Takaful Insight

NEWSLETTER JUL-DEC-2014

BancaTakaful Partnerships

Launch of Ist Direct BancaTakaful Operations

10th Pharma Asia International Exhibition

Credit Rating

PAK-QATAR FAMILY TAKAFUL
Together for Better

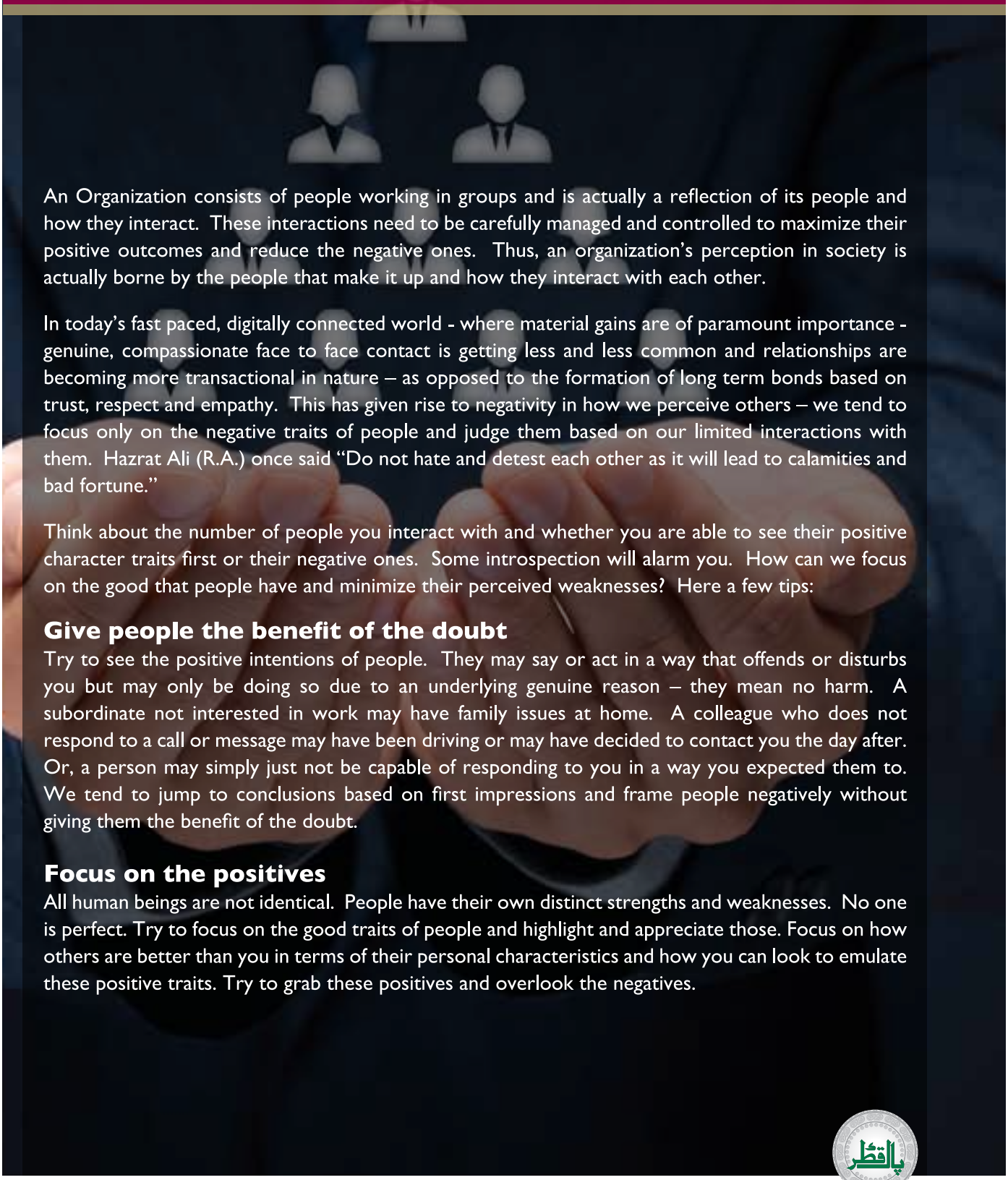
PAK-QATAR GENERAL TAKAFUL
Together we Protect

Contents

- Focus on The Good In Others
- Launch of First Direct BancaTakaful Operations
- Pak-Qatar Family Takaful Signs Agreement With JS Bank
- Hand Washing Day
- Qatar National Day 2014
- Rapid Fire
- A Paradigm Shift – Marketing-driven Approach To Takaful
- Selling Not Yelling - A Manager's Guide
- 10th Pharma Asia International Exhibition
- JCR-VIS Assigns Positive Outlook To Pak-Qatar General Takaful Limited

Focus on The Good In Others

Contributed By
Saad M. Siddiqui



An Organization consists of people working in groups and is actually a reflection of its people and how they interact. These interactions need to be carefully managed and controlled to maximize their positive outcomes and reduce the negative ones. Thus, an organization's perception in society is actually borne by the people that make it up and how they interact with each other.

