

Pakistan Insurance Institute Quarterly Newsletter

# INSURE



Pakistan Insurance Institute

Issue 5, March 2014

## CONTENTS



Relationships Sell Insurance	2
Post-Graduate Diploma In insurance	4
Insurance Industry Reform Committee Report 2014	6
Time & Stress Management	9
5th Karachi Literature Festival	10
Agents Foundation Course - Karachi - Lahore - Hyderabad & Islamabad	11
پاکستان کی صنعت بیمہ... ایک تعارف	15
Pakistan Insurance Industry at a Glance	16

## Relationships Sell Insurance

In Pakistan major insurance business sells on personal relationships and families have been in the business for two to three generations. Pakistan Insurance Institute has invited reputed insurance marketing executives to recount their experience on how relationship building has been the basis of their growing business.

Having said this we will add that globally too, personal selling has the advantage of long-term business relationship between two parties under an insurance contract. It is proven that personal selling is the most beneficial marketing tool to increase a client's patronage, and guarantee mutually beneficial relationships that last.

In fact, in business environment today relationships are more important than ever: you could say that Dale Carnegie's wisdom in his classic, *How to Win Friends and Influence People* applies to all businesses. In Pakistan we have been fortunate to reap benefit of relationship to sell insurance since at least two or even three generations.

Competition in the insurance market is intensifying with cross-selling services by banks, insurance companies and financial institutions, which compel retaining and deepening profitable customer relationships to help companies survive: If customer is king, relationship is the indispensable queen! Happily Pakistan's insurance market has known and practiced this wisdom over half a century.

Technologies including social, mobile, cloud and data analytics are taking hold, but tactically applied relationship marketing only can give viable solution to insurance clients: Marketing executives in Pakistan are aware of the edge they can provide.

Business producers and insurance brokers today are partners and problem solvers and add value to customers by understanding their specific needs and issues.

In conclusion it may be stated that research supports that the number one predictor of success in service industry is the quality and depth of its social capital: that is the personal relationship with those we do business. Products do not answer all problems but business people can. Helping and servicing develops symbiotic, life-nurturing relationship on which Pakistani insurance marketing executives have fortunately capitalized.

Personal accounts of some of our professionals of the insurance fraternity in Pakistan elucidates further:

### Personal Account of Shahbaz Haider Agha, 2nd Generation Insurance Salesman

When I came back from the US, after completing my education, and joined Royal Insurance, I was given the charge of its Lahore office within three months of my joining, and was fortunate enough to take the position from my father Agha Jamal Haider, who announced his retirement in my favour in 1991. We worked together for 21 years, but I consider my total experience to be  $59+23=82$  years today. I always say that he died with his boots on since he was still working with IGI Insurance when he took his last breath in 2012.

Probably the longest serving insurance salesman in the history to be working for the same company for 59 years, as it so happened that the mergers and acquisitions kept taking place and name of the company kept changing. However business stayed with my father.

The advantage of being a second generation insurance salesperson is that your profession becomes your passion and you fall in love with it. When I look around myself in the industry I find similar scenarios amongst the people who are second or third generation insurance people, irrespective of which area of interest they belong to in the Insurance industry. But one thing is quite evident in the industry and that is sales is where we find majority of the passionate second or third generation members of the insurance fraternity.

The portfolio built over the years by a father is literally inherited by the son and the legacy goes on forever provided the future generation decides to adopt the same profession and not otherwise, which is quite rare. No other sales business in the world gives such comfort and surety to a salesperson. The ethics and morality taught in this business is what is yours once, will remain yours forever, provided you know how to take care of it and possess the characteristics of a good salesman.

No offence to the young and fresh first generation Insurance Salespersons who join insurance by choice and not by chance, which is also quite rare, but the difference is quite evident as compared to the second and third generation young salesperson in their approach towards the client servicing, managing portfolios, understanding the risks, customer satisfaction, building relationships, ownership and belongingness. Having said all this now it is a great challenge for me to bring the germs of a salesman alive in my son to continue the legacy.

### **Asad Ur Rehman Khan, 2nd Generation Insurance Professional**

I think that worldwide this phenomenon is prevalent in the business world. Relationships help approach people but, selling depends on the individual's capability.

My father Capt Khalil Ur Rahman Khan started our business from scratch, 40 years ago. It was his hard work, business acumen, and relationships that led him to achieve success in the early stage of his business life. He created a brand in the field of insurance and maritime industry which I was entrusted to carry from the early days of my insurance career.

The business dealing for last many years helped us develop relationships with people not only in insurance industry but in the corporate world. Our brand value was enhanced through relationships with international partners.

As insurance is all about risk transfer - to have peace of mind in case of a mishap -, one needs to be in constant touch with the people at every level of the corporate world. This is only possible by personal relationship and managing expectations.

Selling an insurance policy is uncomplicated if you have trusting relationships with your clients and they know that you understand their need.

### **Samee-ul-Hasan, Actuary, and former Chairman, State Life Insurance Corporation of Pakistan**

The importance of personal relationships is obvious when selling to individuals. It is also equally true when selling to corporate bodies and institutions. Corporate procedures and rules are important, but in the end it is human beings in the institutions who select your company or your product.

Suppose you are the CEO of a large country-wide life insurance organization, with thousands of people in sales. Your relationship with your sales people is important. You should be highly visible to them, through frequent visits to major centres - probably half your time will be spent on this. Make sure you know your sales people well, and they should know you well. This applies to all tiers of the sales personnel. Encourage people to talk to you. Keep your ears to the ground.

The first line agent must be trained to keep very close to his customers and prospective customers. The sale of a life insurance policy is like an engagement, or "mangni". When

the full premium for the second policy year is collected, you can say that the formal marriage or "nikah" has taken place. The sale is completed only when the full premium for the third policy year is collected. Therefore, procedures should be in place to ensure that the agent remains in close contact with the policyholder for at least three years, ideally far beyond.

In selling life insurance, relationship plays a critical role because the common man's 'life insurance agent' is often his only point of contact, through whom he buys insurance. One can even say that life insurance sells largely on the repute of agents which is earned by the relationship they build with clients, and on the quality of their service. However, in bancassurance, the relationship of the customer with the bank branch is very important.

### **Mohammed Ibrahim Morshed on Generational Practice and Relationship Management in Actuarial Consulting**

The company my father heads is primarily a management consultancy, of which the actuarial practice is a major portion. You could say that the beginning of actuarial science in our family began with my grandfather, the Late Akhtar Morshed. He graduated in Mathematics from the University of Calcutta and went to the UK to pursue Actuarial Science - however, did not complete it. My father, Omer Morshed completed his actuarial science qualification from the Institute and Faculty of Actuaries at a record breaking age. I myself, following a degree in economics from University of Bristol, completed a Post-Graduate Diploma in Actuarial Science from the University of Kent. Before joining the practice my father heads, I gained experience for a few years in the insurance industry with a major health insurance provider in Pakistan. It is important to explain that my father runs the business professionally and has always embedded the same values in me. I can only attempt to live up to the example he has set.

Relationships are very important in any industry, as we are all aware. However, in my experience in consultancy, I would be cautious in assuming that clients would come purely on the basis of a family name. Not to say that name is not important, but the sustainability of clientele ultimately depends on credible work by each generation. Again, I must reiterate that this is speaking on behalf of my experience in 'the consulting world' which can have rather different dynamics to traditional insurance companies in 'the industry'. This is primarily due to nature of actuarial work being more technical and often requires research.

