



## DIPLOMA IN TAKAFUL-BATCH 2

IBA CEIF in collaboration with PII

### COURSE CONTENTS

- ✓ Takaful-Local and Global Overview
- ✓ Sharia Justification of Takaful
- ✓ Models used in Takaful
- ✓ Pool Management
- ✓ Investment Strategies in Takaful Funds
- ✓ Accounting for Takaful
- ✓ Digital Takaful
- ✓ Innovative Products and Consideration for ESG
- ✓ Sharia Governance Regulation
- ✓ Re-Takaful
- ✓ Actuarial Sciences
- ✓ Risk Management, Compliance, Governance in Takaful

80 Hours | 20 Weeks

### FEES/INVESTMENT

PKR 150,000 + 3% TAX

**DEADLINE** APRIL 10, 2026



Saturday,  
April 25, 2026



02:00 PM  
06:00 PM



City Campus,  
IBA Karachi

For More Details: ☎ 021-38104701 Ext: 1851, 021-35611063-4 | ✉ ceif@iba.edu.pk, www.pii.com.pk

+92 21 111 422 422

www.iba.edu.pk

f X in ig yt id ibakhiofficial

Register Now



## CONTENTS

■ Diploma in Takaful	02
■ MOU's	08
■ Workshops & Seminars	11
■ Collaborative Partners	13
■ PII Congratulates	16
■ Pakistan Life Insurance – Overview by Dr. Bakht Jamal Shaikh	18
■ Events in the Industry	19
■ Visiting Faculty Members	23
■ Projects in Pipe Line	24



“If I had 10 hours to cut a tree, I'd spend 8 hours sharpening the saw.”

– Abraham Lincoln

## SHARPEN YOUR SKILLS

Financial Strategies

Market Updates

Sales Techniques

Regulation Changes

📍 NIC Building, 6th Floor, Abbasi Shaheed Road, Shahrah-e-Faisal, Karachi-Pakistan

