



INSURE

Issue 6, June 2014

CONTENTS

To celebrate
Insurance Day
May 6, 2014

Pakistan Insurance Institute
organised a
Seminar on

INSURANCE INDUSTRY & CAREER IN INSURANCE

at the University of Karachi
with a contest, a survey
and.....

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Insurance Day Celebration

May 6, 2014

... presentations by industry experts.

The event was for the students and by the students of Departments of Statistics and of Commerce. They coordinated and moderated the programme which started with a survey on insurance awareness among the students and the faculty. To gauge the students' interest in insurance a contest on "Why would I choose insurance as a career?" followed, with award of prizes to the best speaker in each department.

These activities were balanced by informative presentations by industry experts on 'career in life and non-life insurance', followed by question-answer session by a panel to enable students to seek clarifications and have their queries answered.

Volunteers from the insurance industry were also invited to informally mix with the students and have given an account of the proceedings for the readers:

Department of Statistics

"I was a volunteer at the second annual insurance seminar held on May 6, 2014 at the Department of Statistics, Karachi University. Although the weather in May is not generally conducive to hold such events, PII's annual insurance day event turned out to be very well attended.

The seminar comprised a short student declamation contest on 'Why would I choose insurance as a career'. Students had been selected to address the audience and they gave interesting perspective on insurance as a career. The visiting insurance industry panel commended the students for their

demonstrated research and enthusiasm, and the panel gave marks on basis of content, confidence, delivery and timing; the student with the highest marks was given a prize.

This was followed by presentations by Captain Azhar Ehtesham Ahmed, Executive Director Alfalah Insurance who gave a biographical sketch of his career and his experiences in the general insurance sector, and Syed Ali Murtuza Hasan Senior Manager EFU Life Assurance shared his experience as an actuary in the life insurance industry since 2008.

The question-answer session which followed was very lively and often got multiple responses from panelists. The Chairman Department of Statistics Dr Mudassiruddin raised a question on how insurers deal with moral hazard and fraud. To this Mr Kamran Mazhar, Chief Operating Officer of ACE Insurance responded that underwriters assess both moral and physical hazard before committing to a risk. Other questions included queries on the applicability of normal distribution to different classes of insurance, surrender value of life insurance product and growth trends of the industry.

The annual event is a great opportunity for industry professionals and academia to have a dialogue. In her closing remarks Ms Farzana Siddiq, Executive Director PII said that we can look forward to an even more interesting event next year, and closed the seminar with a vote of thanks to Dr Mudassiruddin, the faculty, students, and the event sponsor Jubilee General Insurance Company for making the event successful."

Nabeel Turabi
Property & Casualty Executive, Pakistan
ACE Insurance Limited



Clockwise from top left: Azhar Ehtesham Ahmed, Executive Director Alfalah Insurance; Panel: Mudassiruddin, Head of Department of Statistics, KU, Mumtaz Hashmi, Member Academic Council PII, Azhar Ehtesham, Syed Ali Murtuza Hasan, Senior Manager EFU Life Assurance and Kamran Mazhar, Chief Operating Officer ACE Insurance; Virasha Asghar, Student moderator at the seminar; Syed Ali Murtuza Hasan; Contesting students with the panel.

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Clockwise from top left: Tahir Ahmed, Chief Executive Jubilee General Insurance; Zehra Naqvi, Chief Executive ACE Insurance; Ayaz Hussain M Gad, Chairman Karachi Insurance Institute; M Uzair Mirza, Executive Vice President Jubilee General Insurance; Kumail Kazmi, student coordinator at the Seminar; Fawad Habib, Senior Manager EFU Life Assurance; A section of the audience

Department of Commerce

"The Insurance Day was celebrated on May 6, 2014 and Pakistan Insurance Institute conducted a seminar in the Commerce Department, University of Karachi for M Com (Insurance) students to guide / advise them regarding careers in Insurance.

The seminar started with the recitation of Holy Quran, followed by a contest amongst students on the topic "Why would I choose a career in Insurance". All the students were very enthusiastic about the dynamics of Insurance industry and its connection to business. Students spoke and one of them was declared the winner on basis of effective points highlighted in his speech.

After the contest some prominent insurance executives spoke to students regarding career in Insurance and encouraged them to join the industry with full spirit and career planning. Executives were very keen to advise students about the positives that the Insurance industry offers which include learning on technical side as well as personal development.

Mr Uzair Mirza, Executive Vice President Jubilee General Insurance, who has also been visiting faculty at the University, took the opportunity to briefly address the students. This was followed by Mr Tahir Ahmed, Chief Executive Jubilee General Insurance, who advised students to increase their technical knowledge and abilities in order to foster their growth in the Insurance industry.