## Post Graduate Diploma in Insurance

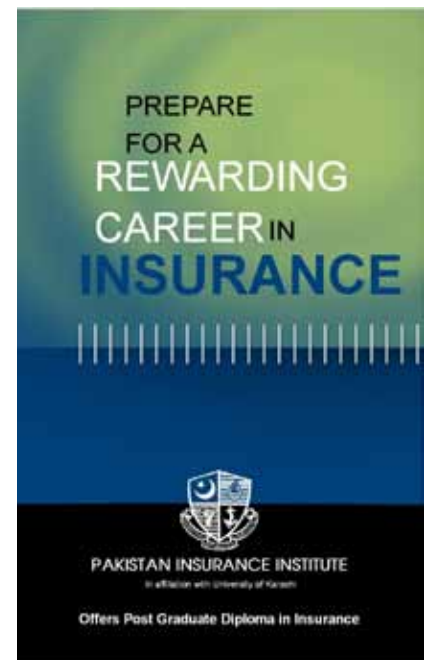
### (In affiliation with University of Karachi)

Pakistan Insurance Institute introduced a 2-semester Post Graduate Diploma programme in Insurance in 2010, in affiliation with the University of Karachi.

The diploma offers specialisation in Property and Business Interruption Insurance, Marine and Transport Insurance, Motor Liability and Miscellaneous Insurance, Actuarial Science and Life Insurance giving a wide all round understanding of insurance business.

PII has also established a placement office within its premises in Karachi. This office will help the passing out Post Graduate Diploma holders to get absorbed in the insurance industry. Insurance companies may send their requirements to the Institute, so that the placement office may refer aspiring candidates to them for interview, etc.

Admission for 5th Batch from May 15 to June 10, 2014, for semester commencing July 2014. For more information visit [www.pii.com.pk](http://www.pii.com.pk)



## Students' Experience



I was fortunate to be chosen for this learning by my seniors and utilised the opportunity to enhance my insurance basics through first-hand knowledge and real-life experiences imparted by the thorough professionals of the industry. Their insight along with the insurance courses helped me put the theoretical knowledge into practical use in my daily tasks, making it my Unique Selling Point at work.

The course has not only enriched me technically but it has also given me an advantage of an exemption in my ACII course, and also helped gain employment in the Gulf.

**Muhammad Saqib Jamil, Orient Insurance, PJSC Dubai, UAE**



I consider myself lucky to have attended Post-Graduate Diploma and with the knowledge gained I am able to handle my daily tasks, as well as underwriting or claims settlement with confidence. The qualification also gave me exemption in ACII papers of the Chartered of Insurance Institute, UK.

It has also been a ticket to career progression from a smaller insurance company to the largest in the market.

**Akbar Ali, Senior Manager, Adamjee Insurance Co. Ltd.**



As a recipient of the PGD, I am grateful for the assistance of all the teachers and the management of PII throughout the study. I work in Marine Department, and the PGD has helped me understand other classes of Insurance such as Property & Engineering. Another benefit is that people from all over the insurance sector were part of the diploma, especially trainers who were highly technical and also shared their valuable experiences with us. The PGD (Insurance) also helped me in gaining 75 points exemption from CII(UK), which would be impossible without the expert advice and help of PII's Management.

**Atif Haider Khan, Assistant Vice President, EFU General Insurance Limited**



**Jubilee**  
GENERAL INSURANCE

**B++**  
A.M. Best

**AA+**  
PACRA

**AA+**  
JCR - VIS

**THE HIGHEST IFS\* RATED GENERAL INSURANCE  
COMPANY OF PAKISTAN BY LOCAL AND  
INTERNATIONAL RATING AGENCIES**

\*Insurer Financial Strength

[www.jubileegeneral.com.pk](http://www.jubileegeneral.com.pk) | UAN: 111-654-111

# 2014 INSURANCE INDUSTRY REFORM COMMITTEE REPORT



Mohammed Asif Arif  
Commissioner (Insurance) SECP

The Securities and Exchange Commission of Pakistan (SECP) presented a roadmap of reform and development in the country's insurance industry, prepared by a diverse committee represented by insurance, banking and business segments.

Speaking on the occasion, Mohammed Asif Arif, Commissioner (Insurance) SECP, said, "There is a compelling need to deliberate on the policy and

regulatory issues to accommodate market changes and bring the local insurance industry at par with international standards." Mr Arif went on to inform that globally it has been observed that the business of insurance is experiencing dramatic changes that pose unprecedented challenges both to insurers and regulator. Therefore there is a need to seek greater efficiency through organisational and operational restructuring, stronger focus on core competencies and, to preclude greater financial risks & uncertainties in the minds of various stakeholders.

The strategy committee had deliberated in-depth on regulatory reforms, operation challenges, market development issues, insurance education & awareness and

technology development, and drafted a report drawing on international experiences and stakeholders' consultation.

The report elaborated that the country's insurance industry comprises 50 insurers (9 life insurers, 40 non-life insurers and 1 non-life reinsurer), 10 insurance brokers (4 foreign and 6 local), and 244 authorised insurance surveying companies, but the sector has not grown to its full potential: Insurance density and penetration show a grim picture compared to other Asian countries. To illustrate the point: premium per capita in Pakistan, in 2012, was US \$ 8, whereas it was US \$ 59 and US\$ 60 in India and Indonesia respectively. Insurance penetration in Pakistan has remained at 0.7% in the past decade, which is one of the lowest in the region.

According to the report, the operational challenges facing the industry are related to paid-up capital requirements, retention levels, prequalification by various public organisations, and cancellation of policy after expiry of risk and State Bank of Pakistan's restriction on the issuance of insurance policy in US dollar.

The report is a milestone in the long-term reform process, and has been shared with stakeholders for their input and suggestions. Based on this, future reform work will be done, especially for necessary amendments to the regulatory framework. It is apparent that the untapped insurance industry of our country has a lot of room to grow.



Some of the members of the Reform Committee: (L to R) Fredrik Conenrard De Beer, CEO Adamjee Life Assurance Co Ltd; Mujib Khan, Country Manager New Hampshire Insurance Co; Muhammad Ali Zeb, CEO Adamjee Insurance Co Ltd; Mohammed Asif Arif, Commissioner (Insurance) SECP and Saifuddin N Zoomkawala, Chairman EFU General Insurance Ltd.



**EXPLORE • INNOVATE • DIFFERENTIATE**





# THE GOLD STANDARD IN INSURANCE



Rating: AA



**GENERAL**  
your insurance company

80 years of history. Leadership credentials. And an unshakeable credo and corporate philosophy of unwavering commitment to service and professionalism.

Insure with the best. Insure with EFU General—the gold standard in insurance.

Honoured with Brands of the Year Award for 3 successive years 2008, 2009 and 2010.

[www.efuinsurance.com](http://www.efuinsurance.com)  
EFU General Insurance Ltd.

THINKER

EFU - The only insurance group in Pakistan underwriting all classes of business: LIFE - GENERAL - HEALTH



# Time & Stress Management

## March 12, 2014



Under PII's CPD: Continuous Professional Development programme the above workshop was conducted by Safdar Abbas and Uzma Zaidi of Century Insurance Company, focusing on practical tools to manage both these challenges in today's workplace.

Uzma started with participants self-assessing their time management capability, encouraging participation, discussion and interaction. She then talked about Pareto's 80:20 Principal guiding the participants to focus limited time available on 20% of tasks that really matter and how this will produce 80% of result, because 80% of unfocused effort would generate only 20% result. Professional and personal goal setting was discussed and activities participated in, as without goals there would be no motivation to achieve anything, including managing one's time. The menace of Procrastination was taken in-depth, and called a 'sickness' which needed to be overcome with self-rewards, monitoring by someone or delegating tasks effectively. This took us to Delegation also as a tool for better time management, but using this tool with care by delegating the right job to the right person to make it meaningful. The activities were concluded with completing the Priority Matrix of Urgent/Not Urgent and Important/Not Important and participants presenting their own input to the class.