☎ +92 21 35611063-64

✉ customer.service@pii.com.pk

🌐 Pakistan Insurance Institute

🌐 www.pii.com.pk

# Diploma in Takaful



Product Development in Takaful  
 by Syed Nayyar Hussain



Role of Actuary in Takaful by  
 Mr. Kashif Hussain



Wrap-Up Session by  
 Mr. Ather Rahat Siddiqui



# Participating Companies



# Diploma in Takaful BATCH 1

## FACILITATORS



Dr. Irum Saba



Mr. Azeem Pirani



Mr. Ather Rahat Siddiqui



Dr. Bakht Jamal Shaikh



Mufti Shakir Siddiqui



Mr. Nasir Ali Syed



Mufti Sajjad Usmani



Mr. Waqas Ahmed



Mr. Saqib Zeeshan



Mufti M. Awais Naeem



Mufti M. Hassan Kaleem



Mr. Tariq Saeed Chaudhry



Mr. Azam Khan



Mr. Nayyar Hussain



Mr. Ghazanfar-Ul-Islam



Mr. Ali Ather



Mr. M. Kashif Hussain

# Diploma in Takaful BATCH 1

## DELEGATES



Syed Rizwan Akhtar



Asif Ali



Syed Feroz Karim



Ibrahim Khan



Zeeshan Ahmed



Tariq Aziz



Muhammad Awais



Syed Hassan Shahid



Rashid Ghaffar



M. Usman Qadri



Shaheryar Junejo



Asif Ali Pathan



Mehran Khan Ghaloo



Samina Sanjrani



Syed Umair Altaf



Muhammad Akbar



Fahad Sultan



Syed Hamza Abbas



M. Usman Ghani



Fatima Suleman



Saud Ahmed Khan



Noman Ijaz



M. Abid Ali



Syed M. Usama



Yawar Amir



M. Anas Qureshi



Zain Akhtar



S. M. Farhan Shamim



Saeed Iqbal



M. Hashim Abbasi



Sheraz Mansoor



M. Masood Sheraz Khan



M. Rehan Siddiqui



Abdul Rafay



Danish Laique



Saqib Masood



Mazhar Ahmed



M. Hasan Sheikh



Muhammad Faisal



Faseeha Athar Siddiqui



M. Abid Jauhar



Munir

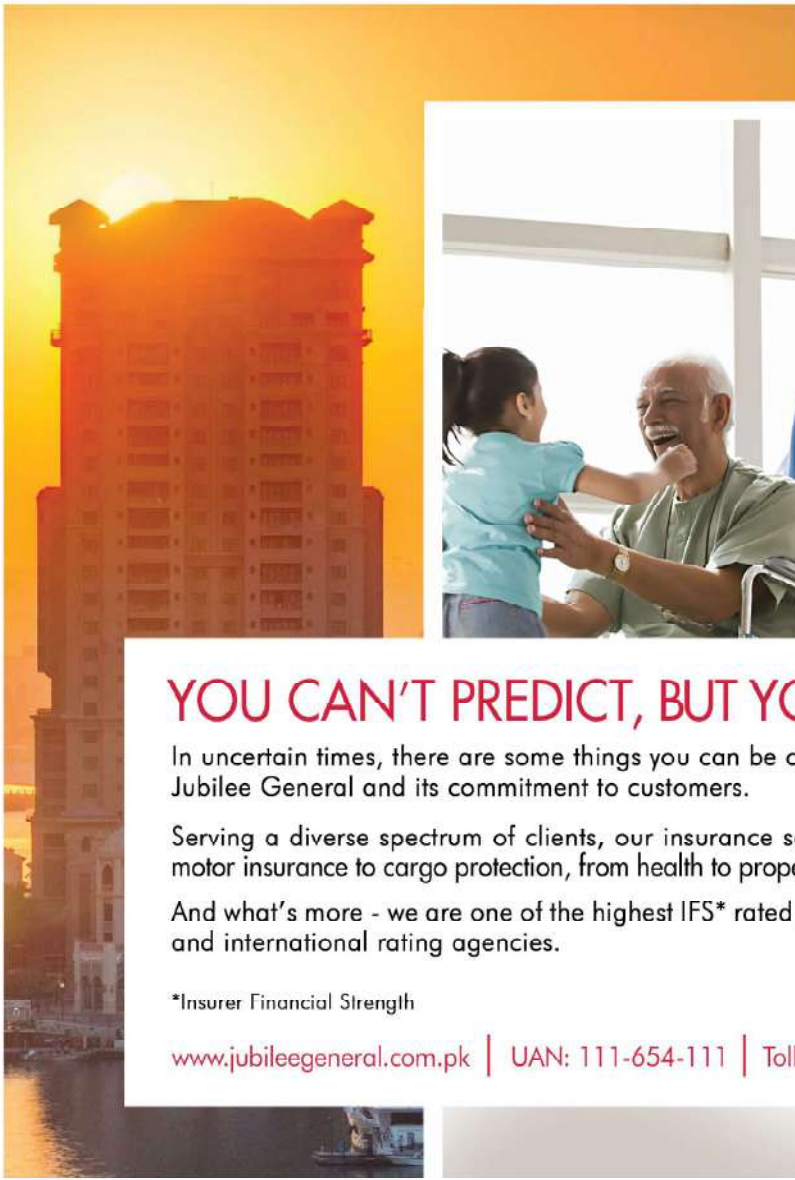
# Diploma in Takaful BATCH 1

## GRADUATION CEREMONY



# Jubilee

INSURANCE



## YOU CAN'T PREDICT, BUT YOU CAN PREPARE

In uncertain times, there are some things you can be certain of - like Jubilee General and its commitment to customers.

Serving a diverse spectrum of clients, our insurance solutions are designed to meet every need – from motor insurance to cargo protection, from health to property coverage.

And what's more - we are one of the highest IFS\* rated general insurance companies in Pakistan by local and international rating agencies.

\*Insurer Financial Strength

AA++  
PACITA

AA++  
VIG

B  
AM Best

[www.jubileegeneral.com.pk](http://www.jubileegeneral.com.pk) | UAN: 111-654-111 | Toll Free: 0800-03786 | [f](#) [ig](#) [in](#)



**HEMAYAH**  
EFU FAMILY TAKAFUL



# SAATH, JO ZINDAGI KE SAATH CHALAY!

Introducing EFU Hemayah Retirement Solutions, a comprehensive Shariah-compliant plan designed to grow your savings, offering up to 20% tax savings, and a guaranteed income, ensuring your lifestyle continues seamlessly as times change.