Mr Fawad Habib, Senior Manager EFU Life Assurance - having been a student of the M Com (Insurance) felt very much at home addressing the students - spoke of how satisfying his career in insurance was and at the same time cautioned

students not to expect instant rise in position but to concentrate on gaining knowledge and experience for long-term growth.

Ms Zehra Naqvi, Chief Executive ACE Insurance, Pakistan highlighted the role of women in Pakistan insurance industry and encouraged female students to make a career in insurance, as the Insurance industry is an equal opportunity employer.

Mr Ayaz Gad, Chairman Karachi Insurance Institute spoke with great vigour telling the students about his own career in insurance industry and how it helped develop him and the benefits he has reaped. He added that even after retirement age you are in demand and can be engaged on contractual positions, giving you high measure of financial security not common in other careers.

Students then asked questions to the panel of Insurance executives to clear their concepts and ambiguities. Students asked questions regarding the role of sales and technical staff in the insurance industry, role of females and effective career route to success.

Mr M Vaqaruddin, Faculty Member of PII gave a vote of thanks to Dr Tahir Ali, Head of Department of Commerce, the faculty, students and the event sponsor Jubilee General Insurance Company for making the event a success.

It was a good experience to be part of PII team in celebrating Insurance Day at the University of Karachi and will be looking forward to continue this in future."

**Muhammad Waqas – ACII
Vice President, Motor Department
EFU General Insurance Limited**

Highlights of presentation by some of the students who spoke on “Why would I choose Insurance as a career?”



Abimail Khan

Abimail Khan made a well-researched presentation explaining what was insurance and how it worked, adding that, “it is trillion dollar business that employs more than 3 million people in the United States alone.”

Insurance industry he stated was stable, dynamic and had endless opportunities which provided secure future: quoting that due to economic downturn many industries laid off workers but 12,000 positions were added to the insurance workforce in Canada.

He had also researched on insurance careers in Pakistan, gave industry statistics and role of SECP and PII in insurance and concluded with “Where there is risk, there is opportunity... Opportunity of earning as well as learning.”



Syeda Saddiqua Naqvi

Syeda Saddiqua Naqvi’s focus was on actuarial practice, and said that, “an actuary has to combine the skills of a statistician, economist and financier, and employ techniques of probability, compound interest, law, marketing, management to predict the outcome of future contingencies, and design solutions to lessen the financial severity of such events.”

She went on to talk about the expansion of life insurance business in Pakistan by 30-35 percent in the recent past, and therefore the industry was seeking dynamic people capable of delivering creative solutions and ideas in the emerging financial sector, and backed up her statement by quoting the levels of earning possible as expressed by families of her classmates who were in actuarial business.



Muhammad Asad Khan

Muhammad Asad Khan went directly to ‘why choose insurance’, what job openings there were, and how fast was life insurance growing in Pakistan. He further elaborated by saying that “when you choose a career in insurance, you are joining an elite financial services sector that is one of the most respected in the world.”

He then went on to say that, “insurance offers learning on the job and opportunity for international professional qualification to help you reach your earning potential in a high performance environment.”

Also, that, “Personal satisfaction and growth would be at a high level as you would be managing risk, preventing loss and helping people to put their lives back together after misfortune.”



Muhammad Habib Ferozi

Muhammad Habib Ferozi impressed the audience with his eloquent delivery.

He spoke on why would one choose a career and if he chose insurance what would be the employment prospects.

He then elaborated on career options for actuarial science and risk management and highlighted the companies that employ actuaries, as well as other options in insurance such as underwriter, sales representative or a customer service representative.

He concluded stating that a career in insurance offered challenges, growth and a good work environment.

Insurance Association of Pakistan (IAP)

On the Eve: IAP's celebrations took off this year on the eve of the Insurance Day at the Karachi Press Club, with the Celebration Committee presenting an official press release to numerous daily newspapers. Later in the day, insurance industry executives had two panel discussions on television channel 'Business Plus' and on the Insurance day itself, another panel discussion as well as an interview with the SECP's Commissioner (Insurance) Mohammed Asif Arif was telecast by the same TV channel. FM101 radio broadcasted a panel discussion with industry experts who took telephone calls from listeners to clear their understanding and expand their knowledge of insurance.

On the Insurance Day, a dedicated supplement was published in the Dawn, Nawa-e-Waqt and Business Recorder newspapers, with promotional and informative write-up and advertisements by the insurance industry. Complimentary copies of the supplement were distributed to the general public and student body to spread awareness on insurance.