In today's fast paced, digitally connected world - where material gains are of paramount importance - genuine, compassionate face to face contact is getting less and less common and relationships are becoming more transactional in nature – as opposed to the formation of long term bonds based on trust, respect and empathy. This has given rise to negativity in how we perceive others – we tend to focus only on the negative traits of people and judge them based on our limited interactions with them. Hazrat Ali (R.A.) once said "Do not hate and detest each other as it will lead to calamities and bad fortune."

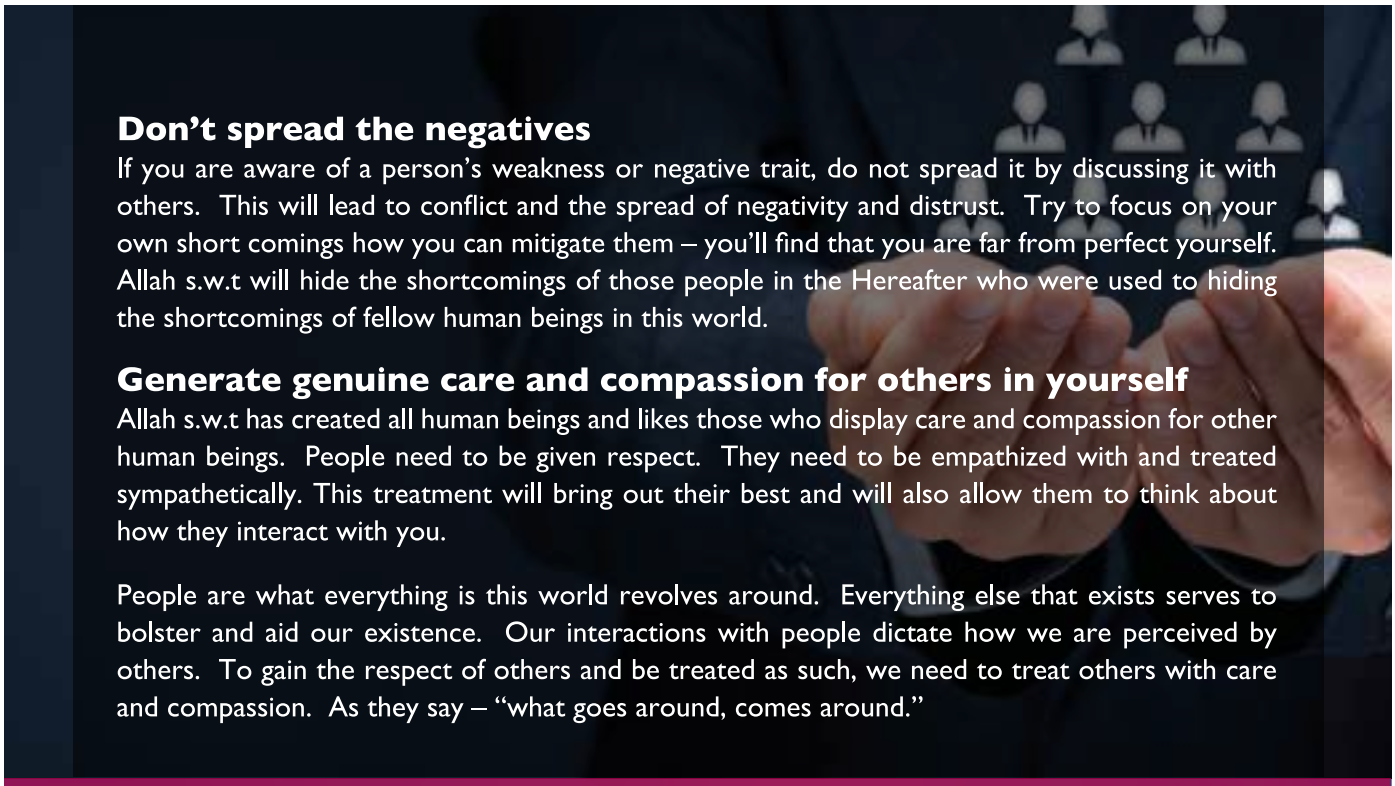
Think about the number of people you interact with and whether you are able to see their positive character traits first or their negative ones. Some introspection will alarm you. How can we focus on the good that people have and minimize their perceived weaknesses? Here a few tips:

Give people the benefit of the doubt

Try to see the positive intentions of people. They may say or act in a way that offends or disturbs you but may only be doing so due to an underlying genuine reason – they mean no harm. A subordinate not interested in work may have family issues at home. A colleague who does not respond to a call or message may have been driving or may have decided to contact you the day after. Or, a person may simply just not be capable of responding to you in a way you expected them to. We tend to jump to conclusions based on first impressions and frame people negatively without giving them the benefit of the doubt.

Focus on the positives

All human beings are not identical. People have their own distinct strengths and weaknesses. No one is perfect. Try to focus on the good traits of people and highlight and appreciate those. Focus on how others are better than you in terms of their personal characteristics and how you can look to emulate these positive traits. Try to grab these positives and overlook the negatives.