## EFU Hemayah Pension Fund



Start with as low as **Rs.1000**



Up to **20%** tax savings

## EFU Hemayah Secure Income Plan



One time lump sum payment



Lifetime Shariah Compliant income

# Memorandum Of Understanding





**TRANSFORMING**  
**ADVANCING**  
**EVOLVING**

**EFU GENERAL  
INSURANCE LTD**

ISO 9001: 2015 Certified  
ISO 27001: 2022 Certified

Insurer Financial Strength

**B**  
Outlook Stable  
A.M.BEST\*

**AA++**  
Outlook Stable  
PACRA

**UAN: 111-338-000**



# LEADERSHIP FROM STRENGTH

Our customer's trust inspires us to lead the way with quality services both in Pakistan and the UAE. We are grateful to all our customers for the countless contributions through Written Premium and Takaful Contribution that has led to our phenomenal success.

---

PACRA RATING "AA++"  
AM BEST RATING "B"

---

Fire and Property | Marine, Aviation and Transport | Motor | Health | Travel | Miscellaneous

**Toll Free Number: 0800 00242**

YOU COVER THE WORLD  
WE COVER YOU

**TRAVEL TAKAFUL**

Coverage against Loss of Baggage, Flight Delays, Medical Emergencies & Unforeseen Incidents



Download Now



(021) 111 000 301

www.tplinsurance.com

Send "Hi" to (021) 111 000 301

Terms & Conditions Apply



**Workshops and Seminars January to March 2026**

Half day Workshop on the topic of AML / CFT Framework and Regulatory Obligations was held on January 29, 2026. The workshop was conducted by Mr. Abdul Waheed





تو شاہین ہے  
پرواز ہے کام تیرا



ہم فائر انشورنس، ٹریول انشورنس، میرین انشورنس، کار انشورنس،  
ہیلتھ انشورنس، انجینئرنگ انشورنس، اور ونڈ وٹکافل انشورنس کے ساتھ

FIRE  
INSURANCE



TRAVEL  
INSURANCE



MARINE  
INSURANCE



HEALTH  
INSURANCE



MOTOR  
INSURANCE



ENGINEERING  
INSURANCE



ہمہ وقت آپ کی خدمات کے لیے تیار ہے  
شاہین انشورنس ایک بااعتماد نام



10th Floor, Shaheen Complex  
M.R. Kayani Road, Karachi-74200

Tel: (9221) 3263 0370-75 (06 Lines)  
(9221) 32213950-51 (02 Lines)

Fax: (9221) 32626674  
Web: www.shaheeninsurance.com

## Collaborative Partners



**STATE LIFE**  
INSURANCE CORPORATION OF PAKISTAN



SHAHEEN FOUNDATION, PAF



Habib Insurance  
Est. 1942



Partner For Life



سلامتی ..... ہمیشہ کے لیے



Center for Excellence in Islamic Finance



## Affiliated with Chartered Insurance Institute (CII)



Chartered  
Insurance  
Institute



Alfalah Insurance

**MOU** signing with



Transforming **Pakistan's Insurance** Landscape  
with a **Next-Generation Digital Platform**

[www.alfalahinsurance.com](http://www.alfalahinsurance.com)

042-111-234-222

[afi@alfalahinsurance.com](mailto:afi@alfalahinsurance.com)



PKR **500 OFF**  
FoodPanda

**Discounted Umrah & Travel**  
Plans with Ziara

PKR **500**  
Mobile Top-Up

## Stay Healthy Earn Rewards Live More

with IGI Life Vitality, your lifestyle choices unlock real rewards every week.

Save <sup>upto</sup> **30%**  
on Airline Tickets

Earn **PKR 500**  
Total PARCO vouchers  
 redeem easily through the Infini app

**20% OFF**  
at TriFit Fitness Clubs

**50% OFF**  
Cinema Tickets

(021) 111-111-711

www.igilife.com.pk



\*Terms and Conditions apply.



**5th Pillar**  
Family Takaful Limited  
آئیے، ساتھ چلیں

5th Pillar Family Takaful Limited is a key player in the Family Takaful sector of Pakistan, which is supported by eminent business houses from Kuwait and Pakistan. The company has set up industry records with remarkable milestones such as



## اب حج ہوا آسان آئیے، ساتھ چلیں

Largest  
FDI

In takaful sector  
of Pakistan

68%

Foreign  
Shareholding

### Shariah-Compliant & Innovative Products

A first-of-its-kind savings and Takaful plan designed to help Muslims overcome the rising costs of Hajj and Umrah.

Rs 2  
billion

Largest initial  
paid up capital

A+ Stable  
outlook

Highest initial  
credit rating  
by PACRA

### Structured, Long-Term Savings Mechanism

Contribute regularly and watch your savings grow, this makes your Hajj and Umrah more affordable and manageable.