Participants practicing meditation

Safdar Abbas demonstrated his expertise on Stress Management with various exercises to relieve stress, explaining how stress stiffened certain joints of the body which needed to be released on daily basis. This had an immediate positive effect. He then talked on how stress affects ones physical, mental and emotional state and what symptoms of stress to watch out for. An activity to assess ones own stress was pointed out for participants to work out later due to paucity of time. Being more of an action man, Safdar then talked of benefits of, meditation which was to sit quietly and simply allow ones thoughts to flow while breathing gently and rhythmically. The class heartily participated in this exercise as can be seen in the 2nd picture in the first column. Safdar elaborated by saying that going to the gym, walking or whatever relaxed one should be done on daily basis, as stress creeps into everyone of us without our knowledge and needs to be addressed.

Ayaz Gad, Chairman of Karachi Insurance Institute (KII), under whose aegis the workshop was organized, presented a memento to Safdar Abbas and, Jaffer Dossa the Vice-Chairman presented a memento to Uzma Zaidi, as seen in pictures below. Whilst thanking the facilitators, PII requested them to repeat the workshop at a future date.



## 5th Karachi Literature Festival

### February 7-9, 2014



The warmth and vibrancy of Karachi Literature Festival (KLF) captured the attention of the world as the liveliness and dynamism witnessed at the Festival was contrary to the violence-stricken image of Pakistan. There was participation from India, UK, USA, Germany, France, Italy, Russia, China, Canada and Brazil, with consuls and ambassadors from some of these countries addressing the audience at the inauguration.

“At KLF we celebrate and pay tribute to ideas, books, authors and readers,” said Ameena Saiyid the co-founder of the Festival: More than 200 authors representing 11 countries and 28 books were launched. Yet the general mood was not overly bookish. There was also music, dance, art exhibition, comedy; as well as separate section with fun activities for children.

However, on a serious point the keynote speaker at the opening, Dr Rajmohan Gandhi the grandson of Mahatma Gandhi, urged India and Pakistan to put their house in order and create a South Asia force, and offered a three-pronged strategy: fight oppression; treat all equally and with love and justice; and let economically empowered elite uplift the underprivileged.

Three literature prizes were introduced this year:

- KLF Peace Prize, jointly by KLF and Consulate General of Germany in Karachi and the Embassy of Germany in Islamabad, to recognize books that promote peace, international understanding, and tolerance. This was won by “The Thistle and the Drone” by Akbar Ahmed
- The KLF-Embassy of France Prize to promote excellence in fiction written in the English language by a Pakistani author,

went to “Thinner than Skin” by Uzma Aslam Khan.

- KLF-Coca-Cola Best Non-Fiction Book Prize was awarded to “Pakistan’s Experience with Formal Law” by Osama Siddique While book lovers had unique opportunity to listen to and interact with well-known authors and thinkers, others were fueled by talks, mushairah (Urdu poetry symposium), Dastaangoi (Urdu oral story-telling), book fair, film screenings, dramatic readings and baatain aur mulaqatai (meeting and greeting).

Tina Sani and Zeb Bangash proved their vocal prowess on stage with Tina reciting nazams - which she prefers over ghazals because of its aspect of storytelling -, while Zeba’s powerful rendition of Afghan song “Laili Jaan” proved that you don’t need to know a language to enjoy music.

Moni Mohsin, author of “The Diary of a Social Butterfly” had her audience in fits of laughter with animated reading from her book by the above title; and Beo Zafar the standup comedian regaled with impromptu jokes and impersonations, often with calls for encore.

Nahid Siddique’s dance to an Urdu poem brought the curtain down on the three-day fifth KLF. Nahid looked completely immersed in her performance as if she was dreaming a dream but credit also goes to vocalists Chand and Suraj Khan for feelingly singing Ghalib’s famous ghazaal “aah ko chahiye ek umr asar honay tak”.

Although the event must be celebrated and extolled, it was felt that it had not yet reached the masses. Perhaps it will be few more years for the festival to cater to a common man in Pakistan who loves and treasures literature and art.

PIL congratulates their newly-appointed Coordinator, Sunnu Golwala, for winning OUP’s Short Story Contest and her entry (“Over My Dead Body!” written in lighter vein) being included along with that of other winners in an anthology titled “I’ll Find My Way” which was launched at the Festival.



# Agents Foundation Course

## January to March 2014



### Following candidates have been declared successful:

#### 30th Batch (January 15-27, 2014)

Karachi

S.#	Registration No.	Name	S.#	Registration No.	Name
1	AFC-B-30/2014-01	Khan Muhammad s/o Khan Gul	18	AFC-B-30/2014-18	Paras Khan d/o Usman Ali Khan
2	AFC-B-30/2014-02	Abbas M. Termizey s/o Raza Termizey	19	AFC-B-30/2014-19	Ali Raza s/o Ghulam Hussain
3	AFC-B-30/2014-03	Fahteen d/o Razzak Dada	20	AFC-B-30/2014-20	Namra Saeed d/o Saeed Akhter
4	AFC-B-30/2014-04	Aamir Tajuddin s/o Tajuddin Hussain	21	AFC-B-30/2014-21	Jawaid Aziz Adenwalla s/o A A Adenwalla
5	AFC-B-30/2014-05	Mazhar Saleem s/o Mohammad Yousuf	22	AFC-B-30/2014-22	Qurat ul Ain Jalal d/o Jalal Agha
6	AFC-B-30/2014-06	Anjum Saleem s/o Mazhar Saleem	23	AFC-B-30/2014-23	Anwar Sabih Khan s/o Abdul Majid
7	AFC-B-30/2014-07	Saad Anjum s/o Anjum Saleem	24	AFC-B-30/2014-24	Hina Bano d/o M. Iqbal
8	AFC-B-30/2014-08	Bilal Qaiser s/o Mohammad Qaiser	25	AFC-B-30/2014-25	Syed Sarwar Ali s/o Munawar Ali
9	AFC-B-30/2014-09	Saba Naveed d/o Amjad Wasi	26	AFC-B-30/2014-26	Syed Waqar Haider Rizvi s/o Syed Zeeshan
10	AFC-B-30/2014-10	Khalil Amjad s/o Amjad Wasi	27	AFC-B-30/2014-27	S. M. Raza Abbas s/o Syed Qasim Askari
11	AFC-B-30/2014-11	Shahid Waseem s/o Waseem	28	AFC-B-30/2014-28	Imran Shakeel s/o Shakeel
12	AFC-B-30/2014-12	Shaheena Rizwan d/o Late Sheikh Shamimuddin	29	AFC-B-30/2014-29	Taqi Ahsan s/o Syed Shamim
13	AFC-B-30/2014-13	Syed Ali Haider Rizvi s/o Syed Hassan Ali Rizvi	30	AFC-B-30/2014-30	Syed Haroon Abbas Rizvi s/o Syed Hashim
14	AFC-B-30/2014-14	Yahya Shaikh s/o Shaikh M. Nadeem	31	AFC-B-30/2014-31	Tahira Aquib Hussain d/o Aquib Hussain
15	AFC-B-30/2014-15	Kaneez Fatima w/o Ali Hussain	32	AFC-B-30/2014-32	Shaista Omer w/o Omer ul Islam
16	AFC-B-30/2014-16	Shaheen Zamin Abbas w/o Zamin Abbas	33	AFC-B-30/2014-33	Humaira Ali w/o Mukarram Ali
17	AFC-B-30/2014-17	Aqeela Bano d/o Imran			

