

Takaful Insight

NEWSLETTER JAN - JUN - 2014



Financial
Performance



A day with
Area Director South



Future
of Learning



Global Takaful
Trends



PAK-QATAR FAMILY TAKAFUL
Together for Better



PAK-QATAR GENERAL TAKAFUL
Together we Protect



Dear Readers,

This issue of 'Takaful Insight' highlights the key progress made during the Jan-Jun-2014 in terms of financials, product development, HR, Training & Development, etc and also gives an overview where the company showcased itself at various events. It further provides information about the progress, recent achievements, and important forthcoming activities related to the Takaful Industry.

I hope this newsletter will keep you abreast with latest developments in Takaful industry and will greatly facilitate your work. Alhamdulillah, Takaful Insight has become a regular publication of the company and it is all because of the invaluable support of all departments.

Looking back, I am deeply impressed by the feedback I have received on this publication for an effective tool of communication. Many thanks to my readers! Whilst the majority of the material in this newsletter focuses on the performance/achievements of the departments, we are keen to respond to the interests of our readers and look forward to your feedback and comments.

Finally, may I thank all of you who have contributed regularly for this publication and would also like to add my thanks to my team for bringing out such an attractive and informative in-house magazine.

Enjoy reading!

Warm regards,



Syed Adnan Hasan
Head of Marketing & Corporate Communication



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Finance Dept.

Contributed by
Muhammad Kamran Saleem

The Finance department of both Pak-Qatar Family (PQFTL) & General Takaful Limited (PQGTL) started the year 2014 with the task of finalization of accounts for the year ended December 31, 2013. The audited accounts for both companies were published within the prescribed deadlines, ensuring efficient management of all other activities related to relevant departments. Needless to say, the finalization of accounts had with it the necessary assistance required from all other departments of the companies. On behalf of the entire Finance staff of both PQFTL and PQGTL, I would like to extend my gratitude towards all related departments for their invaluable support.

During the first half 2014, the operational and financial performance of PQFTL was under review by JCR-VIS, the credit rating agency, as part of their annual review assignment. The Finance department with support of all other departments of the company coordinated with the rating team and the finalization of rating process resulted in change of a rating outlook for the company from Stable to Positive. The current rating of the company is Single A with a positive outlook.

Since their formation, the Finance departments of both companies have realized the importance of coherence with other departments to ensure the overall success. As ever before, the Finance staff was in



coordination with other departments during the entire first half of the ongoing year and the subject area was the stream-lining of processes, identifying and setting ownerships at various levels. The mind-set is actually the key towards achieving what I felt Pak-Qatar Takaful could do over a period of 5 years.

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HR Dept.

Teamwork and the Importance of Working Together

Contributed by Saad M. Siddiqui

Have you ever come across star individual performers? They excel at almost everything they do. These amazing individual performers are characterized as follows:



- Have top notch skills and knowledge in a particular field
- They meet and exceed deadlines
- They are often excellent number crunchers
- Contribute excellent write-ups with above average composition skills
- Quietly work alone while setting their own schedules and often sitting late into the night
- And they have answers and quick fixes to a host of problems presented to them

While we should all aspire to have the skills and abilities listed above, it is important to note that individual stars share one common trait: they work alone. Throw them in a group setting and possibly give them the responsibility of leading and guiding a group of individuals and they start sweating and get flustered.

The ability to work in a group while guiding and motivating a team of performers to meet and exceed performance expectations is now an invaluable skill that modern companies look for. Why? Because organizations can now grow very large and consist of groups of people. The projects that organizations must tackle cannot possibly be successfully executed by an individual or two.

Now, what does it take to be able to work as part of team and where needed, lead the team to a shared goal or objective? The key aspects of teamwork and displaying leadership ability are:

- Humility – you have to be humble and do away with a false pride of thinking “I can do this myself” or “No one can do this better than I can”. You may be a champion at what you do but humility allows you to share knowledge rather than withholding it. Train yourself to become less of a hoarder of information – rather, share it and help to improve others by doing so. Top performers with a leadership bug ensure they create more leaders and develop other individuals around them. This is as opposed to the act of withholding information so that no one can challenge you or your position – this is a cancerous disposition and creates distrust among co-workers.



- Genuine care for people who work with you – treat people with respect and accept the fact that everyone has their own strengths and weaknesses. Respect people and treat them as being a better person than yourself. Genuine care will win hearts and motivate employees to give you the best they can.
- The ability to communicate – have excellent listening skills and interact with people engaging them in both work related and personal conversations. A good listener is attentive, listens without prejudice and displays genuine interest in what the other person has to say.
- Team players share the workload and the group's vision – there are two spectrums to this. A team lead may only act as a boss and dictate tasks while sitting and watching and doing nothing himself. This is a poor approach. A proactive team lead will share the workload and actively engage in the activity he expects others to do as well.