### End-to-End Hajj and Umrah Experience\*



Savings & Takaful



Visa & Tickets



Travel



Hotel Accommodation



24/7 Hajj and Umrah Assistance

Secure Your Spot to Fulfill Your Hajj and Umrah Dream

## Aaiye Saath Chalein

\*5th Pillar Family Takaful will arrange these mentioned facilities in coordination of its partner organizations like HGOs approved by MOHRA.

Head Office Address: Suite # 01-06, Second Floor, Emerald Tower, Clifton-5, Karachi.

Phone: 021-111-786-573

Website: www.5thpillartakaful.com

# PII Congratulates



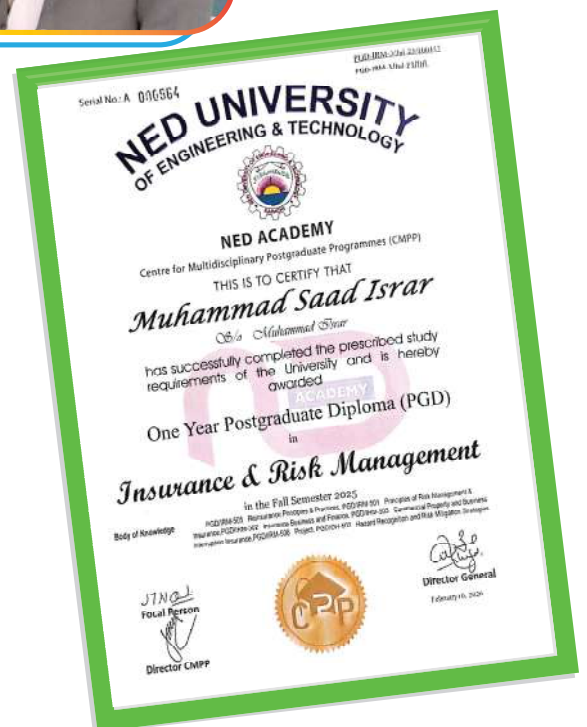
**Ansa Azhar**  
EFU General Insurance



**Shazil Akhlaq**  
Jubilee General Insurance



**Saad Israr**  
National Insurance



*SINCE 2015*



# Q.A. Shirazi

**Surveyors (Pvt.) Limited**

**Motor | Fire | Marine | MBD / Misc**

**SECP licensed insurance loss adjusting firm in Pakistan having a team of experts in Fire, Marine, MBD/Misc, Motor, Risk Evaluation services and specialised in the digital banking claims.**

*10 Years of Excellence  
in Loss Adjusting*



**Address :**

Office # 409, 4th Floor,  
Uni Tower, I.I. Chundrigar Rd,  
Seari Quarters, Karachi,  
Karachi City, Sindh 74000

Ph # : 021-32427164-7.

Email : [qas@qashirazi.com](mailto:qas@qashirazi.com)  
[qashirazi@yahoo.com](mailto:qashirazi@yahoo.com)

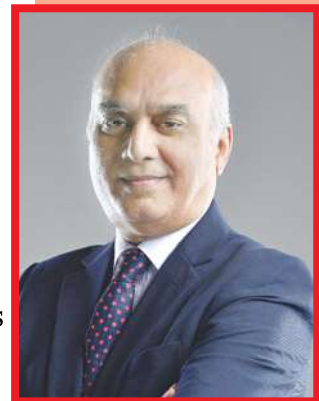


# Pakistan Life Insurance – Overview by

## Dr. Bakht Jamal Shaikh

### Advisor to the CEO – Technical Affairs - Adamjee Life

Pakistan Life insurance industry 2025 annual results showing growth of 14% in gross premium amounting to PKR 477 billion (including govt. health insurance premium). State owned largest life insurance company holds 57% of share, whereas private insurers including Adamjee Life have share of 42.5%. Life insurance is an economic engine as it holds trillions of rupees in long term funds which trickle down in the economy in the shape of Claims paid to the bereaved families as well as create employment opportunities in investments houses where these funds are parked. Banks, Stock Exchange, Mutual fund, Real estate holds the major investments but largest investment is parked in GoP securities like short term TBills and long term PIBs.