Walk a Cause: The State Life Insurance Corporation played their part by organising a 'Walk a Cause' at the Sea View in Karachi, with t-shirts worn by the walkers made for the occasion. These t-shirts were also sported by insurance company employees of Adamjee Life, Crescent Star, Jubilee General and New Hampshire to join in the spirit of the day.

Outdoor Signs: Jubilee General Insurance, Pakistan Reinsurance Company and EFU General Insurance displayed outdoor signs and banners on their office premises at Jubilee House, PRCL Building, Central Hotel Building, and on Shahrah-e-Faisal.

Essay Contest: All possible avenues to raise awareness of insurance were explored: An essay contest was announced for insurance company employees on the topic 'How to Increase Insurance Penetration' which attracted 69 entries. These will be judged by industry seniors and result will be announced and prizes awarded at a public function to give encouragement to the participants.

Cricket Tournaments with participation by insurance industry employees were organised in Karachi and in Lahore. Winning teams of these tournaments batted a super final cricket at the Vital Five Cricket Club ground at DHA, Karachi. Asia Insurance team was declared the champion and EFU Life the runner-up.

Lahore Insurance Institute

A panel discussion was arranged by IAP's Regional Office North and Lahore Insurance Institute (LII) at the Hailey College of Business and Finance, with the Chairman and council members of LII and Prof Ms Farah Naz Naqvi of the Hailey College, to enhance the knowledge and provide any clarification to the students of the college. Later that evening another panel addressed students at the Al-Hamra Arts Council with the SECP's Commissioner (Insurance), as the chief guest. Lahore also sported more than two dozen banners, announcing celebration of Insurance Day, at prominent locations in Lahore to bring the spirit of the Day to the general public.



Clockwise from top left: Nasar us Samad Qureshi, Chairman LII & Mohammed Asif Arif, SECP Commissioner (Insurance); Panel at the Hailey College, Lahore; T-shirt sported at Super Final Cricket; Celebration Committee at the Super Final Cricket; Mohammad Ali Zeb, Chairman IAP; Official press release at the Karachi Press Club.

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2nd SAARC Insurance Regulators Meet

April 14-16, 2014



Tahir Mahmood, Chairman SECP



Mohammed Asif Arif, Commissioner (Insurance) SECP

The first SAARC Insurance Regulators Conference was held in Dhaka last year and the SECP organised the 2nd SAARC Insurance Conference in Karachi on April 14-16, 2014 with the theme "Local to Glocal". It was attended by almost 500 delegates from the international insurance regulators, insurers, reinsurers, brokers, donors, bankers and other relevant senior officials from SAARC region as well as other developed and developing countries.

The Finance Minister Mohammad Ishaq Dar, in a special supplement on the occasion, said that the insurance industry has assumed a pivotal role in the progress of the national economy as it delivers risk protection services not only to the corporate and business communities but also to the masses.

SECP Chairman Tahir Mahmood said that the key objective of the conference was to support the development of a sound, stable and inclusive financial sector across the region, and to make insurance accessible to wider population in the country, especially the low income population.

Commissioner (Insurance) Mohammed Asif Arif expressed gratitude to the international delegates, speakers, academicians, policymakers who converged in Pakistan to share their knowledge and experience with a unified

objective of strengthening the financial base with sound development of the insurance industry and safe-guarding the interests of insurance policyholders. He added that the theme "Local to Glocal" entwines global practices into the local system. Ideas and lessons learnt from one another can bolster the growth of the industry.

He acknowledged the diverse assembly of professionals and practitioners from around the world for the cause of regional development and growth in the field of insurance and spoke on the significance of developing an inclusive insurance market that could cater to the needs of all segments of the society, including the poorer and low income group people who are generally ignored by the mainstream insurance.

Conference concluded with a vote of thanks by the Commissioner (Insurance) Mohammed Asif Arif who lauded intention of regional partners to proceed towards collaboration as well as the international bodies' contribution to the venture. The delegates seemed to be touched by the hospitality and friendly attitude of the Pakistan society.

Two speakers at the Conference have very kindly given brief write-up on their presentation, at PII's request. These appear on pages 9-11.



Speakers / Delegates at the Meet.

