trusts along with Patronship of various local and foreign organisations and affiliates. His direct and indirect business interest spread throughout various industry sectors such as banking, telecom, insurance, hospitality, healthcare, construction, and investment management in Pakistan, UAE, Middle East, Europe, and the US.

Moreover, he supports many charitable institutions and devotes special attention to the disabled children as the Honorary President of Future Rehabilitation Center, formerly known as Future Center for Special Needs. His Excellency 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 Excellency received his education from the British Millfield School until the high secondary level before joining Magdalen College at Oxford University-UK.

“Leadership
that inspires
progress.”



MEET

BOARD OF DIRECTORS



H.E. Sheikh Saif Bin Mohammed Bin Butti

Director

His Excellency Sheikh Saif Bin Mohammed Bin Butti is a well-known business man of the United Arab Emirates. He is Chairman of Al Wathba National Insurance and Saif Group. His Excellency holds a degree in Bachelor of Arts.



Mr. Khalid Mana Saeed Al Qtaiba

Director

Khalid Mana Saeed Al Qtaiba is the Office Manager of His Excellency Dr. Mana Saeed Al Qtaiba (Personal Advisor to His Excellency, the President of UAE). He is also the Deputy Chairman of Al Qtaiba Group of Companies. Mr. Khalid is a Director of Alfalah Insurance Company Limited, Pakistan and EFG Hermes Holding, S.A.E. He is also Chairman of Liwa International Investment Tourism and Royal Mirage Hotel & Resort Ltd, Morocco. He is also a Director of Ghantoot International. Mr. Khalid Mana Saeed Al Qtaiba holds a Bachelor of Arts & Science degree in International Economics from Suffolk University of Massachusetts, Boston, USA.



Mr. Atif Bajwa

Director

Atif Aslam Bajwa has an extensive international career spanning over 40 years of executive leadership roles in banking and multiple boards and public interest positions. He is serving as the Director on boards of various private and public sector companies. Mr. Bajwa received his education from 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

Independent Director

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.



Mr. Asif Khan

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.



Ms. Anjum Hai

Director

Ms. Anjum Hai Joined Bank Alfalah as Chief Financial officer in November 2017. She has over 26 years of work experience 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 a Fellow Member of Associated Chartered Certified Accountants. She also holds an Accelerated Certificate in Company Direction from the Institution 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

Director / Chief Executive Officer (CEO)

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.



OUR PRODUCTS

Alfalah Insurance offers a comprehensive portfolio of insurance solutions designed to meet the diverse protection needs of individuals and businesses. Each solution is carefully structured to provide relevant, reliable and effective coverage.

OUR PRODUCT PORTFOLIO



Property Insurance



Motor Insurance



Marine Cargo, Hull & Aviation Insurance



Miscellaneous Insurance



Takaful Islamic Insurance



Group Health Insurance



International Health Insurance



Engineering Insurance



Travel Insurance /
Safar Bakhair



Agriculture Insurance

PROPERTY INSURANCE

Alfalah Property Insurance provides comprehensive protection for residential, commercial and industrial property against unforeseen loss or damage. Our solutions are designed to safeguard your buildings, machinery, equipment, contents and other insured assets against a wide range of risks, subject to the terms and conditions of the policy.

Our property insurance solutions include:



PROPERTY ALL RISKS

Provides broad coverage against sudden and accidental physical loss or damage to insured property, except where specifically excluded under the policy.



FIRE & ALLIED PERILS

Provides coverage against loss or damage caused by fire, lightning and other specified allied perils.



BUSINESS INTERRUPTION

Provides protection against financial loss resulting from interruption of business operations following an insured event.



HOUSEHOLDER'S COMPREHENSIVE

Provides protection for residential property and household contents against specified risks, subject to the coverage selected.



GROUP

HEALTH INSURANCE

A healthy workforce is essential to a resilient business. Alfalah Group Health Insurance is designed to help organizations protect employees and their eligible dependents against covered medical expenses arising from illness or accident, subject to the terms, limits and conditions of the policy.

Coverage can be structured around an organization's requirements, helping provide practical access to medical care while supporting employee wellbeing.



IN-PATIENT CARE

Hospitalization, room and related eligible medical expenses.