The other aspect relates to a team member who tries to do everything himself and does not engage with others. This is also a no-no. A good team player given a task by a team lead will complete his assignments while engaging others and will aid other team members in discharging their responsibilities as well.

We work as part of teams and can achieve lofty organizational objectives only by working together. Are you ready for the challenge?

A Day with Abdur Rehman Fayyaz Khan Area Director, South

Takaful Distribution Team – Individual

Conducted By

Waqas Waseem

PQHR: How you define your role at Pak-Qatar Family Takaful Limited?

ARF: I am responsible for multiple activities working as Area Director-South. In a broader perspective, my role revolves around motivating, counselling and developing the skills of my team, meeting clients and handling their queries, increasing Takaful awareness and enhancing company's image, hiring staff and keeping a strict eye on competitors in the industry.



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You job is very challenging? How do you successfully manage?

Very True. My job is challenging and also multi-dynamic. Following are the reasons for my success:

- I believe in Almighty Allah SWT and then myself and my team
- My philosophy is "Today must be better than yesterday and tomorrow better than today"
- I always try to provide best services and solutions against the problems and focus on needs of customers and my team.

Since Takaful is new to customers as compared to conventional insurance, how do you convince them?

Yes, Takaful is a new concept. There are many points but the main two are that we have well-known Muslim scholars (Muftians and Ulemas) who have given fatawa in its favor and it becomes easy for us to convince the clients. Secondly, our products are highly attractive and beneficial for our clients.

As Area Director South, how do you keep your team motivated and convinced in achieving targets?

I always try to provide the best solutions in the available resources and keep them motivated. I always try to be part of my team and not their boss. I supervise them as a leader unlike a boss.

Where do you see 'Takaful' in next 5 years?

Alhamdullillah, in a very short tenure, Takaful has grown rapidly. I hope Takaful industry will give benefit to more than 3 Million people in the next 5 years and the takaful markets in Pakistan shall become more than Rs. 60 Billion.

PQHR:

What makes you successful as a Takaful Distribution professional at the company?

ARF: To be honest, the first and foremost thing is I love my role. I strongly believe in hardwork, keeping warm relations and giving respect to everyone around me, and never compromising on Shari'ah guidelines, moral values, and professionalism during work. As a leader, it's all about winning hearts and inspiring your team. I believe one should always remain positive irrespective of circumstances.



Rapid-Fire

Muhammad Nasir Ali Syed
CEO

Q: Metaphorically, describe your role at Pak-Qatar Takaful Group?

I have been serving as Chief Executive Officer and Head of Operations for the last couple of years. Under this role, I endeavor to inspire my team members to align themselves with the vision and mission of Pak-Qatar Family Takaful. My vision is to synergize our efforts towards setting new benchmarks of providing best customer services by following three-pronged strategy of streamlining all processes in tandem with eradicating any inefficiency entailed therein as well as minimizing the TAT besides benefiting from atomization of operations.

Q: If you are stranded on an Island, which 3 people you would like to take with you?

Although man is a social being and socialization is an innate attribute of ours, yet if such a situation arises, I would like to be accompanied by my parents as well as my better-half.

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

I have always been fascinated by research and analysis, hence I would have been a research analyst had I been not part of this profession.

Q: If you could travel anywhere in the world, where would you go and why?

Whenever such an opportunity arises, I would always want to go "Haram Shareef" owing to the religious sanctity for Muslims.

Q: What is the funniest/most memorable incident of your childhood which makes you laugh/reminisce even today?

I remember when I was a small kid, the last activity in the world that I wanted to get involved in was eating. My parents used to narrate stories of different animals and I would get so involved in them that whenever I was told that an animal from one of the stories has opened its mouth, I would do the same thus giving my parents the opportunity to put in food in my mouth. Such incidents make me laugh even today when I recall.

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

I aspire to be a Hafiz-e-Quran and planning to pursue Hifz-e-Quran soon.

Q: You recently visited Japan. What message would you like to give your readers?

I am very much impressed the way Japanese people are organized and how much importance they give to punctuality. I would request everyone to embrace the aforementioned attributes so that we as a nation succeed by leaps and bounds.



NMAD Dept.