Don't spread the negatives

If you are aware of a person's weakness or negative trait, do not spread it by discussing it with others. This will lead to conflict and the spread of negativity and distrust. Try to focus on your own short comings how you can mitigate them – you'll find that you are far from perfect yourself. Allah s.w.t will hide the shortcomings of those people in the Hereafter who were used to hiding the shortcomings of fellow human beings in this world.

Generate genuine care and compassion for others in yourself

Allah s.w.t has created all human beings and likes those who display care and compassion for other human beings. People need to be given respect. They need to be empathized with and treated sympathetically. This treatment will bring out their best and will also allow them to think about how they interact with you.

People are what everything is this world revolves around. Everything else that exists serves to bolster and aid our existence. Our interactions with people dictate how we are perceived by others. To gain the respect of others and be treated as such, we need to treat others with care and compassion. As they say – "what goes around, comes around."

NMAD

Contributed By
Muhammad Shahzad

- PQFTL commenced business activities with JS Bank in last quarter of 2014 and in last week of November 2014, first case was issued. PQFTL established separate line of action for this particular line of business of Alternate Distribution Channel and successfully tested and implemented to control business activities of JS bank and all prospective upcoming channels under this arrangement.
- A one day training session on Stroke was arranged in last quarter of 2014 by Munich-Re at PQFTL, Head Office. The Chief Underwriter of Munich-Re conducted this session and from PQFTL the staff from NMAD, claim, PBS and Group life & health attended this program.
- NMAD successfully implemented Central Information Sharing System of Insurance Industry (CISSII), which is designed by CDC under the guidance of SECP. All concerned departments successfully accessing the system as per defined guideline.
- NMAD have arranged a fresh software/setup for verification/compliance & tele underwriting calls and its implementation is expected in early next year. Hiring for necessary staff is already being completed to manage the software.
- Recently, NMAD have given system access to (RBOs/SBOs) in all important locations for smooth processing of new business activities. This arrangement by NMAD is helping various regions for quick processing of new business and it will also improve timely underwriting and disbursement of requirements to customers.

Launch of First Direct BancaTakaful Operations

Contributed By
Muhammad Ijaz

BancaTakaful & Alternative Distribution Channels (ADC) Department marked historic achievement through launch of first direct BancaTakaful operations. Pak-Qatar Family Takaful Limited supported and trained JS team in launching BancaTakaful Products named Khushal Takaful, Sarmaya Takaful and Taleem Takaful.

Achieving such a milestone was truly a remarkable accomplishment through firm interdepartmental coordination, synchronization of efforts and dedicated response of PQFTL team lead by Mr. Kamran Rashid, Head of BancaTakaful & ADC.

PQFTL has also developed a dedicated web-portal for BancaTakaful business and nationwide eight BSEs have been appointed to assist the BancaTakaful operations. Training & Development (T & D) Department successfully conducted comprehensive Takaful and BancaTakaful Products trainings to JS-Bank personnel nationwide. T & D provided trainings to 745 JS-Bank representatives and carried out 12 sessions. Mr. Kashif Waheed supervised the training operations for JS-Bank in extraordinary manner with support of Mr. Muhammad Ijaz and all regional trainers.

Business partnership with JS Bank was the first initiative taken by Head of ADC Mr. Kamran Rashid under the supervision of Mr. Menhas (DCEO & HoCS). Another key milestone is underway as things are at final stage with Waseela Bank to launch our BancaTakaful operations in near future.

Training & Development

Contributed By
Saad Ahmed **&** Muhammad Ijaz

Training & Development Department holds regular trainings for Pak-Qatar Family Takaful Limited which leads entire Distribution management and Sales Force to attain their short and long-term career goals, embraces adjustments toward rapidly growing work requirements and has a vital role for capacity building & skills development of Distribution Management and Sales Force with all possible aspects.

Having absolute understanding towards development activities for effective enhancement in knowledge, working skills and professional approach of our Distribution Management and Distribution Sales Force to lead them towards optimum performance; T & D conducted diverse Training sessions and further development activities. In the year 2014, training department conducted 107 Foundation Training Courses nationwide and inducted 1296 personnel in distribution sales force. T & D provided comprehensive Takaful and BancaTakaful Products trainings to 745 JS-Bank representatives nationwide in close coordination with Shariah Compliance Department hence offering support to BancaTakaful & Alternate Distribution Channel while launching PQFTL first direct BancaTakaful operations. All team members of T & D also conducted several Non-Producer Clinics, Development Clinics and Counseling sessions at almost all branch locations nationwide primarily for the enhancement of productivity. During the fourth Quarter of 2014, T & D initiated activities to "Help to Build up Numbers" (lead by Mr. Kamran Rashid and supervised by Mr. Kashif Waheed). T & D has also recently introduced online connectivity and dedicated Training & Development academy web portal for branches nationwide with the support of IT Department.

Pak-Qatar Family Takaful Signs Agreement with JS Bank

The signing ceremony was held at JS Bank's head office in the presence of senior officials from both partners, including Muhammad Menhas, Deputy CEO and Country Sales Head, Kamran Rashid, Head of BancaTakaful and ADC and Syed Adnan Hasan, Head of Marketing and Corporate Communications from Pak-Qatar Family Takaful Ltd. JS Bank was represented at the session by Khalid Imran, President and CEO, Kamran Jafar, Group Head - Corporate and Retail Banking Group, and Babbar Wajid, Head of Product Development and Business Management.