OUT-PATIENT CARE

Consultations, diagnostics, laboratory services and prescribed medicines, where included in the plan.



EMPLOYEE & DEPENDENT COVER

Coverage options for employees and eligible dependents, subject to the selected plan.



FLEXIBLE BENEFIT STRUCTURE

Benefits and limits can be structured according to the organization's requirements.

Coverage is subject to policy terms, conditions, exclusions, limits and the selected benefit structure.

MOTOR INSURANCE

Drive with greater confidence

Alfalah Motor Insurance provides financial protection against accidental loss or damage to your vehicle, along with third party liability coverage, giving you peace of mind on the road.

Our solutions are designed to meet the needs of individual and corporate clients, with flexible options and value-added benefits.

Key Covers



OWN DAMAGE COVER

Covers accidental loss or damage to your vehicle, subject to the terms and conditions of the policy.



THIRD PARTY LIABILITY

Provides legal liability coverage for injury to third parties and damage to their property, as per the policy terms.

Value-Added Benefits



PERSONAL ACCIDENT BENEFITS

Coverage for the driver and passengers in case of accidental death or disability.



PANEL WORKSHOPS

Nationwide network of authorized panel workshops offering quality repairs and efficient claim services.



TRAVEL INSURANCE

Go further with confidence.

In partnership with one of the leading global travel insurance providers, Alfalah Insurance offers Safar Bakhair travel insurance plans designed to keep you protected wherever your journey takes you.

Our Travel Plans

Flexible options for every journey.



International

Worldwide and excluding
USA & Canada (Schengen
Compliant)

Comprehensive coverage
for your international travel
needs.



Hajj & Umrah

Tailored coverage for your
spiritual journey, so you
can travel with peace of
mind.



Student Plan

Reliable protection for
students studying
abroad, supporting you
throughout your journey.



MARINE/CARGO INSURANCE

Alfalah Insurance provides tailored solutions for marine, hull and aviation risks, helping businesses protect valuable assets and cargo against unforeseen loss or damage. Coverage can be structured around the nature of the risk, route and mode of transit, subject to policy terms and conditions.



Key Covers



MARINE CARGO

Protection for goods in transit by sea, air or land, including import, export and project cargo risks.



MARINE HULL

Coverage for vessels and related marine interests against insured physical loss or damage.



AVIATION

Insurance solutions for eligible aviation assets and associated liabilities, structured according to the risk.

Coverage is subject to underwriting, policy terms, conditions, limits and exclusions.

ENGINEERING INSURANCE

Alfalah Insurance provides engineering insurance solutions designed to protect construction projects, plant, machinery and equipment against sudden and unforeseen physical loss or damage.

Coverage can be structured around the nature, scale and operational requirements of each risk, subject to underwriting and policy terms.

Key Covers



CONTRACTORS' ALL RISKS (CAR)

Protection for contract works, construction plant and equipment, with third-party liability options where applicable.



ERECTION ALL RISKS (EAR)

Coverage for plant, machinery and equipment during erection commissioning against insured loss or damage.



CONTRACTORS' PLANT & MACHINERY

Protection for construction plant and machinery against sudden and accidental external physical damage.



MACHINERY BREAKDOWN

Coverage for operational machinery against sudden and unforeseen mechanical or electrical breakdown requiring repair or replacement.



COMPREHENSIVE MACHINERY

Broader protection for machinery against sudden physical loss or damage, with business-interruption-related cover where selected.

TAKAFUL

Protection with shared values.

At Alfalah Insurance, we are committed to providing Shariah-compliant Takaful solutions that offer financial security with mutual cooperation and trust.

With the support of Swiss Re Group and other renowned insurers for our Takaful operations, we offer a comprehensive range of Takaful products to meet diverse needs.

Our Takaful Solutions

A wide range of Shariah-compliant covers for individuals, families and businesses.



Property Takaful

Protection for your buildings, contents and assets.



Engineering Takaful

Coverage for construction and engineering risks.



Marine Takaful

Protection for marine cargo and hull operations.



Motor Takaful

Shariah-compliant cover for your vehicles.



Health Takaful

Access to quality healthcare through Takaful solutions.

AGRICULTURE INSURANCE

Agriculture is a vital sector of Pakistan's economy. Farmers face various risks such as drought, floods, pests and diseases which can significantly impact their income and livelihoods.

