



LIFE

Zaroori Hai

LIFE MATTERS



Message From The Managing Director

Dear Friends

May I wish you and your family a belated happy and prosperous New Year.

2009 will be a challenging year but I am confident that with your support and trust we will continue to grow from strength to strength. Last year was yet another successful year for your Company with a total premium income of Rs. 7.25 billion, an increase of around 51% over the previous year. Some other important milestones for last year that I would like to share with you are -- the Company's credit rating, "Insurer Financial Strength", was upgraded to AA-; we were awarded the prestigious "Corporate Excellence Award" as the best Financial Sector Company by the Management Association of Pakistan; we were chosen as the best Life Assurance Company by the Consumers Association of Pakistan; nominated as one of the "Top 25 Companies" by the Karachi Stock Exchange; we were given the "Corporate Social Responsibility Award" by the Helpline Trust. All this, of course, would not have been possible without the support of our clients.

May I, in conclusion, assure you of our commitment to provide you with the best service possible and we look forward to your continuing support and trust as we together navigate 2009.

Yours sincerely,

Taher G. Sachak

A sincere and hearty
Thank You
from Pakistan's
Largest Insurance Group

EFU GROUP
2008
PREMIUM
OVER RUPEES
17.8
BILLION
(Over Rs. 1,780 Crore)



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NEWS ROUNDUP

EFU Life receives the prestigious Consumers Choice Award for Best Life Insurance



Mr. Taher G. Sachak, Managing Director & CEO – EFU Life receiving the Consumers Choice Award for Best Life Insurance from British Deputy High Commissioner Mr. Robert W. Gibson. Chairman – Consumers Association of Pakistan, Mr. Kaukab Iqbal can also be seen in the picture.

EFU Life Wins Corporate Social Responsibility Award



Mr. Naseem A. Chaudhari, National Sales Director – EFU Life, receiving the Corporate Social Responsibility Award from Mrs. Saeeduz Zaman Siddiqui and Justice (Retd) Majida Rizvi. Mr. Hamid Maker, Chairman, Helpline Trust can also be seen in the picture.

New Bancassurance Partners



Bancassurance Partnership EFU Life & UBL Mr. Saifuddin N. Zoomkawala, Chairman, EFU Life, Mr. Taher G. Sachak, MD and CEO, EFU Life, with Mr. Atif R. Bokhari, President and CEO, UBL, on the occasion of the signing ceremony. Senior officials of EFU Life and UBL are also present at the ceremony.



Bancassurance Partnership EFU Life & Allied Bank Mr. Taher G. Sachak, MD and CEO, EFU Life, with Mr. Mohammad Aftab Manzoor, CEO, Allied Bank, on the occasion of the signing ceremony. Senior officials of EFU Life and Allied Bank are also present at the ceremony.



Bancassurance Strategic Alliance - EFU Life & Saudi Pak Bank Mr. Mohammed Ali Ahmed, Head Bancassurance and Deputy General Manager, EFU Life with Mr. Jamil A. Khan, Head of Retail Banking, Saudi Pak Bank, on the occasion of the signing ceremony. Senior officials of EFU Life and Saudi Pak Bank are also present at the ceremony.

EFU Life Donates Ambulance to LRBT

Layton Rehmatullah Benevolent Trust (LRBT) provides free eye treatment to the poor and underprivileged citizens across Pakistan. It has a nationwide network of 15 purpose built hospitals with state of art equipment and 36 primary eye care centers in all the 4 provinces.



HEALTH FILE

Exercise:

6 benefits of regular physical activity

Need motivation to exercise? Here are six ways exercise can improve your life – starting today!

Want to feel better, have more energy and perhaps even live longer? Look no further than old-fashioned exercise.

The merits of exercise — from preventing chronic health conditions to boosting confidence and self-esteem — are hard to ignore. And the benefits are yours for the taking, regardless of age, sex or physical ability. Need more convincing? Check out six specific ways exercise can improve your life.

1. Exercise improves your mood

Need to blow off some steam after a stressful day? A workout at the gym or a brisk 30-minute walk can help you calm down.

Exercise stimulates various brain chemicals, which may leave you feeling happier and more relaxed than you were before you worked out. You'll also look better and feel better when you exercise regularly, which can boost your confidence and improve your self-esteem. Exercise



even reduces feelings of depression and anxiety.

2. Exercise combats chronic diseases

Worried about heart disease? Hoping to prevent osteoporosis? Regular exercise might be the ticket.

Regular exercise can help you prevent — or manage — high blood pressure. Your cholesterol will benefit, too. Regular exercise boosts high-density lipoprotein (HDL), or "good" cholesterol while decreasing low-density lipoprotein (LDL), or "bad" cholesterol. This one-two punch keeps your blood flowing smoothly by lowering the buildup of plaques in your arteries.

And there's more. Regular exercise can help you prevent type 2 diabetes, osteoporosis and certain types of cancer.

3. Exercise helps you manage your weight

Want to drop those excess pounds? Trade some couch time for walking or other physical activities.

This one's a no-brainer. When you exercise, you burn calories. The more intensely you exercise, the more calories you burn — and the easier it is to keep your weight under control. You don't even need to set aside major chunks of time for working out. Take the stairs instead of the elevator. Walk during your lunch break. Better yet, turn off the TV and take a brisk walk. Dedicated workouts are great, but activity you accumulate throughout the day helps you burn calories, too.