#### 31st Batch (February 24 to March 5, 2014)

Karachi

S.#	Registration No.	Name	S.#	Registration No.	Name
1	AFC-B-31/2014-01	Khurram Younus Shaikh s/o M. Younus Shaikh	19	AFC-B-31/2014-19	M. Mubeen Kothari s/o M. Farooque
2	AFC-B-31/2014-02	Ghazanfar Ali Rehmani s/o M. Charajuddin	20	AFC-B-31/2014-20	Khizar Hashmat Pasha s/o Ameer Pasha
3	AFC-B-31/2014-03	Zulekha Arshad d/o Abdul Ghaffar	21	AFC-B-31/2014-21	Abdul Aziz s/o Haji Abdul Latif
4	AFC-B-31/2014-04	Sana Ghaffar d/o Abdul Ghaffar	22	AFC-B-31/2014-22	M. Hussain Ganchi s/o Abdul Qadir
5	AFC-B-31/2014-05	Rahila w/o M. Aon	23	AFC-B-31/2014-23	M. Ali Ganchi s/o Abdul Qadir
6	AFC-B-31/2014-06	M. Umer Memon s/o Haji Abdullah	24	AFC-B-31/2014-24	Nazia Shaheen Sayeed w/o Sayeed Alam Mallick
7	AFC-B-31/2014-07	Kausar w/o Ali Ghufan Siddiqui	25	AFC-B-31/2014-25	Sana Khalid d/o Khalid Iqbal
8	AFC-B-31/2014-08	Muhammad Aamir Farooq s/o M. Farooq	26	AFC-B-31/2014-26	Noor-ul-Ain Aamir w/o Aamir Abbas
9	AFC-B-31/2014-09	M. Asad Anwer s/o Haji M. Feroz Anwer	27	AFC-B-31/2014-27	Safia Bilal w/o Bilal Aftab
10	AFC-B-31/2014-10	Azam Umer s/o Umer	28	AFC-B-31/2014-28	M. Iqbal Umer s/o Muhammad Umer
11	AFC-B-31/2014-11	Shariq Ahmed s/o Khurshed Ahmed	29	AFC-B-31/2014-29	Abdul Aziz s/o Abdul Majeed
12	AFC-B-31/2014-12	Kamran Salahuddin s/o Sheikh M Salahuddin	30	AFC-B-31/2014-30	Abdul Karim s/o Ebrahim Suleman
13	AFC-B-31/2014-13	Muhammad Hussain Khan s/o M. Ayaz Khan	31	AFC-B-31/2014-31	Muhammad Nasir s/o Faqeer Muhammad
14	AFC-B-31/2014-14	Rashid Minhas Abdullah s/o Abdul Sattar Abdullah	32	AFC-B-31/2014-32	S. M. Najam Iqbal s/o S. M. Manzar ul Hassan
15	AFC-B-31/2014-15	Amir Naim Khan s/o M Naim Khan	33	AFC-B-31/2014-33	M. Ashraf s/o M. Ismail Ahmed
16	AFC-B-31/2014-16	Dlip Kumar s/o Jivan	34	AFC-B-31/2014-34	S. Majid Hussain s/o Syed Shakir Zaidi
17	AFC-B-31/2014-17	Muhammad Raza Arif s/o Arif Rathor	35	AFC-B-31/2014-35	M. Adnan Sharif s/o M. Sharif
18	AFC-B-31/2014-18	Faizan Khalid s/o Irfan Khalid	36	AFC-B-31/2014-36	Tariq Nasim s/o M. Nasim

#### 32nd Batch (March 10-19, 2014)

Karachi

S.#	Registration No.	Name	S.#	Registration No.	Name
1	AFC-B-32/2014-01	Abdul Basit Thaplawala s/o Abdur Razzaq	20	AFC-B-32/2014-20	Huma Amir d/o Amir Naim
2	AFC-B-32/2014-02	Muhammad Iqbal s/o M. Yaqoob	21	AFC-B-32/2014-21	Tasneem Akram Khan d/o M. Akram
3	AFC-B-32/2014-03	Ovais Bin Alam s/o Syed M. Alam	22	AFC-B-32/2014-22	Jawwad Bin Wasi s/o Wasi Ahmed Khan
4	AFC-B-32/2014-04	Fahad Aqeel s/o Aqeel Ahmed	23	AFC-B-32/2014-23	Mazher Rasheed s/o M. Rasheed
5	AFC-B-32/2014-05	Richard Paul Dean s/o Joseph Dean	24	AFC-B-32/2014-24	Aysha Tariq d/o Syed Azfar Irshad
6	AFC-B-32/2014-06	M. Hanif s/o M. Siddiq	25	AFC-B-32/2014-25	Shama Asim d/o Rais Ahmed Khan
7	AFC-B-32/2014-07	Faizan Siddique s/o M. Siddique	26	AFC-B-32/2014-26	Samia Qasmi d/o Asim Qasmi
8	AFC-B-32/2014-08	Adnan Zia s/o M. Younas	27	AFC-B-32/2014-27	Sarah Amir d/o Ali Qassim
9	AFC-B-32/2014-09	Hasan Javed s/o M. Javed	28	AFC-B-32/2014-28	Salim Razak Bramchari s/o A. Razak
10	AFC-B-32/2014-10	Khalid Hameedi s/o Mazhir Hussain	29	AFC-B-32/2014-29	Mirza Taimur Baig s/o Mirza Afsir Baig
11	AFC-B-32/2014-11	Imran Majid s/o Abdul Majid	30	AFC-B-32/2014-30	Hamza K. Qasamwala s/o M. Shakil
12	AFC-B-32/2014-12	Syed Tariq Rafi s/o Syed Rafi Uddin	31	AFC-B-32/2014-31	Kamran Haider Karjatwala s/o Ghulam Abbas
13	AFC-B-32/2014-13	Kashif M. Farooq s/o M. Farooq	32	AFC-B-32/2014-32	Asif Raza s/o Akber Ali
14	AFC-B-32/2014-14	Muhammad Asim s/o M. Siddique	33	AFC-B-32/2014-33	Syed Murtaza Haider Rizvi s/o M. Haider
15	AFC-B-32/2014-15	Sami-Ud-Din Shaikh s/o S. M. Razi ud Din	34	AFC-B-32/2014-34	Sumera Sajjad w/o Sajjad Hussain
16	AFC-B-32/2014-16	Shazia Nafees d/o M. Nafees	35	AFC-B-32/2014-35	Shahida Ishaq d/o M. Ishaq
17	AFC-B-32/2014-17	Abdul Majeed s/o Mohammadi	36	AFC-B-32/2014-36	Maizia Akbar Ali d/o Akbar Ali
18	AFC-B-32/2014-18	Ghulam Sarwar s/o Ghulam Nabi	37	AFC-B-32/2014-37	Khurram Hameed Khan s/o Abdul Hameed Khan
19	AFC-B-32/2014-19	Sophia Wahab d/o Ali Wahab	38	AFC-B-32/2014-38	M. Vaqaruddin s/o M. Iftikharuddin



# Agents Foundation Course January to March 2014



## Following candidates have been declared successful:

### 29th Batch (January 2, 2014)

### Lahore

S.#	Registration No.	Name	S.#	Registration No.	Name
1	922/29-7	Mohsin Shah Bukhari s/o Syed Bahar Shah Bukhari	11	936/29-21	Saima Imran Naqvi w/o Imran Haider
2	923/29-8	Yasir Ali s/o Muhammad Yasin	12	937/29-22	Nayyer Waseem s/o Abdul Saleem
3	924/29-9	Muhammad Nadeem Latif s/o Abdul Latif	13	938/29-23	Hassaan Ahmed Khan s/o Tehseen A. Khan
4	929/29-14	Umair Saleem s/o Muhamamd Saleem	14	939/29-24	Samra Sohail Malik d/o Mahmood Ahmed Butt
5	930/29-15	Muhamamd Shafi Anjum s/o Saleh Muhammad	15	940/29-25	Saif-Ullah s/o Abdul Khaliq
6	931/29-16	Hassan Sabih s/o Sh. Khushnood Ashraf	16	941/29-26	Khizar Ahmed Syal s/o Shams-ud-Din Syal
7	932/29-17	Abdul Rashid Bhatti s/o Baqar Muhammad Bhatti	17	942/29-27	Zeeshan Qamar s/o M. Qamar Shad
8	933/29-18	Aneela Farooq Puri w/o Farooq Iqbal Puri	18	943/29-28	Waris Noor s/o Noor Muhammad
9	934/29-19	Muhammad Saeed s/o Aas Muhammad	19	949/29-34	Shaheen Akhtar w/o Mukhtar Ali
10	935/29-20	Sanam Iqbal d/o M. Iqbal Khurshid Boda			