Testing of CISSII: In early, 2014, NMAD department successfully completed testing of Central Information Sharing System of Insurance Industry (CISSII), which is designed by CDC under the guidance of SECP. A formal agreement between CISSII & PQFTL was signed in April, 2014.

Underwriting Workshops: In May, 2014, the NMAD department conducted underwriting workshops for Distribution team members and branch officers at Peshawar, Islamabad, Lahore, Multan, Sialkot, Gujranwala, Faisalabad, Karachi and Hyderabad.

Training Session: A one day training session on Heart Diseases was arranged by MunichRe at PQFTL, Head Office. The Chief Underwriter and Deputy CEO of MunichRe conducted this session and from PQFTL the staff from NMAD, claim, PBS and Group Life & Health attended this program.

Underwriting Guidelines: The underwriting guidelines issued time by time since inception of the Pak-Qatar Family Takaful has been compiled and converted into standardized format by NAMD department making it convenient for other departments to obtain different guidelines, formats, specimen or any other underwriting material.

Electronic Medical Disbursement: An electronic system has been developed and working successfully to manage medical disbursement to the respective medical panel bodies. Earlier, it was done manually. NMAD team has developed a format to send intimation of pending underwriting requirements to proposed clients electronically/through email, without incurring any additional cost.

Future of Learning Session

Contributed By
Kamran Kiyani

Learning has always played a pivotal role in the growth of developing organizations. And the realization of the fact has always been a fundamental focal point for Pak Qatar Family Takaful. And in the spirit of equipping the PQFT teams with the advanced modern professional skills, a session was arranged by Mr. Tariq Saeed Chaudhry – Regional Head Corporate Distribution Team – Pak-Qatar Family Takaful, with the consent of Mr. Muhammad Menhas – Head of Country Sales and DCEO, on the topic of “Future of Learning” for its Central Region– Corporate & Individual - with Mr. Kamran Kiyani at Regional Office in Lahore.

The guest speaker, Mr. Kamran Kiyani, is the Managing Director at GEM Learning, an e-learning start-up based in Islamabad. In his previous role Kamran was a trainer and advisor to organizations in the US, Asia and Europe. Kamran has an MBA and a B.S. in Actuarial Science from Purdue University. He is also a Six Sigma Master Black Belt, a certified Human Behavior Consultant and a Master trainer for both soft and functional skills. He has pioneered strategic changes in training methodology that became best practices in some of the most admired organizations in the Fortune 500.

The one-hour focused session was enriched with gems of wisdom and extended an unprecedented professional acumen to maximize the potentials and output through efficient and conscious learning. The presentation also gave an insight to the use of modern technology in cutting down the costs and maximizing the profits. The invigorating interaction of participants optimized the knowledge curve of the workshop. It was felt that there is a strong urge for such workshop on continuous basis.



Admin & IT Dept.

Contributed By
Syed Muhammad Anwer

TIMS Software

In 2012, Pak-Qatar Takaful Group higher management took the initiative to develop its own software TIMS (Takaful Information & Management System) in order to facilitate users and fulfil the needs of Operations & Finance department. TIMS was developed in one and a half year through rigorous efforts under the supervision of dynamic management. The software is successfully running and catering to the requirements of Pak-Qatar General Takaful Limited.

Web-based Banca Application

"Don't shirk away from challenges... keep reaching for that star, that sky." Believing in this philosophy, the IT Team started working on Banca application and in a very short span of time succeeded in developing web-based bancatakaful application which can be compared to any standard bancatakaful application and can be used for any bank. A web-based state-of-the-art record room software has also been developed by the IT team which is capable of handling all needs of the users.

Training & Development

Contributed By
Muhammad Ijaz

Training & Development Unit of PQFTL carried out 65 trainings during Jan-Jul-2014. These trainings were conducted for DSF (Distribution Sales Force) & Managers. Around 945 participants appeared in the training sessions. Participants appreciated the trainings conducted by T&D dept. and were of the opinion that such trainings should be held on frequent basis as these trainings helps them a lot for their professional development. Following trainings were conducted at different regions:

Location Name	Region Name
Central Region	(Lahore, Okara, Gujrat, Toba Tek Singh,)
Faisalabad Region	(Faisalabad, Sargodha, Jhang)
Multan Region	(Multan, Bhakar, Bahawalpur, Quetta, Rahim Yar Khan, Chishtian, D.G. Khan, Bahawalnagar, Sahiwal)
North Region	(Islamabad, Rawalpindi, Abbottabad, Jhelum, Rawalakot, Attock, Muzafarabad AK, Kotli)
Peshawar Region	(Peshawar, Mardan, Bannu, Malakand, D. I. Khan, Swat, Chitral, Batkhela)
South Region	(Karachi, Hyderabad, Mirpurkhas)
Sukkur Region	(Sukkur, Khairpur, Meher, Moro, Larkana)



Shari'ah Dept.