During more than last half a century life insurance industry has changed significantly. Now 13 life insurance companies are registered of which 3 are in public sector. Postal Life is the oldest one established in 1884 under Postal Life Insurance Act 1861 having share of merely 0.5%. State Life Insurance Corporation established under Life Insurance Nationalization Ordinance 1972 by merging 32 private life insurance companies. In early 1990s after collapse of Soviet Union, nationalization drive either stopped or reversed and government has allowed life insurance in private sector. That was the era when SECP replaced the Controller of Insurance and started regulating insurance sector under Insurance Ordinance 2000 instead of Insurance Act 1938.

During these years, new regulations, products, distribution channels, digital initiatives and regulatory forums like Insurance Tribunal, Federal Insurance Ombudsman and Small Dispute Resolution Committees were introduced. Claim process expedited and more than 97% claims are paid. Hence image of insurance companies enhanced and trust in life insurance increased. Previously only bundled products were sold giving little flexibility to the policyholders but under private sector, unbundled products i.e. Universal & Unit Linked introduced giving more flexibility of choosing between insurance protection and investment depending upon their need & risk profile. Unit linked products are more transparent but also more complicated. It needs financial literacy to understand the investment linked plans. No matter what type of investment linked insurance product you are buying, premium is divided into 3 parts, i) Protection, ii) Investment and iii) Expenses. First goes to the pool from where benefits like death, disability and sickness are paid and last component goes into insurer's pocket from where expenses are met. Largest expense is distribution as an agent faces 90% rejection while interacting with his clients. So first & last do not contribute in policyholder's investment returns. Hence middle component is the only part which is payable during the life of the policyholder in the shape of surrender, partial withdrawal, loan or maturity claim etc. In spite of yearly growth of 14% in gross premium. penetration decreased to 0.42% which means growth in premium does not keep pace with the GDP. There can be many reasons but following are major ones:-

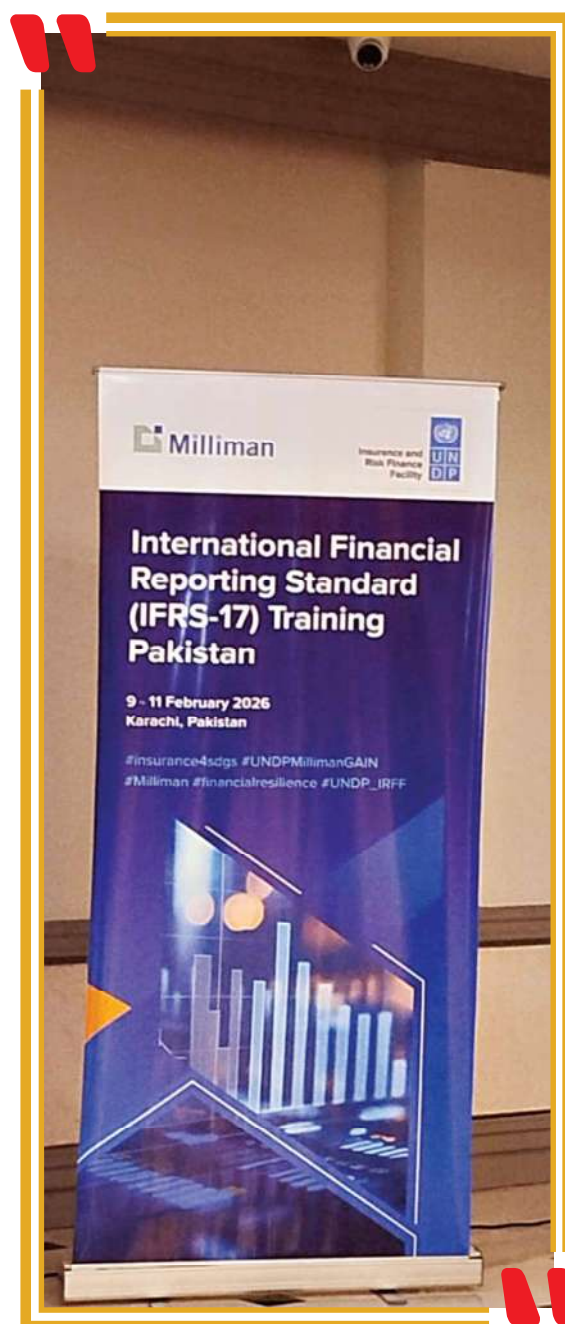
1. Lack of financial literacy & awareness about how life insurance work
2. Lack of implementation of Group Insurance Workman Compensation Act which needs enhancement to PKR 1 million keeping in view the devaluation and inflation.
3. Complicated insurance products and lengthy issuance process
4. Lack of need based sales
5. Increased attrition of agents resulting in recycling of people and insurance policies
6. GST on life insurance. Only India was imposing GST on life insurance but due to reduction in insurance penetration, it was withdrawn last year
7. Withdrawal of tax incentive by FBR on investment of premium.