### 30th Batch (February 12, 2014)

### Lahore

S.#	Registration No.	Name	S.#	Registration No.	Name
1	950/30-1	Naveed Ahmed Siddiqui s/o Saeed Ahmed Siddiqui	14	965/30-16	Ayesha Noman w/o Noman Shokat
2	951/30-2	Muhammad Faisal Anwar s/o Muhammad Anwer	15	966/30-17	Amna Shakeel d/o Qureshi M. Ashraf
3	953/30-4	Muhammad Afzaal s/o Muhammad Ibrahim	16	967/30-18	Salma Farooq Khan d/o Muhammad Farooq Khan
4	954/30-5	Abdul Majeed s/o Abdul Rasheed	17	968/30-19	Usman Jaffery s/o Aqeel Jaffery
5	955/30-6	Anjum Sohail s/o Abdul Hameed	18	969/30-20	Muhamamd Iqbal s/o Wali Muhammad
6	956/30-7	Mian Tariq Naz s/o Mian Muhammad Taqi Naz	19	970/30-21	Zeeshan Ansari s/o Aqeel-ud-Din Ansari
7	957/30-8	Sajida Amjad w/o Muhammad Amjad	20	971/30-22	Hasnain Raza Khan s/o Hamid Hussain Khan
8	958/30-9	Ahsan Murtaza s/o Ghulam Murtaza	21	972/30-23	Tariq Mahmood s/o Abdul Ghafoor
9	959/30-10	Shafiq-ur-Rehman s/o Safdar Ali Khan	22	973/30-24	Zarina Begum w/o Syed Ijaz Rasool Kazmi
10	960/30-11	Syed M. Asif Shah s/o Syed M. Aslam Shah	23	974/30-25	Fahad Mahmood Chaudhary s/o Ijaz Mahmood Chaudhary
11	961/30-12	Saeed Ahmed s/o Abdul Hameed	24	975/30-26	Syeda Faiza Batool w/o Syed Hammad Haider Naqvi
12	963/30-14	Mubashir Iqbal s/o Muhammad Iqbal Qureshi	25	976/30-27	Rubina Saleem w/o Saleem Ahmed
13	964/30-15	Muhammad Asim Ayaz s/o Muhammad Riaz			

### 33rd Batch (March 11, 2014)

### Lahore

S.#	Registration No.	Name	S.#	Registration No.	Name
1	1046/33-1	Iftikhar Hussain s/o Ameer Hussain	17	1062/33-17	Rafia Basit w/o Basit Anwar Butt
2	1047/33-2	Zeeshan Anis s/o M. Anis	18	1063/33-18	Sagheer Ahmed s/o Bashir Ahmed
3	1048/33-3	Amjad Hamid Awan s/o Abdul Hamid Nasim	19	1064/33-19	Khurram Shahzad s/o M. Boota Ajaz
4	1049/33-4	Faiz Mohayy-ud-Din s/o Shehbaz Hussain	20	1065/33-20	M. Kashif s/o M. Ishaq
5	1050/33-5	Islam Hussain s/o Ghulam Hussain	21	1066/33-21	M. Riaz s/o M. Shafi
6	1051/33-6	Shabana Hamid w/o M. Hamid Ali Janjua	22	1067/33-22	M. Aslam Malik s/o M. Ramzan
7	1052/33-7	Sana Gillani d/o Syed Zafar Ali Shah Gillani	23	1068/33-23	M. Arshad s/o Ch. Abdul Karim
8	1053/33-8	Arshi Shafiq w/o Sajjad Haider	24	1069/33-24	M. Akhlaq s/o M. Ishaq
9	1054/33-9	Syed Shahjahan s/o Naveed Hussain Shah	25	1070/33-25	Syed Ali Asghar Shah s/o Syed Azhar Ali shah
10	1055/33-10	Ayesha Moeen w/o Moeen-ud-Din	26	1071/33-26	Naveed Yousaf s/o M. Yousaf
11	1056/33-11	M. Asif s/o M. Shafi	27	1072/33-27	Naghma Dilawaz Bukhri d/o M. Ahmed Bukhri
12	1057/33-12	Ilyas Hussain s/o Muhamad Younus	28	1073/33-28	Anisa Roohi w/o Late Basharat Mahmood Barlas
13	1058/33-13	Sumaira Inyat w/o M. Rizwan Khokhar	29	1074/33-29	Bilal-ul-Nabi s/o Shafquat Hussain
14	1059/33-14	Anam Basit d/o Basit Anwar Butt	30	1075/33-30	Syed Agha Haider s/o Syed Haider Shah
15	1060/33-15	Ghulam Sara w/o M. Azam	31	1076/33-31	Shakila Nigar w/o Ilyas Muhammad
16	1061/33-16	Rukhsana Zaman w/o M. Zaman	32	1077/33-32	Fareeda Hayee w/o Abdul Hayee

# Agents Foundation Course

## January to March 2014



### Following candidates have been declared successful:

1st Batch (March 5, 2014)				Hyderabad	
S.#	Registration No.	Name	S.#	Registration No.	Name
1	AFC-B-01/2014-01	Sanober Shameem d/o Shameem Ahmed	9	AFC-B-01/2014-09	Syed Rashid Hussain s/o Syed Hamid Hussain
2	AFC-B-01/2014-02	Naeema Rashid Hussain w/o Syed Rashid Hussain	10	AFC-B-01/2014-10	Farman Ahmed Jatoi s/o Karim Bum
3	AFC-B-01/2014-03	Yasir Rasool Memon s/o Ghulam Rasool	11	AFC-B-01/2014-11	Abdul Munaf s/o Mohammad
4	AFC-B-01/2014-04	Waheeda Farman w/o Farman Ahmed	12	AFC-B-01/2014-12	Bushra Siddiqi d/o Muhammad Sharif
5	AFC-B-01/2014-05	Jawaid Khan s/o Abdul Rasheed	13	AFC-B-01/2014-13	Rizwana Bano d/o Muhammad Arif
6	AFC-B-01/2014-06	Gawaskar s/o Dr Leela Ram	14	AFC-B-01/2014-14	Yasmin Bano d/o Abdul Razzaque
7	AFC-B-01/2014-07	Jagdish Kumar Ravi s/o Devi Das	15	AFC-B-01/2014-15	Rehan s/o Abdullah
8	AFC-B-01/2014-08	Abdul Hameed Qureshi s/o Lila Khan	16	AFC-B-01/2014-16	M. Faisal s/o M.Yakooob