4. Exercise strengthens your heart and lungs

Winded by grocery shopping or household chores? Don't throw in the towel.

Regular exercise can leave you breathing easier.

Exercise delivers oxygen and nutrients to your tissues. In fact, regular exercise helps your entire cardiovascular system — the circulation of blood through your heart and blood vessels — work more efficiently. Big deal? You bet! When your heart and lungs work more efficiently, you'll have more energy to do the things you enjoy.

5. Exercise promotes better sleep

Struggling to fall asleep? Or stay asleep? It might help to boost your physical activity during the day.

A good night's sleep can improve your concentration, productivity and mood. And, you guessed it, exercise is sometimes the key to better sleep. Regular exercise can help you fall asleep faster and deepen your sleep. The timing is up to you — but if you're having trouble sleeping, you might want to try late afternoon workouts. The natural dip in body temperature five to six hours after you exercise might help you fall asleep.



6. Exercise can be - gasp - fun!

Exercise doesn't have to be drudgery. Push your kids on the swings or climb with them on the jungle gym. Plan a neighborhood cricket or football game. Find an activity you enjoy, and go for it. If you get bored, try something new. If you're moving, it counts!



Are you convinced? Good. Start reaping the benefits of physical activity today!

Quote

Pity the nation that wears a cloth it does not weave, eats a bread it does not harvest, and drinks a wine that flows not from its own wine press.

Pity the nation that acclaims the bully as hero, and that deems the glittering conqueror bountiful.

Pity the nation that despises a passion in its dream, yet submits in its awakening.

Pity the nation whose statesman is a fox, whose philosopher is a juggler, and whose art is the art of patching and mimicking.

Pity the nation that welcomes its new ruler with trumpeting, and farewells him with hootings, only to welcome another with trumpeting again.

Pity the nation whose sages are dumb with years and whose strong men are yet in the cradle.

Pity the nation divided into fragments, each fragment deeming itself a nation.

Pity the nation that is full of beliefs and empty of religion.

Kahlil Gibran



We hope our female readers in particular enjoy these!

- By all means marry. If you get a good wife, you'll be happy. If you get a bad one, you will become a philosopher – Socrates
- I had some words with my wife, and she had some paragraphs with me – Sigmund Freud
- There's a way of transferring funds that is even faster than electronic banking. It is called marriage – Sam Kinison
- The most effective way to remember your wife's birthday is to forget it once – Nash
- Two secrets to keep your marriage brimming
 1. whenever you're wrong, admit it,
 2. whenever you're right, shut up
 – Patrick Murra



Dear Readers

Please ensure that we have your current contact number and address.

Occasionally mail is returned to us because your address has changed, or no one was available to receive the mail. We are therefore, unable to provide you with timely service.

Please help us reach you by notifying us of your current mobile number, full address and email address so that we can continue to provide you the best services.

Family Matters

A Very Special Poem

When an old lady died in the geriatric ward of a small hospital near Dundee, Scotland, it was believed that she had nothing left of any value.

Later, when the nurses were going through her meagre possessions, they found this poem. Its quality and content so impressed the staff that copies were made and distributed to every nurse in the hospital.

One nurse took her copy to Ireland. The old lady's sole bequest to posterity has since appeared in the Christmas edition of the News Magazine of the North Ireland Association for Mental Health.

And this little old Scottish lady, with nothing left to give to the world, is now the author of this 'anonymous' poem winging across the Internet:

Crabby Old Woman

What do you see, nurses what do you see?
 What are you thinking when you're looking at me?
 A crabby old woman not very wise,
 Uncertain of habit, with faraway eyes?
 Who dribbles her food and makes no reply.
 When you say in a loud voice 'I do wish you'd try!'
 Who seems not to notice the things that you do,
 And forever is losing a stocking or shoe?

Who, resisting or not, lets you do as you will,
 With bathing and feeding, the long day to fill?
 Is that what you're thinking? is that what you see?
 Then open your eyes, nurse, you're not looking at me.

I'll tell you who I am as I sit here so still,
 As I do at your bidding, as I eat at your will.
 I'm a small child of ten with a father and mother,
 Brothers and sisters who love one another.

A young girl of sixteen with wings on her feet
 Dreaming that soon now a lover she'll meet.
 A bride soon at twenty, my heart gives a leap,
 Remembering the vows that I promised to keep.

At twenty-five now, I have young of my own,
 Who need me to guide and a secure happy home.
 A woman of thirty, my young now grown fast,
 Bound to each other with ties that should last.

At forty, my young sons have grown and are gone,
 But my man's beside me to see I don't mourn

At fifty once more, babies play round my knee,
 Again we know children, my loved one and me.

Dark days are upon me, my husband is dead,
 I look at the future, I shudder with dread.
 For my young are all rearing young of their own,
 And I think of the years and the love that I've known.

I'm now an old woman and nature is cruel;
 'Tis jest to make old age look like a fool.
 The body, it crumbles, grace and vigor depart,
 There is now a stone where I once had a heart.

But inside this old carcass a young girl still dwells,
 And now and again, my battered heart swells.
 I remember the joys, I remember the pain,
 And I'm loving and living life over again.

I think of the years all too few, gone too fast,
 And accept the stark fact that nothing can last.
 So open your eyes, people, open and see,
 Not a crabby old woman; look closer ... see, ... ME!!

Remember this poem when you next meet an older person who you might brush aside without looking at the young soul within.....we will all, one day, be there, too!