Muhammad Menhas, Deputy CEO and Country Sales Head at PQFTL said, "This relationship will act as a benchmark of quality and service in the coming days for BancaTakaful industry. It would also help PQFTL achieve its mission of providing Takaful to everyone. We are proud to partner with JS Bank, and we are confident that JS Bank, being one of the fastest growing banks with its 212 branch network in urban and rural areas will help promote awareness and distribution of Takaful across Pakistan."

JS Bank's President and CEO Khalid Imran, while speaking on the occasion said, "This association is testament to JS Bank's understanding of the wealth management market in Pakistan. We feel there is a genuine need amongst our customers for BancaTakaful, and we believe this association with Pakistan's leading Takaful service provider PQFTL will add tremendous value to JS Bank's growing set of products and services."

Hand Washing Day

Contributed By
Muhammad Asad Ulhaque

The Global Hand Washing Day took place for the first time on October 15, 2008, the date appointed by UN General Assembly in accordance with year 2008 as the International Year of Sanitation. Global Hand Washing Day is a campaign to motivate and mobilize millions around the world to wash their hands with soap. The campaign focuses on raising awareness of hand washing with soap as a key approach to disease prevention.
Pak-Qatar Family Takaful celebrated Global Hand Washing Day on October 15, 2014 through campaigning with its client and highlighting the importance of Hand washing in daily life. An interactive workshop was held at Brighto Paints headquarters.

Mr. Tariq Saeed Chaudhry (Area Manager – North & Central Region) initiated the awareness program. Dr. Yasir Nadeem (Assistant Manager, Claims) gave a very informative presentation.

He highlighted the importance of Hand-Washing as in daily life and also from Shariah Perspective. He shared that Human feces are the main source of diarrheal pathogens. They are also the source of shigellosis, typhoid, cholera, all other common endemic gastro-enteric infections, and some respiratory infections. Just one gram of human feces can contain 10 million viruses and one million bacteria.

The scientific studies show that Hand washing interrupts the transmission of disease agents and so can significantly reduce diarrhoea and respiratory infections, as well as skin infections. A recent review suggests that hand washing with soap, particularly after contact with feces (post-defecation and after handling a child's stool), can reduce diarrheal incidence by 42-47 per cent, while ongoing work by Rabietal suggests a 30 percent reduction in respiratory infections is possible through hand washing.

Diarrhoeal diseases kill more than 1.5 million children under five each year but the simple act of hand washing can reduce these diseases by >45%. Hand washing with soap is among the most effective and inexpensive ways to prevent diarrheal diseases and pneumonia, which together are responsible for the majority of child deaths.

This behaviour is projected to become a significant contribution to meeting the Millennium Development Goal of reducing deaths among children under the age of five by two-thirds by 2015.

Qatar National Day 2014

Qatar National Day was celebrated on December 22, 2014 at PC Hotel, Karachi. The senior management of Pak-Qatar Family Takaful and Pak-Qatar General Takaful attended the event. A stall was set-up at the occasion and distinguished guests visited the stall with keen interest. Provincial Law Minister Maindrio was the chief guest at the occasion hosted by Consulate General of the State of QatarSaad Bin Abdulla Al-Mahmoud Al-Shareef. A number of foreign delegates were also present at the event.

Rapid Fire

Muhammad Menhas

DCEO/ Head of Takaful Distribution

Contributed By
Waqas Waseem

Q: Tell us briefly about your start of career and where you stand today as successful corporate executive?