It is high time that SECP, IAP and FBR should come together and address the above impediments urgently.

# Events in the Industry

## Empowering Pakistan's Insurance Sector

UNDP in Pakistan in collaboration with UNDP Milliman Global Actuarial Initiative (GAIN) concluded a 3-day International Financial Reporting Standard 17 (IFRS-17) training for the Securities and Exchange Commission of Pakistan (SECP), insurance companies, the Institute of Chartered Accountants of Pakistan (ICAP), and leading training institutes, supporting full IFRS-17 adoption by January 2027 and stronger management of climate and disaster risks. Through expert training, mentorship, and skills development, GAIN and the UNDP Insurance & Risk Finance Facility are building local actuarial and financial capacity for long-term resilience.



## Events in the Industry

### Jubilee General & Roche Pakistan: Making Cancer Care Accessible with 50% Off Critical Medication

When someone hears the word cancer, everything changes in an instant. What follows isn't just a medical journey — it's an emotional and financial one too.

At Jubilee General Insurance, we've been thinking deeply about how we can stand by our customers beyond just coverage—through meaningful, everyday support. From healthcare discounts to broader wellness benefits, our goal has always been simple: to make care more accessible when it matters most.

This commitment took an important step forward as Azfar Arshad, MD & CEO - Jubilee General formalized a strategic partnership with Hafsa Shamsie, MD - Roche Pakistan — marking a shared intent to improve access to critical care solutions in Pakistan.

Through this partnership, we're helping make critical, life-saving medications more accessible and affordable for all our clients and employees of our corporate partners — extending the value of our discount card and insurance coverages; ensuring that support is not just promised, but truly felt when it matters most. This is just the beginning.

### Jubilee General Insurance partners with AKUH to launch an exclusive discount card for customers

Jubilee General Insurance has announced a landmark partnership with the Aga Khan University Hospital (AKUH), one of Pakistan's most trusted healthcare institutions, to introduce the Jubilee General Discount Card — an initiative designed to deliver value beyond insurance and bring quality healthcare within easier reach of its customers.

The signing ceremony, held in Karachi, marked the formal beginning of this collaboration. The Memorandum of Understanding (MoU) was signed by Mr. Azfar Arshad, Managing Director & Chief Executive Officer, Jubilee General Insurance, and Dr. Farhat Abbas, Chief Executive Officer, The Aga Khan University Hospital, Pakistan. The ceremony was also attended by Ms. Shagufta Hassan, Global Vice President, Finance and Chief Financial Officer at Aga Khan University, and Mr. Nadeem Irshad, Chief Sales Officer at Jubilee General Insurance.

Through this partnership, all Jubilee General customers will receive a 12% discount on selected AKUH outpatient services, including laboratory tests, radiology procedures, and medicines. The initiative reinforces Jubilee General's commitment to enhancing customer experience by creating meaningful benefits that extend beyond traditional insurance coverage.

Speaking at the occasion, Mr. Azfar Arshad, MD & CEO of Jubilee General Insurance, stated: "At Jubilee General, we believe partnerships should create value that extends far beyond insurance protection. This collaboration with AKUH reflects our shared commitment to care, excellence, and improving lives by offering greater access to quality healthcare."

Dr. Farhat Abbas, CEO of The Aga Khan University Hospital, Pakistan, added: "We are pleased to collaborate with Jubilee General Insurance in this meaningful initiative. By extending discounts to Jubilee's customers seeking quality care at AKUH and its outreach services, we aim to make quality healthcare services more accessible across Pakistan. Our collaboration with Jubilee General Insurance reflects a shared mission — to make quality healthcare more accessible and affordable for people across Pakistan. Together, we're extending the reach of trusted quality medical care to improve lives and well-being nationwide."