2nd Batch (March 15, 2014)			Islamabad
S.#	Registration No.	Name	
1	AFC-B-2/2014-01	Muhammad Saqib s/o Muhammad Jameel	
2	AFC-B-2/2014-02	Muhammad Ali Raza s/o Khalil Ahmed	
3	AFC-B-2/2014-03	Babar Imran s/o Noor Din	
4	AFC-B-2/2014-04	Aamir Muslim s/o Muhammad Muslim	
5	AFC-B-2/2014-05	Sumaira Bilal w/o Ahmad Bilal Anwar	
6	AFC-B-2/2014-06	Shahida Parveen w/o Abdul Qayyum	
7	AFC-B-2/2014-07	Amjad Ali s/o Muhammad Akbar	
8	AFC-B-2/2014-08	Ghulam Fizzah d/o Ghulam Hussain	
9	AFC-B-2/2014-09	Farhat Kamran w/o Babar Kamran Qureshi	
10	AFC-B-2/2014-10	Ghulam Asia Niazi w/o M. Nasir Ullah Khan Niazi	
11	AFC-B-2/2014-11	Jazib Naeem s/o Naeem Ahmed	
12	AFC-B-2/2014-12	Nosheen Mubashir w/o Muhammad Mubashir	
13	AFC-B-2/2014-13	Bushra Khalid w/o Khalid Mehmood Sarwar	
14	AFC-B-2/2014-14	Muhammad Talha Nasir s/o Muhammad Nasir Ehsan	
15	AFC-B-2/2014-15	Waheed Shah s/o Shabir Ahmed Shah	
16	AFC-B-2/2014-16	Umair Ahmed s/o Rauf Iqbal	
17	AFC-B-2/2014-17	Amir Haroon Ali s/o Muhammad Iftikhar	
18	AFC-B-2/2014-18	Muhammad Ishaq s/o Abdul Hameed	
19	AFC-B-2/2014-19	Naveeda Akhtar w/o Khan Bahadur Mughal	
20	AFC-B-2/2014-20	Lubna Sattar Malik d/o Abdul Sattar Malik	
21	AFC-B-2/2014-21	Muhammad Rehan s/o Shamshad Gul	
22	AFC-B-2/2014-22	Masud Ahmad s/o M. Sadiq	
23	AFC-B-2/2014-23	Muhammad Aslam Chishti s/o Fazal Muhammad	
24	AFC-B-2/2014-24	Muhammad Irfan Anwar s/o M. Anwar	
25	AFC-B-2/2014-25	Muhammad Ashraf s/o Bahadar Ali Khan	
26	AFC-B-2/2014-26	Maryam Feroz w/o Mubashar	
27	AFC-B-2/2014-27	Khan Ahmed Qahafa Ghazi s/o R. A. K. Ghazi	
28	AFC-B-2/2014-28	Shazia Gohar d/o Gohar Nayab	
29	AFC-B-2/2014-29	Asad Ullah Khan s/o M. Abdullah Khan	
30	AFC-B-2/2014-30	Tahir Masood Minhas s/o M. Hussain	
31	AFC-B-2/2014-31	Kamran M. Baig s/o Sultan M. Baig	
32	AFC-B-2/2014-32	Fida Ali s/o Muhammad	
33	AFC-B-2/2014-33	Umair Hafeez s/o Hafeez ur Rehman	



S.#	Registration No.	Name
34	AFC-B-2/2014-34	Shahbaz Hameed s/o Haji Malik M. Hameed
35	AFC-B-2/2014-35	Muhammad Yasir Janjua s/o M. Sabir Janjua
36	AFC-B-2/2014-36	Hanif ur Rehman s/o M. Ramzan
37	AFC-B-2/2014-37	Khurram Choudhry s/o Choudhry M. Mushtaq
38	AFC-B-2/2014-38	Abdul Raheem s/o Fazal Kareem
39	AFC-B-2/2014-39	M. Umer Daraz Khan Sumbul s/o Mansoor Alam Khan
40	AFC-B-2/2014-40	Zaheer Tahir s/o Lal Din
41	AFC-B-2/2014-41	Yasir Khan s/o Izzat Khan
42	AFC-B-2/2014-42	Omair Farooq s/o Khalid Farooq
43	AFC-B-2/2014-43	Muhammad Akhtar s/o Muhammad Shafi
44	AFC-B-2/2014-44	Tasneem Ahsan Jatoi w/o Ahsan Ahmed Jatoi
45	AFC-B-2/2014-45	Saima Haleem w/o Abdul Haleem
46	AFC-B-2/2014-46	Zia ul Haq Farooqi s/o Muhammad Haq

قیام پاکستان کے وقت بین الاقوامی بیمہ کاروں کی اجارہ داری تھی۔ ملکی صنعت بیمہ ارتقاء کے ابتدائی دور میں تھی اور قومی ادارے رفتہ رفتہ قیام پزیر ہو رہے تھے۔ دوسرے ممالک کی طرح اس وقت کے بیمہ کاروں نے اپنی نمائندہ انجمن تشکیل دی جس کا نام انشورنس ایسوسی ایشن آف پاکستان (IAP) رکھا۔ اس تنظیم کا اولین مقصد اپنے ارکان کے لیے کاروباری نظم و ضبط اور اصول وضع کرنا تھا۔ ضابطہ بیمہ (Insurance Regulations) کے قانونی تقاضوں کی تعمیل اور ہم پیشہ کاروباری کشاکش میں غیر پیشہ وارانہ طریق کی حوصلہ شکنی کے لیے بیمہ کاروں کی اس انجمن نے صلہ تحفظ کی شرح کا متفقہ نرخ نامہ (Tariff) تشکیل دیا جو کہ مادی بیمہ کی 3 بڑی اقسام

- آگ اور دیگر خطرات (Fire and Allied Perils)

- مال برداری (Transport and Marine)

- موٹر (Motor) اور

- مزدوروں کے حادثاتی ضرر جرم (Workmen Compensation) کے بیمہ لاگو تھے۔

اس لازمی نرخ نامہ کے نظام سے جہاں مادی بیمہ کی صنعت کو مستحکم ہونے میں مدد ملی وہاں بدعنوانیاں نہیں۔ جس سے یقیناً صنعت بیمہ نشوونما کی زبردست استعداد کے باوجود ماضی میں ایک صحت مند کشاکش اور ترقی سے محروم رہی جو کہ اس کا مقدر ہونا چاہئے تھا۔ اکیسویں صدی کے تقاضوں کو مد نظر رکھتے ہوئے اس تنظیم نے دانائی اور عاقبت اندیشی کی راہ اپنائی اور 2005ء میں مادی بیمہ کے لازمی نرخ نامہ کو اپنے ارکان کیلئے مشاورتی بنا دیا۔ اس تنظیم کی ”دفعت تشکیل“ میں ترمیم کے بعد اب بیمہ زندگی کے کاروبار سے منسلک نئی بیمہ کاری بھی اس تنظیم کے رکن بن گئے ہیں۔ اس پیشہ وارانہ رویہ سے نہ صرف بیمہ کے صارفین کو تحفظ کی اچھی سہولتیں نسبتاً کم شرح بیمہ پر دستیاب ہیں بلکہ بیمہ کاروں کے مابین ایک صحت مندانہ کاروباری کشاکش چنپ رہی ہے۔

آج ہر شخص سکون اور سلامتی کا متمنی ہے اور بیمہ ایک ایسا ذریعہ ہے جو کسی حد تک معاشی حوالے سے ہماری زندگی میں اہم کردار ادا کر سکتا ہے۔ اس پس منظر میں کوئی بھی ذی شعور معاشی خوشحالی میں پیش رفت کیلئے بیمہ کی اہمیت سے انکار نہیں کر سکتا۔

صنعت بیمہ کی نشوونما کی زبردست استعداد سے بھرپور فائدہ اٹھانے کیلئے حکومت نے تکافل (بیمہ کا اسلامی نعم البدل) کے کاروبار کو عام کرنے کے لئے 2005ء میں Takaful Rules کا نفاذ کیا اور اس وقت پاکستان کے نئی شعبہ میں 5 تکافل کارسرسرگرم عمل ہیں اور مستقبل قریب میں ان کی تعداد میں اضافہ متوقع ہے۔