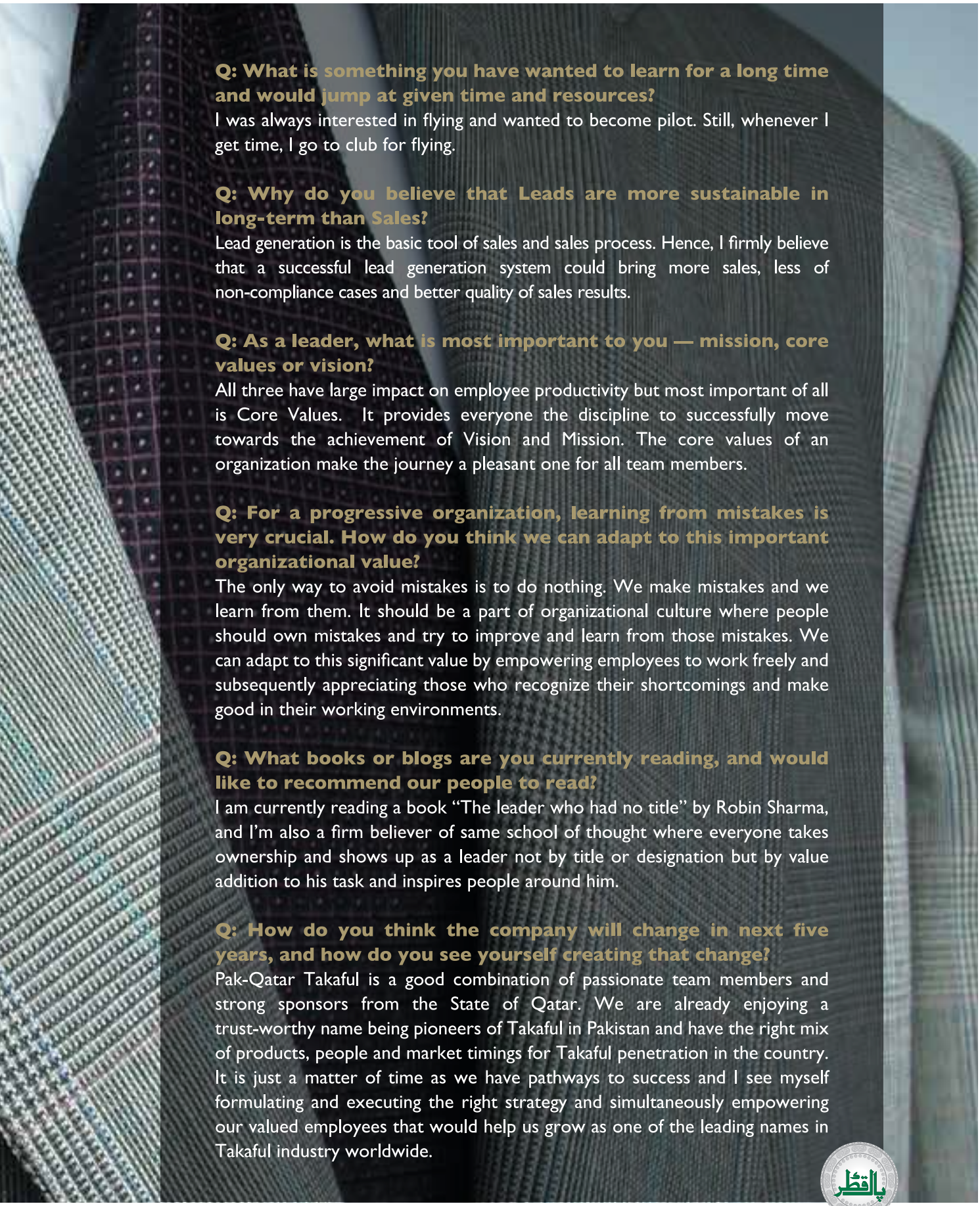
It is a story of rags to riches. I started my career with a multi-national Petroleum Company in Marketing Department with a vision and inspiration from a famous quote "The people who stand and wait also win". After serving in petroleum sector for about 2 years, I switched to insurance and joined Commercial Union Life Assurance (a UK-based Group) in 1998 as a consultant. The journey was all about developing people, adding value, providing direction and helping people achieve their dreams. This took me to where I stand today. Persistent efforts for continuous improvement with positive thinking and belief are the main contributory factors in my growth and development. Year 2011 brought a gigantic change in my life as during my Hajj, I decided in Masjid e Nabvi to quit conventional insurance being prohibited in Islam. By the grace of Allah (swt), I joined Pak-Qatar Family Takaful as DCEO and Country Head of Distribution team. To spread awareness of Takaful is now my passion and ideology.

Q: What had you been doing if you were not a Takaful/Insurance professional?

I would have been someone who can change peoples' lives. What is close to me is some activity with more impact on people, society and ultimately the nation. Youth development and empowerment are my core interests.

Q: What are your biggest accomplishments in life which you are proud of?

Alhamdulillah, I am the only example in Insurance/Takaful industry of Pakistan who started Life Insurance career as a consultant and reached to its zenith. One can hardly find such an example in the industry. This is all due to my strong belief in Allah (swt), His blessings, and my persistent approach towards work.



Q: What is something you have wanted to learn for a long time and would jump at given time and resources?

I was always interested in flying and wanted to become pilot. Still, whenever I get time, I go to club for flying.

Q: Why do you believe that Leads are more sustainable in long-term than Sales?

Lead generation is the basic tool of sales and sales process. Hence, I firmly believe that a successful lead generation system could bring more sales, less of non-compliance cases and better quality of sales results.

Q: As a leader, what is most important to you — mission, core values or vision?

All three have large impact on employee productivity but most important of all is Core Values. It provides everyone the discipline to successfully move towards the achievement of Vision and Mission. The core values of an organization make the journey a pleasant one for all team members.

Q: For a progressive organization, learning from mistakes is very crucial. How do you think we can adapt to this important organizational value?

The only way to avoid mistakes is to do nothing. We make mistakes and we learn from them. It should be a part of organizational culture where people should own mistakes and try to improve and learn from those mistakes. We can adapt to this significant value by empowering employees to work freely and subsequently appreciating those who recognize their shortcomings and make good in their working environments.

Q: What books or blogs are you currently reading, and would like to recommend our people to read?

I am currently reading a book "The leader who had no title" by Robin Sharma, and I'm also a firm believer of same school of thought where everyone takes ownership and shows up as a leader not by title or designation but by value addition to his task and inspires people around him.

Q: How do you think the company will change in next five years, and how do you see yourself creating that change?