The Jubilee General Discount Card is part of the company's broader vision to expand its customer value proposition by partnering with leading organizations and brands to introduce exclusive offers, empowering its customers to enjoy meaningful savings and everyday convenience. Customers can learn more about the program and access their cards through the Jubilee General.

website: <https://jubileegeneral.com.pk/getinsurance/aku-discounts>



Jubilee General Insurance  
in strategic partnership with  
Roche Pakistan



Jubilee General Insurance signs strategic  
partnership with Aga Khan University Hospital

## Events in the Industry

### EFU Life launches 'Green Commitment' to Support Biodiversity Restoration



EFU Life Assurance Ltd., a leading Life and Health insurer, Family Takaful operator and Retirement Solutions provider in the private sector of Pakistan, has announced the launch of a Company-wide Green Commitment, under which every individual life insurance policy sold via any distribution channel contributes to supporting tree plantation and biodiversity restoration initiatives in Pakistan.

As part of this initiative, all individual life policies of EFU Life will be certified and stamped with our Green Commitment, reinforcing the Company's belief that responsible business practices should be embedded into everyday operations and customer touchpoints.

The Green Commitment reflects EFU Life's broader sustainability and ESG strategy, which focuses on integrating environmental responsibility into core business processes. The Green Commitment will enable EFU Life to strategically support tree plantation and ecosystem restoration efforts in climate-vulnerable regions, contributing to carbon sequestration, biodiversity protection, and long-term environmental resilience.

This initiative is designed for measurable and long-term impact. Commenting on the initiative, CEO and MD of EFU Life, Mohammed Ali Ahmed, said:

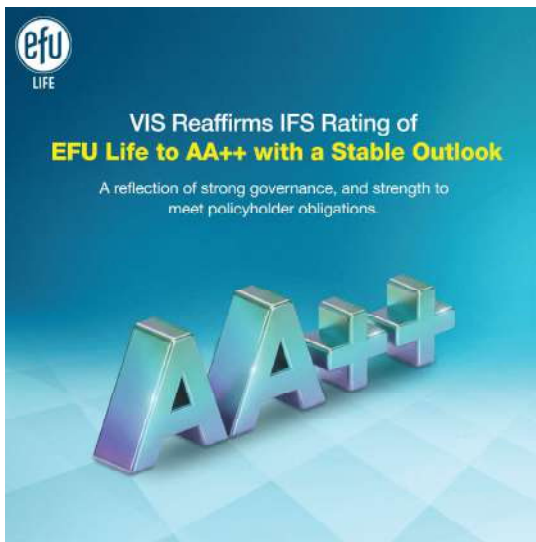
"Climate action and biodiversity protection require consistency and scale. By linking every individual life policy to environmental restoration, we are ensuring that sustainability is not optional or episodic, but part of how we do business every day."

This initiative builds on EFU Life's ongoing environmental efforts, including being the first insurance company in Pakistan to achieve the EDGE Green Building Certification by the International Finance Corporation (IFC). The Company is committed to full transparency with the completion of baseline Scope 1 and Scope 2 greenhouse gas emissions reporting, improved waste management practices across offices, and continued support for tree plantation initiatives in Tharparkar and mangrove restoration in the Indus Delta, known for significantly higher carbon sequestration and ecosystem benefits.

EFU Life is committed to responsible growth, customer trust, and sustainable development. Our Green Commitment aligns with national climate priorities and global sustainability goals, reinforcing our role as a responsible insurer dedicated to long-term value for our customers, communities, and the environment.

## Events in the Industry

### VIS Reaffirms IFS Rating of EFU Life Assurance Ltd to AA++



EFU Life Assurance Ltd., a leading Life and Health insurer, Family Takaful operator and Retirement Solutions provider, has maintained its strong financial standing as VIS Credit Rating Company Limited reaffirmed the Company's Insurer Financial Strength (IFS) Rating at 'AA++' (Double A Plus Plus) with a Stable Outlook. The rating signifies very strong capacity to meet policyholder and contractual obligations. Risk factors are very low, and the impact of any adverse business and economic factors is expected to be very small. Outlook on the assigned rating is 'Stable'. The previous rating action was announced on March 6, 2025.

The rating assigned to EFU Life takes into consideration the Company's dominant market position in the private life insurance industry. The rating also derives support from a strong sponsorship profile comprising of the EFU

Group, Pakistan's largest insurance conglomerate, the Company's public listed status (allowing focus on regulatory oversight, transparency and governance) and considers the quality and stability of the Company's senior management. The assigned rating further considers the growth manifested in the Gross Written Premium (GWP) across all Retail and Corporate segments during 2025 as well as various optimization measures taken across the board. The Company demonstrated resilient financial performance, supported by disciplined financial management and prudent operating practices.