”تکافل“ اسلامی اخوت اور بھائی چارہ کے اصولوں پر مبنی ایک ایسا نظام ہے جس میں شرکت کنندگان باہمی مفاہمت کے اصولوں پر وضع کیے گئے ناگہانی یا حادثاتی واقعہ کا شکار شریک کاری مالی مدد کرتے ہیں۔ تکافل کا نظام ربا، غمخوار اور میسر جیسے غیر اسلامی عناصر سے محفوظ ہے۔ یقیناً ان لوگوں کے لیے جو بیمہ کو اسلامی نظریے سے دیکھتے ہیں ”تکافل“ ایک نعم البدل ہے۔ ضرورت تکافل کے بارے میں پوچھا کرنے کی ہے زیادہ سے زیادہ لوگ اس کی افادیت سے مستفید ہوں۔

دستاویز بیمہ (Insurance Policy) اس معاہدے کا ثبوت ہے جس کی بنیاد پر بیمہ دار یا اس کے وارث حادثہ کی صورت میں نقصانات کی تلافی کیلئے بیمہ کار کو رجوع کرتے ہیں۔ اس سلسلے میں وجہ حادثہ اور بیمہ شدہ نقصان کا تعین عموماً فریقین میں اختلافات کا باعث بن سکتے ہیں۔ اگر وجہ حادثہ دائرہ بیمہ سے باہر ہے تو بیمہ کار اپنی ذمہ داری سے مخرف ہوتے ہوئے دعویٰ دار کو اپنا موقف ثبوت کے ساتھ پیش کرنے کو کہہ سکتا ہے۔ بصورت دیگر اگر حادثہ بیمہ شدہ ہے تو بیمہ شدہ تلافی کی رقم کا تعین بھی فریقین کے مابین بحث اختیار کر سکتا ہے۔

ایسی صورت حال سے بچنے کیلئے محتسب بیمہ (Insurance Ombudsman) کا دفتر جون 2006ء سے بیمہ داروں کی شکایات کو بخوبی نمٹا رہا ہے۔ دیگر ممالک کی طرح پاکستان میں بھی صنعت بیمہ کی باقاعدہ نگرانی کیلئے ایک قانونی ضابطہ ہے جس کا نام "Insurance Ordinance 2000" ہے۔ جس نے "Insurance Act 1938" کو منسوخ کر کے اگست 2000 میں اس کی جگہ لی۔

Securities and Exchange Commission of Pakistan (SECP) بحیثیت ضابطہ بیمہ

(Insurance Regulator) اس آرڈیننس کے نفاذ کا ذمہ دار ہے۔

SECP کی اولین ذمہ داری بیمہ داروں کے حقوق کے تحفظ کو یقینی بنانا ہے اس کے علاوہ صنعت بیمہ کی صحت مند نشوونما کے فروغ کے عمل میں ضابطہ بیمہ کا کردار بہت اہمیت کا حامل ہے۔ اس حوالے سے SECP کا کردار بہت مثبت رہا ہے۔ ایک طرف بیمہ کاروں کو مالی طور پر مضبوط بنانے کیلئے کم از کم سرمایہ کاری کی دیکھتے ہیں اور دوسری طرف غیر ملکی سرمایہ کاروں کو اب پاکستان میں 100 فیصد ملکیت کے ساتھ بیمہ یا تکافل کے کاروبار کی اجازت ہے۔

بیشی سرمایہ (Capital Gain) کی آمدن پر بیمہ کاروں کو (Tax) کی چھوٹ رہی جس سے ان کو وقت کے ساتھ ساتھ اپنی مالی سہولتیں حاصل کرنے میں بڑی مدد ملی ہے۔ اس ضمن میں 27 دسمبر 2007ء کا افسوس ناک واقعہ کس کو یاد نہیں جب محترمہ نے نظیر بھٹو کے صفا کا نہ ہلاکت کے ردعمل میں فسادات کے نتیجے میں پاکستان کی صنعت بیمہ کو تقریباً 5 بلین روپے کے تاریخی نقصانات کا بوجھ سہنا پڑا۔ جو بیمہ داروں نے اپنی مالی صلاحیت کے بل پر اور مکرر بیمہ کاروں کی مدد سے بڑی خوش اسلوبی سے نبھایا۔

قوانین موٹر ویریکلڈ (Motor Vehicles Laws) پر عمل درآمد کرنے کی ذمہ داری صوبائی حکومت کا صوابدید ہے۔ کسی بھی مشینی گاڑی کو سڑک یا عوامی جگہ پر لانے کیلئے اس کے مالک کیلئے ضروری ہے کہ وہ تیسرے فریق کے حادثاتی موت یا جسمانی چوٹ کی ذمہ داری کا بیمہ

(Motor Third Party Compulsory Insurance) رکھتا ہو۔

عوام الناس کی لاعلمی سے فائدہ اٹھاتے ہوئے کئی بلا اختیار کر کے اس لازمی قانونی تقاضہ کو پورا کرنے کیلئے جعلی ثبوت نامہ (Bogus Certificate) جاری کرنے کی غیر قانونی سرگرمیوں میں ملوث ہیں۔ ان غیر قانونی سرگرمیوں سے ناصرف حکومت سے جائز اجازت رکھنے والے بیمہ اور تکافل کا ہر سال کروڑوں روپے کی صلہ تحفظ کی آمدن سے محروم ہو جاتے ہیں بلکہ حادثات کی صورت میں ورثا اور زخمیوں کو کوئی معاوضہ بھی نہیں ملتا۔ اس صورت حال کے سدباب کیلئے حکومت پاکستان نے SECP کی پیش کردہ تجاویز کو عملی جامع پہنچانے کیلئے 2008 میں صوبائی حکومتوں کو مشورہ دیا مگر بد قسمتی سے ایک مخصوص مفاد پرست طبقہ نے اس میں کوئی خاطر خواہ پیش رفت نہ ہونے دی۔



## پاکستان کی صنعت بیمہ . . . . ایک تعارف

ڈاکٹر ممتاز ہاشمی  
رکن اکیڈمک کونسل پاکستان انشورنس انسٹیٹیوٹ



ناگہانی حادثات کا اندیشہ اور خوف ایک فطری کیفیت ہے جس کا سلسلہ اتنا ہی پرانا ہے جتنا کہ انسانی تاریخ۔ اس فطری کیفیت کے سدباب کیلئے تین صورتیں ہیں۔

(۱) ایسے حالات کا مقابلہ یا سامنا کیا جائے

(۲) ایسے حالات سے بچا جائے جس سے حادثے کا خوف یا اندیشہ ہو یا

(۳) ایسے حالات سے نبتنے کیلئے مدد یا تحفظ حاصل کیا جائے

یہ تیسری صورت ایک خاص حوالہ میں بیمہ کی بنیاد ہے۔ عام فہم زبان میں بیمہ ایک ایسا طریقہ کار یا نظام ہے۔ جس میں شامل بہت سے لوگوں کی معادنت سے انہی میں سے کچھ بد قسمت لوگوں کے حادثاتی نوعیت کے مالی نقصانات کی تلافی کی جاتی ہے۔

بیمہ پر تبصرہ کرنے سے پہلے ہم اس کا سرسری تاریخی جائزہ لیتے ہیں۔

سولہویں صدی سے پہلے بیمہ کا نظام نقصانات کو باہمی شراکت سے پورا کرنے پر مبنی تھا اور یوں تحفظ زندگی اور سمندری خطرات سے بچاؤ کے بیمہ کی ابتدا ہوئی۔

1666ء کی لندن کی بڑی آگ نے آگ سے نقصانات کی تلافی کے بیمہ کو جنم دیا۔

پھر انیسویں صدی کے صنعتی انقلاب سے پیدا ہونے والے خطرات سے نبتنے کیلئے بیمہ کی اور اقسام وجود میں آئیں۔