Pak-Qatar Takaful is a good combination of passionate team members and strong sponsors from the State of Qatar. We are already enjoying a trust-worthy name being pioneers of Takaful in Pakistan and have the right mix of products, people and market timings for Takaful penetration in the country. It is just a matter of time as we have pathways to success and I see myself formulating and executing the right strategy and simultaneously empowering our valued employees that would help us grow as one of the leading names in Takaful industry worldwide.

A Paradigm Shift - Marketing-Driven Approach To Takaful

Contributed By
Syed Adnan Hasan

Head of Marketing & Corporate Communications

The importance of marketing increases, all the more, when your product is new and unprecedented. Similar is the case with Islamic financial institutions. It's a conceptual product, with an ideology behind it. Most importantly, it has a USP which is its being halal and Shariah-compliant.

Every time a financial institution introduces a new product or service it becomes the responsibility of their marketing department to "explain" the product to the masses.

Marketing of financial products, thus, becomes challenging because your team has to be well-versed in the field of finance as well as in marketing; additionally, in the case of Islamic financial products the skill set increases as it requires grounding in principles of Shariah. It is difficult to find such people who possess knowledge in all three fields: an essential combination for a successful and articulate marketing strategy.

Another challenge is to liaise with ad agencies that have people willing to distinguish between conventional and Islamic financial products. Agencies also have to work with constraints when it comes to Islamic financial institutions such as not using human faces in any marketing collateral as it is against Sharia'ah.

Agencies fall into pitfall of "islamicizing" marketing campaigns to an extent which is more than necessary. Their concepts begin from using mosques in collateral and end on Quranic Ayahs.

It becomes a responsibility of marketing departments have to ensure that they are selling "products/services" and not "Islam".

A stark difference between marketing of Islamic and conventional financial products is that in the case of conventional products consumers are not interested in knowing back-end functionality. However, many Islamic financial institution's clients want to know how things work-showing interest in the details of legal contracts involved in financial products.

Conventional Financial institutions do not have to promote anything beyond their product or service. While in the case of Islamic financial products the added USP of it being Shariah compliant needs to be communicated. Consider the case of McDonald's or KFC: a simple logo reading "halal" on its packaging and billboards will suffice. However, in the case of financial products a simple logo, often, does not suffice. It requires a much more comprehensive effort.

Considering the effects of the recession the present situation seems bleak. The first thing that gets affected due to economic recession is marketing. The budget allocated for marketing activities and services is the first to be slashed in case of any calamity. Companies generally do not consider marketing as their "core" operations. They overlook the potential and capacity for growth that marketing offers in the times of recession.

However, the problem is even deeper. It is not recession that affects marketing activities but it is a general attitude towards marketing in insurance industry.

Throughout this region (Pakistan, India and Bangladesh) insurance has been considered a "Sales-based industry" as oppose to "marketing-based industry".

Business strategy of insurance companies includes massive sales team spread nationwide with very limited role of marketing. Marketing departments have been restricted to produce brochures and flyers, having no role in company direction and business strategy. A shift has been seen in India though, where private companies have taken lead to convert the industry into marketing-driven. Private companies, in India, in order to compete with giant such as LIC, initiated a series of aggressive marketing and promotional activities.

A similar need exist in Pakistan where insurance industry is heavily relying on sales and completely sidelining marketing activities. This gives an ample opportunity to Takaful companies. They have the option to take lead in the industry with aggressive marketing targeted towards product penetration. Current life insurance penetration in Pakistan is very low leaving a massive untapped market for Takaful companies.

With traditional mindset towards insurance or Takaful, it is not possible to increase penetration without a change in strategy. A field sales force, as big as with few thousand agents, will remain limited, whereas effective marketing strategies have potential to reach out to millions.

Pak-Qatar Family and General Takaful have taken lead in this paradigm shift. Even in its nascent stage the company developed its Marketing and Corporate Communications department with seasoned marketers. Through their efforts they received "Brand of the Year" award in 2009 in recognition of that campaign and were able to establish Pak-Qatar Family and General Takaful as an international brand, where consumer and corporate can invest their trust.
Another Pak-Qatar Group's achievement is it nomination in 2010 CPI Financials "Best Islamic Branding" award. It shows how a change is in process where a company from Pakistan has managed to bring the marketing standards to the level where they can compete with international brands.

Efforts are being carried out under the umbrella of Takaful Association of Pakistan to promote Takaful as brand. A unified effort towards a comprehensive marketing strategy to promote Takaful is underway. Such measures will help promote Islamic Financial institutions as a separate entity with its own brand identity and niche market. A similar project can be initiated on a global level where Marketing experts from Takaful industry can sit together and devise a plan for future growth and awareness. It can be named WORLD TAKAFUL ASSOCIATION.

Selling Not Yelling - A Manager's Guide

Contributed By
Kamran Rashid

**Head of BancaTakaful &
Alternative Distribution Channel**

Selling is one of the most famous and used word since decades in the business vocabulary due to its impact on the bottom line. It is critical blood line of any business hence any clots in sales arteries (or sales process) could lead to a major disaster. Apart from knowing the importance of sales, we try to reduce the expense by compromising on the hiring of sales teams and specially hiring of sales leaders, resultant we compromise on the quality of business, top line numbers and eventually the bottom line. After sailing across various landscapes in the critical function of sales from starting off as a sales executive to now as I type, being the head of alternative sales, this experience has stimulated this question as why do we compromise and how we can improve or get over this sales resources dilemma.