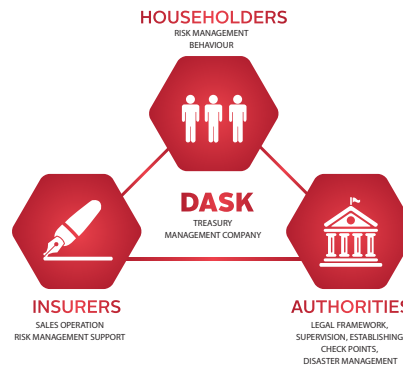
Natural Catastrophe Insurance Pool of Turkey



Natural Catastrophe Insurance Pool (DASK in Turkish abbreviation or TCIP – Turkish Catastrophe Insurance Pool – in English abbreviation) is a quasi-public entity which is responsible for implementation of the residential earthquake insurance scheme in Turkey. It has been established following

the devastating Marmara earthquake occurred in 1999. Residential earthquake coverage is solely provided by DASK, however, DASK relies on insurance companies' distribution network for selling its product. As of May 2014, 6.4 million homeowners, which is almost 36% of all eligible dwellings, have bought earthquake insurance. The take-up rate was 4% before the scheme. The average annual premium is around 58 USD.

The insurance scheme covers only residential buildings, and homeowners are provided with pecuniary assurance against partial or total loss to building due to earthquake or fire, explosion, landslide and tsunami following earthquake. The insurance pays for the replacement cost of building up to a maximum limit, which is currently 150.000 TL (approximately 75.000 USD), and does not cover damage to contents. Homeowners can buy additional cover above DASK coverage from insurance companies on a voluntary basis.

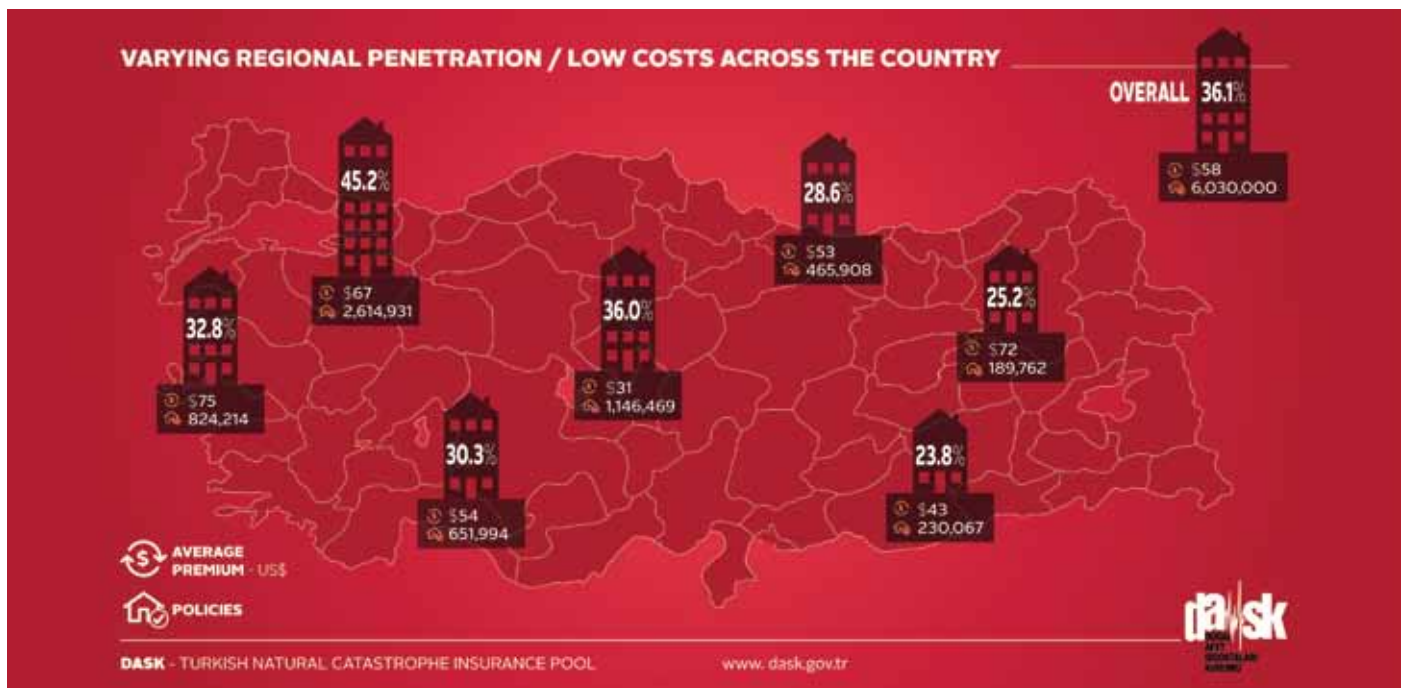


This simple and stand-alone product structure is an important element for increasing take-up rates and for the affordability of insurance. Providing earthquake coverage under homeowner's insurance policy have not served this

purpose before, especially in regions where insurance culture and income levels have been relatively low. Another important element of the scheme is that homeowners are required by law to verify that they have earthquake insurance when they intend to buy or sell a house, open a water or electricity service account for their houses, or apply for mortgage loan at a bank.