Contributed By
Mansoor Rais

Shari'ah department conducted around 50 trainings during Jan-Jun-2014. The trainings were conducted in different cities namely Karachi, Lahore, Islamabad, D.G. Khan, Multan, Hyderabad, Sukkur and Bannu. Each session comprised of 25 participants and focused on Shariah Concepts of Takaful & Shariah Guidelines. The feedback received after training revealed that there were lots of misconceptions among the participants and were quite rightly addressed by the trainers. During Jan-Jun-2014, several trainings were conducted for corporate clients as well. Post-training evaluation revealed that people are still unaware about TAKAFUL and much efforts are required to disseminate knowledge of Takaful among the masses. Trainings were carried out by Shari'ah & Compliance department headed by Mufti Zahid Sangharwi & Mufti Shakir Siddiqui in co-ordination with Mufti Fawad, Mufti Akhlaq and Mansoor Rais.



Global Takaful Trends

Contributed By
Shehraz Husain

Introduction

Takaful insurance is a growing sector although it is facing challenges getting traction; recent trends suggest an alarming deceleration from 22% to 16%. Nevertheless it is breaking through into the mainstream and building mass coverage globally.

Major markets

The two main markets for Takaful are Saudi Arabia and Malaysia. They have considerably higher populations and gross written contributions per operator and increase profitability through scale, risk diversification and improvement in claims and expense ratios. Malaysia has a relatively developed Islamic finance industry including the development of the Sukuk market. This has supported the growth of its Takaful sector. Improved customer understanding and pricing could enhance shareholder value for these operators. Increasing importance of Islamic banking around the globe is expanding the reach of Takaful insurers. Large financial Institutions such as Malayan Banking Berhad, otherwise known as Maybank are seeing an opportunity for expansion of Islamic banking services internationally.

Up until recently, there has been a marked lack of technical expertise and product innovation in developed Takaful markets. However, potential markets such in the Asia Pacific and GCC areas region have low insurance penetration, which means that the opportunity for growth in these regions is immense.

Insurers in these areas are striving to obtain technical expertise that can help in innovating Takaful products suited to the modern needs of their clients



New Regulations

The industry is undergoing major changes as the regulatory authorities are introducing a new set of laws for Takaful. Among them is the rule that Takaful will no longer be allowed to be delivered through Islamic windows but rather through standalone insurance companies. Also, insurance companies have been asked to separate general and life/family Takaful offering, which will expand on the number of products offered.

Before these new regulations, Takaful products had been marketed with minimum capital requirements. Changes in the regulatory framework could reshape the Takaful market, spurring mergers as firms try to meet requirements for full-fledged Islamic units. The new regulations are expected to allow five years for insurers to comply with requirements, but these operational transformations will prove to be crucial for the market during the forecast period.

Key trends in the Takaful landscape

Takaful as a Key Institutional Investor: Islamic funds have found their appeal with retail and HNWI individuals, but institutional investors (including Islamic pension plans) are bound to grow in importance. This implies more sophisticated requirements: greater diversification, longer track records and heavier scrutiny of risk-adjusted returns. The arrival of Takaful assets foretells a second wave of growth for Islamic funds, with a greater focus on Shariah-compliant products than the current driver of GCC liquidity.

Takaful as a Driver of Discretionary Portfolios: While demand for pooled vehicles will remain strong, more operators would seek to customize their portfolios via segregated accounts, a common trend in the SRI industry. In fact most SRI assets are placed not in mutual funds but rather in discretionary portfolios (92% in the US and 79% in Europe). Furthermore, the size of Takaful operators wouldn't always justify an in-house asset management team, prompting outsourcing of several components to specialized firms (i.e. for allocations into real estate, alternatives, etc.). This could also widen the demand for fund of funds programmes as a more standardised alternative.

Takaful as a Fully-Compliant Investor: Despite the above comparison to SRI (global assets at approximately USD2.3 trillion), Takaful operators will fully allocate into Shariah-compliant instruments, making their impact far more prominent. Conventional insurance/pensions are not required to fully invest in SRI, and in some cases these are marginal allocations. Takaful, on the other hand, also has much more elaborate requirements (Shariah screening and compliance), whereas 80% of SRI screening is focused purely on tobacco and alcohol exclusion. In this sense Takaful must not only seek a few compliant products but take a portfolio-wide approach that tackles all asset classes.