The rating also incorporates sound reinsurance arrangements with renowned international reinsurers with appropriate risk retention on net account to remain within limits specified by the risk appetite of the Company. Moreover, supported by sufficient liquid assets along with adequate capital coverage of claims, the Company's liquidity and capitalization levels remained satisfactory. The Company maintains adequate financial strength and risk management frameworks to manage regulatory developments without materially impacting its credit profile. Earlier this year, EFU Life was also assigned the highest Management Quality Rating of 'AM1 (p)' with a Stable Outlook, reflecting the Company's strong governance framework, experienced leadership, and robust investment management capabilities.

---

5th Pillar Family Takaful team gathered for an evening of reflection, laughter, and togetherness at the Iftar Dinner on 27th February, 2026 at a local Restaurant.

A memorable night filled with great food, heartfelt conversations, and the spirit of Ramadan shared as one team.



## Visiting Faculty Members

S.No. →	NAME →	COMPANY →
1	Mr. Kahalid Hamid	Ex. National Insurance Company Ltd.
2	Capt. Azhar Ehtesham Ahmed	M-Liberty Insurance Brokers (Pvt) Ltd.
3	Mr. Mansoor Ali Khan	EFU General Insurance Ltd.
4	Mr. Darius Hormusji Sidhwa	Ex. EFU General Insurance Ltd.
5	Mr. S.M. Iqbal	Ex. Adamjee General Insurance Ltd.
6	Mr. Karim Merchant	EFU General Insurance Ltd.
7	Lt. Col. Rizwan Ahmed	National Insurance Company Ltd.
8	Mr. Ahsan Jamal	Unique Insurance Brokers (Pvt) Ltd.
9	Mufti Muhammad Shakir Siddiqui	Pak Qatar General Takaful Ltd.
10	Mr. Ather Rahat Siddiqui	Pakistan Insurance Institute
11	Mr. Khizr Hasan	Chubb Insurance Pakistan Ltd.
12	Mr. Zulfiqar Ali Khan	Bharosa Insurance Brokers (Pvt) Ltd.
13	Farhan Qazi / Tahir Ali	YouExcel
14	Ms. Niina Khan	Premier Insurance Ltd.
15	Mr. Muhammad Sohail Nazir	EFU General Insurance Ltd.
16	Ms. Fatima Bano	EFU General Insurance Ltd.
17	Mr. Muhammad Waqas	IGI General Insurance Ltd.
18	Mr. Nabeel Turabi	Chubb Insurance Pakistan Ltd.
19	Mr. Farrukh Khan	Habib Insurance Co. Ltd.
20	Mufti Sajjad Ashraf Usmani	Salaam Takaful Ltd.
21	Mr. Muhammad Nasir Ali Syed	5th Pillar Family Takaful Ltd.
22	Mr. Azeem Iqbal Pirani	EFU Life Assurance Ltd.
23	Mr. Saqib Zeeshan	Pak Qatar General Takaful Operations
24	Mr. Tariq Saeed Chaudhry	State Life - Window Takaful Operations
25	Syed Nayyar Hussain	Salaam Takaful Ltd.
26	Mr. Ali Ather	EFU Life Assurance Ltd.
27	Mr. Muhammad Azam Khan	FWU AG - Pakistan Branch
28	Dr. Irum Saba	Institute Business Administration (IBA)
29	Mr. Ghazanfar-ul-Islam	Dawood Family Takaful Ltd.
30	Dr. Bakht Jamal	Adamjee Life Assurance Co. Ltd.
31	Mr. Shumail Iqbal	TPL Insurance Ltd.
32	Syed Haider Hassan	Adamjee Insurance Company Ltd.
33	Mr. Arshad Iqbal	EFU Life Assurance Ltd.
34	Ms. Nazish Shafiq	Berkshire Hathaway Specialty Insurance Co. UAE

## Projects in Pipe Line

Diploma in  
Takaful – PII &  
IBA CEIF Batch  
II

Diploma in  
Takaful with  
Hailey College  
Lahore

Training  
Programs for  
Lahore

Exclusive  
Corporate  
Trainings

Digital  
Learning

Certification  
Programs with  
Business  
Schools /  
Colleges

Certificate  
Courses /  
Diploma in  
General  
Insurance

Certificate  
Courses /  
Diploma in Life  
Insurance

### — SUGGESTION BOX —

Please send your suggestions directly  
to our customer services department:  
[customer.service@pii.com.pk](mailto:customer.service@pii.com.pk)