Countries which are prone to natural disasters should have ex-ante disaster financing instruments at hand, and one of the best of such instruments is insurance. This is even more valid for the developing countries as they have relatively limited access to post disaster finance. Disaster financing through budget is not a sustainable method for such countries. For more information: <http://www.dask.gov.tr> <http://www.tcip.gov.tr>

**Selamet Yazici, Deputy General Director
General Directorate of Insurance, The Treasury
Chairman, Turkish Catastrophe Insurance Pool
(TCIP/DASK), Ankara, Turkey**



Underinsurance – The Uphill Road Ahead



Technical Note:

Underinsurance is sometimes used in general insurance to refer to an insured (often deliberately) purchasing lower insurance cover for a property or its contents than the true value of it. In this article, the term is used more generally to refer to the lack of or gap in insurance protection (sometimes referred to as “protection gap” because of a lack of a viable market for insurance).

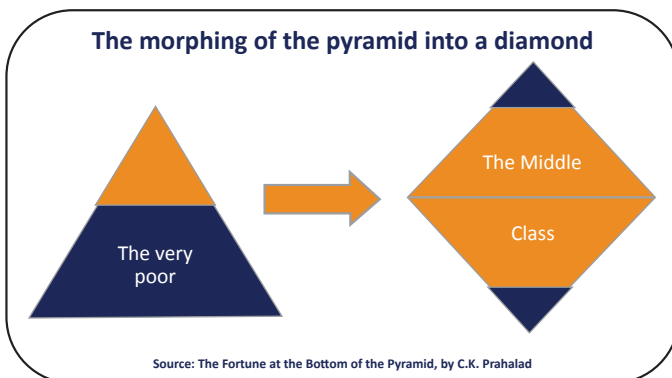
Underinsurance is a huge problem. Underinsurance and low incomes are linked.

- Do low incomes make it difficult to purchase insurance?
- Does a lack of insurance prevent the poor from growing out of the poverty trap?

Comparing GDP per capita with the lack of Microinsurance coverage for South Asia, there is a close correlation between these figures. Microinsurance would play a critical role in increasing income levels of the poor segments of the population over time.

The poverty trap is about denial of opportunities and choices that result from lacking both money and basic necessities to successfully live, such as food, water, education, healthcare and shelter. The proportion of the population in extreme poverty (less than USD 1.25 per day, PPP) in much of South Asia is in the range of 20% to 30%. In most developed countries this figure would be zero.

Addressing the income inequality, and therefore changing the nature of income distribution, creates a virtuous cycle. The demand for products and services increases domestic activity, creating more jobs and wealth. Microfinance and Microinsurance are a starting point to moving people out of the poverty trap. The pyramid must morph into a diamond with a much larger middle class!



Microinsurance poses greater challenges, compared to Microfinance:

- In Microfinance, the bank pays upfront, the customer repays later
- In Microinsurance, the customer pays first and has to trust the insurer to pay benefits later

This requires a leap of faith from the customer. It is therefore particularly important to educate the consumer about the benefits of Microinsurance, how the product works and the importance of managing risks.

According to a study done by Microinsurance Network, the difficulties with Microinsurance are what one would expect – distribution challenges, lack of awareness, lack of data for pricing, affordability, moral hazard, etc. However, the key challenges are lack of scale (insurance providers cannot reach break-even point) and education – scale and education are the critical success factors.



The demand determinant factors for insurance are:

- Level of education (appreciating the benefits of risk management and saving)
- Ratio of young dependents to working population (need for mortality/morbidity protection)
- Budget constraints (disposable income, inflation)
- Institutional factors (trusted judicial system)

The supply side determinants for insurance are direct cost factors (operational inefficiency, claims fraud, moral hazard, simplification of distribution and marketing, regulatory compliance and capital costs), institutional factors (rule of law, bureaucratic quality) and monetary stability.

There have been successes and failures alike in Microinsurance projects. We must learn from the past mistakes and utilise all resources available to tackle the underinsurance problem.

Governments play an important role in shaping the institutional framework within which insurers operate in a country. The provision of infrastructure, including financial infrastructure, will help insurers to conduct business efficiently. Access to good education creates better demand for financial and insurance products from consumers.