Sales profession is very interesting, it is being considered to be one of the most challenging profession, where you are your own boss (I don't believe- until a sales leader tell him what to do), Earn as much as you like (I don't believe - If you are not organized, planned and without hand holding) and you steer your own career (i don't believe- If your boss is not your mentor) etc. being mentioned while sales leaders hire you. Only after hiring one gets to know that without a proper sales coach (Leader) you can't do it right and you will not enjoy the luxuries (As stated above) of being a salesman.

When someone joins sales he starts becoming his own boss by coming late to office, not meeting customers on daily basis, no pipeline, and no planning hence no business generation (Because no one is there to tell him what to do), after few unplanned meetings and no business he get lost on statement of Earn as much as you like. The only thing now he is looking forward is to steer his own career (Which means leaving sales for good!)

We hire mostly on hit and trial bases due to our weakness in hiring ability, interview techniques, cost or inability on many other fronts. Sales people join sales on 80-20 rule where 80% are just trying to join a club where they can spend day time and could take CV print outs at office cost (till the time they get some other job) and 20% join sales genuinely as a sales profession. These 80% basically are the people who are creating bad image of sales people in term of mis-selling, wrong commitment, dollar drain due to infrastructure development and their tea expense :). The companies are struggling to find the 20% and draining money, resources etc on 80% which result in management shying to invest too much on the sales and few times companies start following lean and mean strategy in retail sales business.

How can we resolve this million dollar myth, the answer may not be that easy and we may not have a single formula but I think hiring and placing right leaders in sales management from supervisory to head level is critical and may be the first right step toward right direction. Good sales leader will take care of all these matters from hiring, training, coaching, development and leaving legacy for the continuation of some great work by sales leaders before the time that "Good Yelling" and few good numbers by luck become the only criteria of sales leaders selection.
....Like come on man, Its "Selling" not "Yelling"!

Shariah Deparment

Contributed By
Mufti Muhammad Shakir Siddiqui

It is fact that Training plays an important role in increasing knowledge and skill of an employee. Keeping this view in mind, Shariah Compliance Department conducted several training sessions all over Pakistan during July-Dec-2014. The training sessions focused on the below-mentioned topics:

- Shariah training sessions about concept of Takaful and its practices
- An Introduction to Shariah Guidelines issued by the Shariah Advisory Board
- Islamic and Business Ethics
- Objection Handling Sessions
- An Introduction to Islamic Finance
- Sources of Shariah

For the year 2014, the Shariah Compliance Department of Pak- Qatar Family and General Takaful conducted more than 100 sessions. Around 2,000 people including back office, development staff, corporate participants attended these sessions. The details are as under:

No.	Region	Training Sessions	Participants	Average Participants
1	Central	48	976	21
2	North	26	586	24
3	South	28	450	16
	Total	**102**	**2012**	**20**

The feedback received from participants on these training sessions was very positive and they were of the opinion that such trainings should be held on frequent basis. Pak-Qatar Takaful Group has the edge among the others in the Takaful Industry of Pakistan for imparting Shariah trainings to each and every employee of its company. The Shariah Compliance Department is pro-actively engaged in spreading the awareness of Takaful among the masses.

GENERAL

10th Pharma Asia International Exhibition

Contributed By
Muhammad Ali Zaidi | **AVP - Channel Development**

Pak Qatar Takaful actively participated in the 10th Pharma Asia International Exhibition & Conference which was held in Expo Center Karachi from 16th-18th September, 2014. Top indenters, suppliers, distributors and other players of the Health and Pharma industry participated in this event. Pak-Qatar Takaful received overwhelming response from the visitors, industrialists and participants, who took great interest in learning about the concept of Health, Life and General Takaful.

CEO of Pak-Qatar Family Takaful Ltd, Mr. Nasir Ali Syed was invited as a guest speaker, in his speech he emphasized on the prospects of Takaful in playing a significant role for improving the healthcare system of Pakistan. Pak-Qatar Takaful is a key risk coverage provider to various pharmaceutical manufacturers of Pakistan and has aggressive plans of increasing its penetration in the Pharma industry.

JCR-VIS assigns Positive Outlook to Pak-Qatar General Takaful Limited

JCR-VIS Credit Rating Company Limited has maintained the Financial Strength Rating of Pak-Qatar General Takaful Limited (PQGTL) at 'A-' (Single A Minus). Outlook on the assigned rating has been revised from 'Stable' to 'Positive'.

The assigned rating incorporates the demonstrated support of financially strong sponsors, which include reputed Qatar-based Islamic financial institutions. Further equity injection is expected to help maintain capitalization indicators commensurate with the assigned rating, as the company continues to pursue growth in business volumes.

Lead by motor and health business, the company posted aggressive growth in business volumes and recorded gross contributions of Rs. 1b in 2013; the company has maintained and closed 2014 with Rs. 1b as well.