اب دور جدید کی ضروریات نے بیمہ کو تکنیکی اعتبار سے کافی پیچیدہ بنا دیا ہے۔

بیمہ کا بنیادی مقصد نقصانات کے بوجھ کو بیمہ کار پر منتقل کرنے کے ساتھ ساتھ ایک ایسا نظام تشکیل کرنا ہے جو ناصر بیمہ داروں کے حادثاتی نقصانات کو منصفانہ انداز سے پورا کرے بلکہ ایک ایسا طریقہ کار مروج ہو جس میں صلہ تحفظ (Insurance Premium) کی شرح (Rate) مناسب ہو۔

روایتی طور پر بیمہ کو دو حصوں میں دیکھا جاسکتا ہے۔ زندگی (Life) اور مادی (Non Life) جائیداد، املاک، ذمہ داری، حقوق اور مفادات سے متعلق بیمہ کی اقسام ”مادی“ بیمہ کے زمرے میں آتی ہیں۔

بیمہ زندگی کے کاروبار میں ایک (1) سرکاری اور آٹھ (8) نجی ادارے سرگرم عمل ہیں۔ مادی بیمہ کے حوالے سے سرکاری اثاثوں اور مفادات کے بیمہ کا اختیار صرف نیشنل انشورنس کمپنی (NICL) کو ہے۔ رہائشی حلقہ توفی الوقت اٹنالیس (39) سے زیادہ بیمہ کاروں کے پاس مادی بیمہ کے کاروبار کرنے کا اجازت نامہ ہے۔

SECP کے اندازے کے مطابق 2012 کا مجموعی صلہ تحفظ (Total Insurance Premium) 145 بلین روپے سے تجاوز کر گیا۔

ایک مختصراً اندازے کے مطابق پاکستان کی 10 فیصد سے کم آبادی لفظ بیمہ سے روشناس ہے اور بمشکل 3 فیصد نہ صرف بیمہ کی اہمیت اور افادیت کو تسلیم کرتی ہے بلکہ اس سے مستفید بھی ہو رہی ہے۔ دین اسلام میں بیمہ باعثِ اعلیٰ مسلم آبادی کا ایک بڑا حصہ اس کو غیر اسلامی سمجھتے ہوئے اس سے گریز کرتا ہے۔ دوسری طرف صاحب حیثیت افراد کی اکثریت نہ صرف بیمہ کی اہمیت کو بخوبی سمجھتی ہے بلکہ اس سے بھرپور استفادہ بھی حاصل کر رہی ہے۔

کسی ملک میں عوام الناس تک بیمہ کی پہنچ (Insurance Penetration) کی شرح کو اس کے کل صلہ تحفظ کو مجموعی ملکی پیداوار (GDP) کے تناسب میں دیکھا جاتا ہے۔ یہ شرح 2012ء میں پاکستان کی ایک فیصد (0.71%) سے بھی کم تھی۔ جبکہ بھارت میں چار (4.0%) فیصد سے زیادہ۔

بیمہ پر خرچ کا موازنہ فی کس ”صلہ تحفظ“ (Insurance Density) کے نصاب میں کیا جاتا ہے جو 2012 میں پاکستان میں \$8.70 امریکی ڈالر اور بھارت میں \$52.70 امریکی ڈالر تھا۔

جب پاکستان معرض وجود میں آیا تو اس وقت غیر ملکی بیمہ کمپنیوں کی اجارہ داری تھی۔ مقامی مادی بیمہ کی صنعت کو فروغ، مالی استحکام، اور زرمبادلہ کا ملک سے انخلاء روکنے کیلئے 1952 میں پاکستان ری انشورنس کارپوریشن (PRCL) کا قیام عمل میں آیا۔ یوں لازمی مکرر بیمہ (Compulsory Reinsurance) کی ابتداء ہوئی جو نہ صرف ملکی مادی بیمہ کاروں کی مالی صلاحیت کو مضبوط کرنے میں مددگار ثابت ہوئی بلکہ قیمتی زرمبادلہ کے انخلاء میں کافی کمی آئی۔

ابتداء میں لازمی مکرر بیمہ کا تناسب مادی بیمہ کاروں کیلئے 10 فیصد تھا جو کہ بتدریج بڑھ کر 30 فیصد ہوا۔ لیکن نجی بیمہ کاروں کے اصرار پر حکومت نے وقت کے ساتھ ساتھ اس تناسب کو کم کرتے ہوئے 2004 میں اسے مکمل ختم کر دیا۔ اب صرف بیمہ شدہ فاضل خطرات جو کسی مادی بیمہ کار کے معاہدہ مکرر بیمہ کے زیر آتے ہیں ان کا PRCL کو پیش کرنا ضروری ہے اور یہ PRCL پر منحصر ہے کہ وہ اس کا 35 فیصد تک حصہ رکھے یا انکار کر دے۔ اس کے علاوہ PRCL نے خصوصاً غیر پابند (Facultative) طریقہ کار سے مادی نجی

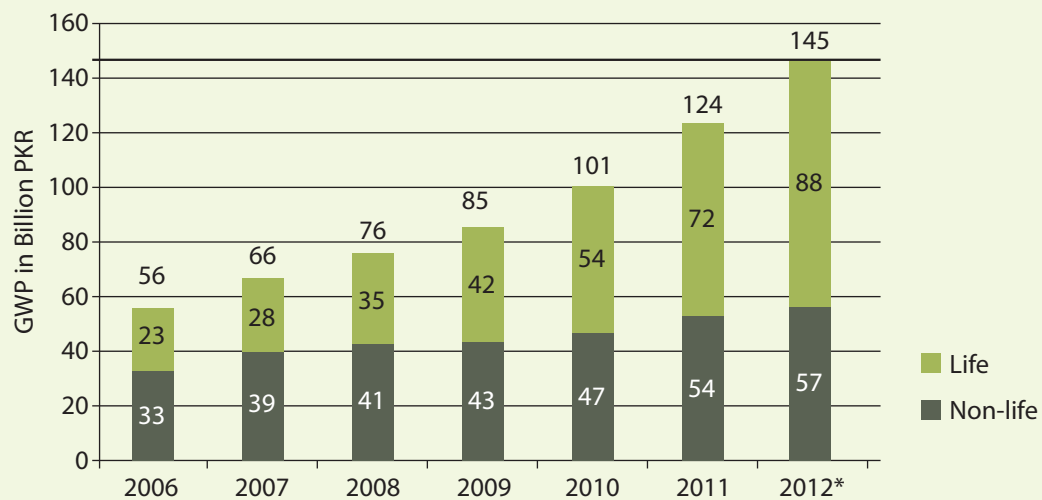
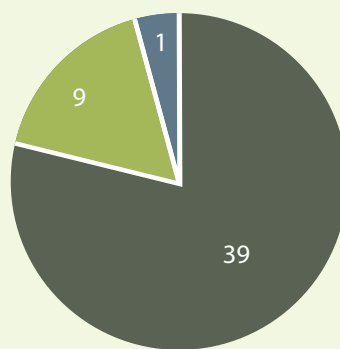
شعبہ کو مالی اعتبار سے مزید صلاحیت مہیا کی ہے اور اس طرح گزرتے دنوں کے ساتھ پاکستان کی مادی بیمہ کاروں کی بڑے اثاثوں اور ذمہ داریوں کو ملک میں رکھنے کی گنجائش میں رفتہ رفتہ اضافہ ہو رہا ہے۔



Pakistan Insurance Institute

## Pakistan Insurance Industry at a Glance

■ Non-Life Insurers   ■ Life Insurers   ■ Reinsurer



\* With Projected Figures of NICL & SLIC

Total Gross Premium Underwritten by the Insurance Industry in Pakistan

Source: SECP brochure on Insurance Industry Reform Committee Report 2014

### Pakistan Insurance Institute

30-B Lalazar Drive, M.T. Khan Road, Karachi-74000.

Tel: +92 21 35611063-64 Fax: +92 21 35610020

Email: customer.service@pii.com.pk Website: www.pii.com.pk