Insurers and reinsurers can provide insurance cover and risk management. Reinsurers in particular are well-positioned to provide technical assistance in the pricing and reserving for insurance covers with unique and special characteristics, e.g. Microinsurance.

NGOs and supporting institutions understand the communities for whom insurance will be provided. These organisations play a key role in education, distribution, premium collection and claims handling and also bring parties together to reach a common understanding and find mutually acceptable solutions.

Angela Koechli
Head of Life & Health
Peak Re, Hong Kong

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Peak Re is a reinsurer for the times we live in. Founded on time-tested principles, and united by a collective attitude to embrace the rapid change and innovations of the modern era, we unlock the power of reinsurance.

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Happenings at Pakistan Insurance Institute

Elections

For the term 2014-2015 the following were elected:



Pakistan Insurance Institute (PII)

Chairman
Hasanali Abdullah
Chief Executive
EFU General Insurance Limited



Vice Chairperson
Zehra Naqvi
Chief Executive
ACE Insurance Limited

Karachi Insurance Institute (KII)



Chairman
Ayaz Hussain M Gad
Deputy Managing Director
East West Insurance Company



Vice Chairman
Jaffer Dossa
Deputy Managing Director
EFU General Insurance Ltd

Lahore Insurance Institute (LII)



Chairman
Nasar-us-Samad Qureshi
Chief Executive
Alfalah Insurance Company Ltd



Vice Chairman
Tahir Ahmed Khan
Regional Chief
State Life Insurance Corporation

CII Examination: October 2014

- New study text for P64, P66, P67, P91 and P97 are now available at the Pakistan Insurance Institute
- Examination will be held from October 13-15, 2014. Last date to receive entries at PII August 18, 2014
- For Guidelines for October 2014 Examination visit www.pii.com.pk

Workshop on 'Risk Assessment: Property & Business Interruption'

On popular demand the half-day workshop was conducted once again on April 2, 2014 by our Faculty Member M Vaqaruddin at which there were 47 participants from the insurance industry, as seen in the picture below:



The participants gained learning on:

- . Definition and nature of risk
- . Risk survey and its contents
- . Loss prevention programme
- . Business interruption
- . Standard risk profile and deviation from it
- . Interpretation of survey and business interruption report
- . Uses of surveys and post-loss surveys

- . Presentation of risk for underwriting, with examples
- . Use of proposal form in property insurance

The participants gave the following feedback:

- . This training was very useful
- . The trainer was good and transferred information well
- . It was a good and knowledge-gaining workshop
- . Very good session

Workshop on Consumer Protection & Financial Literacy April 29, 2014 Islamabad

The World Bank, at the request of Pakistan's Ministry of Finance, the State Bank of Pakistan (SBP), and the Securities and Exchange Commission of Pakistan (SECP) presented their diagnostic review on consumer protection and financial literacy.

Their conclusion was that Pakistan's financial regulators have taken important steps to strengthen consumer protection and financial education, and initiated programmes to address the gaps.

- SBP in partnership with Pakistan Poverty Alleviation Fund and Pakistan Microfinance Network has developed a Nationwide Financial Literacy Programme aimed at low-income people
- SECP is implementing a comprehensive investor education programme and is currently drafting recommendations for insurance education and awareness campaigns

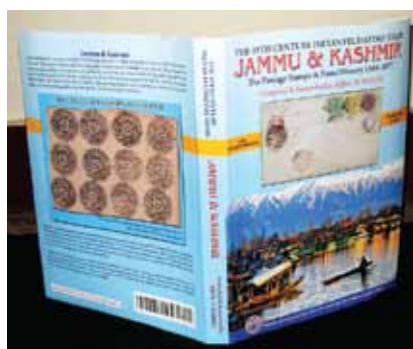
The report goes on to say that although financial regulators (SBP & SECP) have strengthened disclosure requirements, terms and pricing remain non-transparent in practice.

There is also a need to establish and monitor appropriate industry codes of conduct across the financial sector with appropriate training and certification of market intermediaries.

Effective and speedy alternative dispute resolution mechanism are particularly important in Pakistan, where courts cannot be relied on to provide timely, affordable and predictable redress to consumers.

The World Bank's recommendation was that the regulators may develop an integrated financial education strategy based on national financial capability survey, ensuring close coordination of all relevant stakeholders, and securing high-level government support, which would be critical for these initiatives to succeed.