At Alfalah Insurance, we offer crop insurance solutions that provide financial protection and support to farmers in the event of natural calamities, pests, diseases and other covered risks. Our solutions are designed to help safeguard food security and contribute to a more resilient agricultural sector.

With the support of AA rated reinsurers, we are committed to standing with Pakistan's farming community.

Key Benefits

Comprehensive protection for a more secure tomorrow.



Crop Protection

Financial support against losses due to natural calamities, pests and diseases.



Income Security

Helps farmers manage risks and maintain their livelihoods.



Food Security

Supports a stable and productive agricultural sector.



Support for Farmers

Backed by reputable reinsurers and accessible through financing institutions where applicable.

INTERNATIONAL HEALTH INSURANCE

GLOBALCARE

GlobalCare provides comprehensive international health insurance for individuals and families giving you access to quality healthcare around the world.

In partnership with one of the world's leading healthcare networks, GlobalCare ensures cashless hospitalization and medical support at an extensive network of hospitals and clinics internationally.

Global Care offers reliable protection and peace of mind beyond borders.

Key Benefits

Comprehensive international healthcare, wherever you are.



Worldwide Coverage

Access to quality healthcare at an extensive international network of hospitals and clinics.



Cashless Hospitalization

Direct settlement with network hospitals for a hassle-free experience.



Comprehensive Medical Cover

Coverage for hospitalization, medical treatment and emergency care (as per plan terms).



Individual & Family

Flexible solutions designed for individuals & families.



Emergency Assistance

24/7 medical support wherever you are in the world.



Peace of Mind

Trusted global healthcare protection for a healthier, more secure tomorrow.

OUR NETWORK

With a growing network of offices across Pakistan, Alfalah Insurance is always within your reach, serving you with professional support and dependable service.



Our Offices

- **Head Office - Lahore**
5-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
E-mail: mail@alfalahinsurance.com
- **Lahore Main Branch**
6-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
E-mail: afille@alfalahinsurance.com
- **Lahore City Branch**
5-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
E-mail: afilul@alfalahinsurance.com
- **Faisalabad Office**
P-72/2, Ching Plaza, 4th Floor
Liaqat Road, Faisalabad.
Tel: 092-41-111-786-234
E-mail: afi.fbd@alfalahinsurance.com
- **Islamabad Office**
2nd Floor, Bank Alfalah Building,
Markaz 1-8, Islamabad.
Tel: +92-51-4864695-98
E-mail: afi.isl@alfalahinsurance.com
- **Multan Office**
10-A, 2nd Floor, Tehsil Chowk, Bosan Road, Multan.
Phone: 061-6211446-8 | Fax: 061-6211449
E-mail: afi.mul@alfalahinsurance.com
- **Peshawar Office**
Ays Centre, 2nd Floor, Arbab Road,
Peshawar Cantt, Peshawar.
Tel: +92-91-111-786-234
E-mail: afi.pwr@alfalahinsurance.com
- **Gujranwala Office**
1st Floor, Al-Hameed Centre, Opp Govt. Iqbal High School,
G.T. Road, Gujranwala.
Tel: +92-55-3820863-5
E-mail: afi.guj@alfalahinsurance.com
- **Sialkot Office**
1st Floor, City Tower, Shahab Pura Road, Sialkot.
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E-mail: afi.skt@alfalahinsurance.com
- **South Zone - Karachi Office**
1st Floor Finlay House, I.I. Chundrigar Road, Karachi.
Tel: +92-21-111-786-234, 32463839-42
E-mail: afi.khi@alfalahinsurance.com
- **Karachi Unit-1 Office**
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Tel: +92-21-111-786-234, 32463839-42
Email: afi.kul@alfalahinsurance.com
- **Hyderabad Office**
House No. 49, 2nd Floor
Dr Line, Saddar Cantt, Hyderabad.
Tel: +92-22-2780655
E-mail: afi.hyd@alfalahinsurance.com
- **Raheem Yar Khan**
Al-Moiz Sequire, 2nd Floor,
Near Habib Bank Ltd. Zimindaran Colony, Club Road,
PTCL Nos. 068-5870035



Alfalah Insurance

PEACE OF MIND

GET
IN TOUCH

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