Takaful as a Source of Product Demand: While the growth and issuance of Sukuk seems to grab more headlines than Takaful, the two go hand in hand. In fact, Sukuk can be regarded as being driven by product supply (especially from government and government-linked issuers), whereas Takaful exemplifies product demand (and fixed income being the most prominent product gap). What remains to be seen is whether the appetite of Takaful is strong enough for it to allocate into products with shorter track records (such as emerging markets and alternative products). Furthermore, conventional insurance allocates extensively to balanced funds, and the demand for these mixed-asset funds should also be expected from Takaful investors.

Overall, the prospects for Takaful are very healthy and will remain so for the foreseeable future. However, as this investor group develops further, the implications for the asset management industry are increasingly important – if not critical. Takaful can not only increase the number of available products (by highlighting the various product gaps), but it can also enhance the level of investor sophistication as well as rejuvenate the debate on how to build a fully Shariah-compliant portfolio.



PQFTL Representation & Participation

Contributed By
Hira Amjad

Pak-China Business Forum

Pak-Qatar Family Takaful Limited (Islamabad Office) participated in Pak-China Business Forum. It was a 4-day event (21st-24th March) and around 92000 distinguished guests attended the event.

From all over Pakistan, Industrialists, Departmental Heads of Universities, Rectors, Representatives of UNICEF, WSSCC, former presidents of RCCI, KCCI, ICCI, CEO of multinational companies participated in the event. PQFTL team created awareness among the visitors regarding Takaful and company's products & services.

Pakistan Islamic Medical Association

Pak-Qatar Family Takaful Limited (Islamabad Office) participated at 23rd Biennial International convention PIMA (Pakistan Islamic Medical association). The convention took place on April-5-6-2014 and it was a 2-day event. More than 170 doctors and owners of pharmaceutical companies attended the event. The visitors appreciated the efforts of PQFTL team in promoting Islamic finance. Around 700 participants including medical students, practitioners, doctors, leading medical professionals from abroad were present during the event.



Mehmood Arshad re-appointed Chairman FPCCI Standing Committee on Islamic Banking & Takaful

FPCCI President Zakarya Usman has reappointed Mehmood Arshad of Pak-Qatar General Takaful Limited as Chairman of FPCCI Standing Committee on Islamic Banking & Takaful for the year 2014, in recognition of his services as chairman of the committee during preceding year. FPCCI President Zakarya stated that Mr. Mehmood rendered valuable contribution to achieve the objectives of the committee to promote the interest-free Islamic financial system in Pakistan and created awareness among the business community about the Islamic banking and Islamic mode of investments.

Mehmood Arshad while expressing his views on his appointment said that his team will continue its efforts to eradicate the misconceptions about the Islamic banking & Takaful among the business community. but it can also enhance the level of investor sophistication as well as rejuvenate the debate on how to build a fully Shariah-compliant portfolio.



Pak-Qatar General Takaful & KASB Bank Sign BancaTakaful Agreement

Pak-Qatar General Takaful Limited and KASB Bank signed an agreement on BancaTakaful that will provide the bank's customers protection against forced hold-ups during withdrawal of money from ATMs and any branch of KASB Bank throughout Pakistan.

The agreement will entitle KASB Bank customers, who sign up for the BancaTakaful service, with 24 hours coverage for all individual/joint account debit card holders against the risk of snatching/ armed hold-up/ forced deprivation of cash whilst withdrawal made by the proposer from any of the KASB Bank branch or from over 6000 I-Link/M-net ATMs across Pakistan of any scheduled bank, as more specifically defined under the Company's Money Takaful policy. The CEO and management of KASB Bank had an official signing ceremony with PQGTL at KASB (Shahbaz Branch), in January 2014. From KASB Bank President and CEO Mr. Bilal Mustafa and other Senior Management were present for signing along with the senior management of Pak-Qatar General Takaful Limited.



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 neighbour.

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.

...to be continued!



GROWING EVEN TALLER THAN YESTERDAY



IN THE YEAR 2013
PAK-QATAR FAMILY
AND GENERAL TAKAFUL
MADE A TOTAL BUSINESS OF

RS. 5.4 BILLION
AND PAID RS. 1.4 BILLION IN CLAIMS

The unprecedented success we have achieved in the year 2013 is due to the untiring efforts and teamwork of over 2000 dedicated employees spread across 50 branches, and above all, the trust and loyalty of our valued customers. We had strong commitments towards our goals yesterday and are still striving to achieve more in the future!

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Together for Better



PAK-QATAR GENERAL TAKAFUL
Together we Protect





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