The Postage Stamps and Postal History of Jammu & Kashmir by Iqbal H Nanjee, Council Member, Karachi Insurance Institute



In 1997, Mr Iqbal Nanjee was elected as the first Secretary General of the Philatelic Federation of Pakistan. Since then he has done prodigious work to promote philately by way of publications and exhibitions.

Recently Pakistan Post Foundation Press has published a book "The 19th Century Indian Feudatory State Jammu & Kashmir The Postage Stamps & Postal History 1866-1877" compiled and researched by Iqbal H Nanjee, the head of Iqbal A Nanjee & Company.

The book traces the history of Jammu & Kashmir, its postal history and postal routes down to its postal stamps, state postal markings and its obliterations (the wavy lines on stamps placed by the government).

Accolades

David Feldman, Chairman David Feldman SA, Geneva, Switzerland, which is one of the world's leading philatelic auction houses and holder of world records writes, "I believe this book and the second upcoming volume of Jammu and Kashmir: Joint Issue 1878-1894, deserve to be record breaking books in the history of philately of Indian States. In my view, this must become the new bible reference work for Jammu & Kashmir lovers."

Fazli Sattar Khan, Additional Director General Pakistan Post, Islamabad acclaims, "I can safely say that rarely I have seen a book that was packed with so much information that needs to be treasured in the same way as the stamps themselves."

Pakistan Insurance Institute congratulates Iqbal Nanjee for his achievement and humility in saying, "With the energies we have put in we think, we have just done enough and left the door open to new information for others to enjoy and research to even greater depth."

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Agents Foundation Course

April to June 2014

33rd Batch (April 28 - May 8, 2014)

Karachi

S.#	Registration No.	Name	S.#	Registration No.	Name
1	AFC-B-33/2014-01	Syed Shayan Ali Naqvi s/o Syed Sajid Ali	12	AFC-B-33/2014-12	Wasif Kamal Cheema s/o M. Arshad Cheema
2	AFC-B-33/2014-02	Najma Siddiqi w/o M. Siddiqi	13	AFC-B-33/2014-13	Haroon Rasheed Shaikh s/o Shaukat Azad Shaikh
3	AFC-B-33/2014-03	Talat Banu w/o Syed Abubakar	14	AFC-B-33/2014-14	Razia Bano d/o M. Hanif
4	AFC-B-33/2014-04	Syed Rameez Gohar s/o Syed Abubakar	15	AFC-B-33/2014-15	Abdul Nasir Usman s/o Shaikh M. Usman
5	AFC-B-33/2014-05	Imrana Aqil w/o M. Aqil Khan	16	AFC-B-33/2014-16	Manoher Lal d/o Odher Mal
6	AFC-B-33/2014-06	Rashid Hafeez Khan s/o M. Hafeez Khan	17	AFC-B-33/2014-17	Sana Farhan w/o Farhan
7	AFC-B-33/2014-07	M. Sadaf Raza s/o Bashir Akhtar	18	AFC-B-33/2014-18	Manzoor Ahmed s/o Nazir Ahmed
8	AFC-B-33/2014-08	Ashraf Raheem s/o M. Shabbir	19	AFC-B-33/2014-19	Azeema Hasan Zaidi d/o Hasan Mehdi
9	AFC-B-33/2014-09	Salman Baqar s/o Iqtidar Baqar	20	AFC-B-33/2014-20	Muhammad Amin s/o Noor Muhammad
10	AFC-B-33/2014-10	Afzal Ullah s/o Fazal Ullah	21	AFC-B-33/2014-21	Akber Mirza s/o Shah Saud Mirza
11	AFC-B-33/2014-11	Tahir Ali s/o Syed Nazakat Ali	22	AFC-B-33/2014-22	Irfana Adnan w/o M. Adnan Ullah

34th Batch (March 29, 2014)

Faisalabad

S.#	Registration No.	Name	S.#	Registration No.	Name
1	1078/34-1	M. Maqsood s/o M. Rafique	12	1091/34-14	Ali Zeb s/o M. Shafique
2	1079/34-2	Shazia Tufail d/o M. Tufail	13	1092/34-15	Atiq ur Rehman s/o Rana Abdul Jabbar
3	1080/34-3	Syed Muzaffar Hussain s/o Syed Ali Akbar Shah	14	1093/34-16	Nazia Waqar w/o Syed Waqar Haider
4	1082/34-5	Zartaj w/o Sohail Kamran	15	1094/34-17	Shazia Perveen w/o M. Saleem
5	1083/34-6	Naureen Sehar w/o Sehar Ashfaq	16	1095/34-18	Farzana Iqbal w/o M. Asif
6	1085/34-8	Raheela Asif w/o Mian Asif Majeed	17	1096/34-19	Sajid Iqbal Khan s/o M. Iqbal Khan
7	1086/34-9	M. Akmal Khan s/o Ghulam Sarwar Khan	18	1097/34-20	Abdul Khaliq Hussain s/o Shah Jahan Fareed
8	1087/34-10	Azhar Iqbal Bajwa s/o Sher Muhammad	19	1098/34-21	Mehak Khan d/o M. Akmal Khan
9	1088/34-11	Naeem Ahmed s/o Faiz Ahmed	20	1099/34-22	Sumera Azhar w/o Azhar Iqbal
10	1089/34-12	Naheed Kehkashan w/o Zulfiqar Ali	21	1100/34-23	M. Umer Obaid s/o Obaid-ur-Rehman
11	1090/34-13	Sadia Maqbool w/o Maqbool Ahmed			