The company has a conservative investment policy. Credit and market risk arising from the portfolio is manageable.

The Paradox of our Age

We have taller buildings, but shorter tempers;
Wider freeways, but narrower viewpoints;
We spend more, but have less;
We buy more but enjoy it less.

We have bigger houses and smaller families;
More conveniences, but less time;
We have more degrees, but less sense;
More knowledge but less judgment;
More experts but more problems;
More medicine, but less wellness.

We spend too recklessly, laugh too little,
Drive too fast, get too angry too quickly,
Stay up late, get up too tired,
Read too seldom, watch TV too much, and pray too seldom.

We have multiplied our possessions, but reduced our values.
We talk too much, love too seldom and lie too often.

We have learned how to make a living, but not a life;
We've added years to life, not life to years.

We've been all the way to the moon and back,
But have trouble crossing the street to meet the new neighbor.

We have conquered outer space, but not inner space;
We've done larger things, but not better things;
We've cleaned up the air, but polluted the soul;
We've split the atom, but not our prejudice;
We write more, but learn less;
Plan more but accomplish less.

We've learned to rush, but not to wait;
We have higher incomes; but lower morals;
More food but less appeasement;
More acquaintances, but fewer friends;
More effort but less success.

...to be continued!

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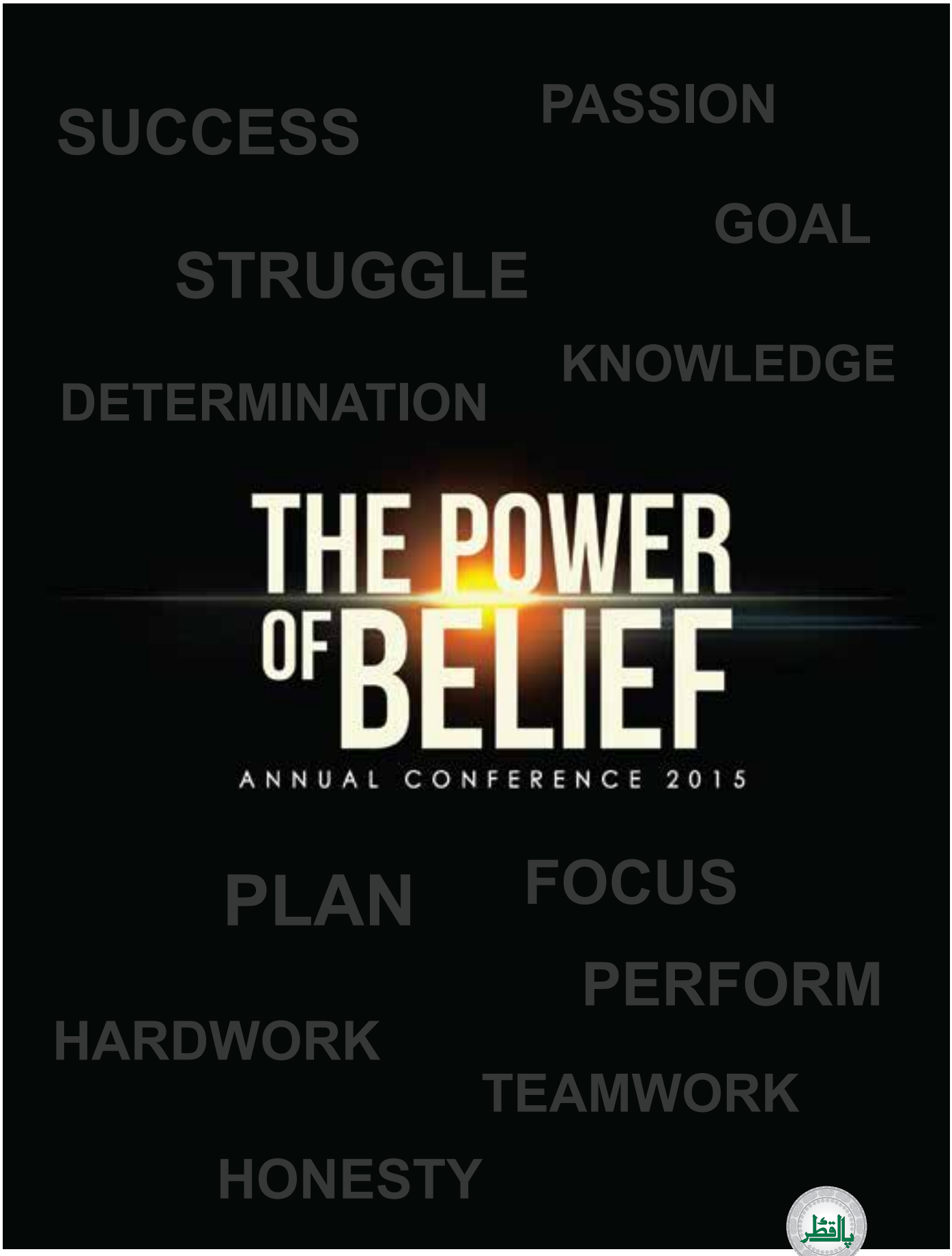
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