35th Batch (April 25, 2014)

Lahore

S.#	Registration No.	Name	S.#	Registration No.	Name
1	1104/35-1	Chaudhry Zahoor Ahmed s/o Chaudhry M. Amin	9	1130/35-27	Rubina Yasmeen w/o Chaudhry Mazhar Zahoor
2	1105/35-2	Nasir Ali s/o Chaudhry Zahoor Ahmed	10	1131/35-28	Parveen Zahoor w/o Chaudhry Zahoor Ahmed
3	1106/35-3	Usman Ali s/o Chaudhry Zahoor Ahmed	11	1132/35-29	Muhammad Azhar Hafeez s/o Abdul Hafeez
4	1107/35-4	Chaudhry Ghulam Mustafa s/o Chaudhry Laj Din	12	1133/35-30	Amal Usman w/o Usman Ali
5	1117/35-14	Aftab Ahmed Phambra s/o Chaudhry Ghulam Qadir	13	1134/35-31	Kashif Ullah s/o Hamzullah
6	1121/35-18	Muazzam Gul Beg s/o Muhammad Akhtar Beg	14	1136/35-33	Sadia Amin d/o Muhammad Amin Riffat
7	1125/35-22	Muhammad Naseem s/o Chaudhry Muhammad Saleem	15	1137/35-34	Ishfaq Amer Qureshi s/o Abdul Rahman Qureshi
8	1128/35-25	Mehvish Nasir w/o Nasir Ali			

36th Batch (April 28, 2014)

Lahore

S.#	Registration No.	Name	S.#	Registration No.	Name
1	1138/36-01	Rana Waqar Ali s/o Rana Shamshad Ali	13	1154/36-17	M. Azhar Irfan s/o M. Yousuf Siddique
2	1139/36-02	Rana Nasir Khan s/o Chaudhry Naib Khan	14	1155/36-18	M. Adnan Hamid s/o Sheikh Abdul Hamid
3	1140/36-03	Jamil Ahmed s/o Abdul Sattar	15	1156/36-19	Naeem Yaqoob s/o M. Yaqoob
4	1144/36-07	Mansoor Shoaib s/o Mian M. Zulfiqar	16	1157/36-20	M. Faisal Javed s/o M. Javed
5	1145/36-08	Mansoor Hussain Shaikh s/o M. Hussain	17	1159/36-22	Nadeem Awan s/o M. Rafique
6	1146/36-09	M. Abdul Hameed s/o Abdul Majid	18	1161/36-24	Aamer Saleem Khan s/o M. Saleem
7	1147/36-10	Sahar Saeed d/o M. Rehan Saeed	19	1162/36-25	Shehnaz Khalid w/o Khalid Mahmood
8	1149/36-12	Fauzia Farooq w/o M. Farooq	20	1163/36-26	Yasmin Akhtar w/o Akhtar Azeem Chaudhry
9	1150/36-13	Adeel Ahmed s/o M. Rafique	21	1164/36-27	Bilqees Nasir w/o M. Nasir
10	1151/36-14	Usman Yunus s/o M. Yunus	22	1167/36-30	Nazia Imran w/o M. Imran
11	1152/36-15	Saad Manzoor s/o Tahir Manzoor	23	1168/36-31	Shazia Irfan w/o Irfan-ul-Haq
12	1153/36-16	Nazra Bano w/o Masroor Ahmed			



Pakistan Insurance Institute

Karachi Insurance Institute is organising a Seminar on Coal Power and Mining

September 9, 2014

Movenpick Hotel, Karachi

Speakers from
leading local and international
insurance companies, brokers, reinsurers
and coal power project companies
will present on
Underwriting and Engineering Assessment
Risk Management & Insurance Solutions
and other related topics...