

# CORPORATE PROFILE



**Head Office:**

63/A, Block XX, Phase-III (Commercial),  
Khayaban-e-Iqbal, Defence Housing Authority, Lahore.  
Phones: +92(42) 37132611-18  
UAN: 042-111-245-000  
Fax: +92(42) 37132622  
Email (Conventional): info@ail.atlas.pk  
Email (Takaful): info.takaful@ail.atlas.pk  
Website: www.ail.atlas.pk

**Zonal Office:**

Ground Floor, Federation House,  
Shahrah-e-Firdousi, Main Clifton, Karachi-75600.  
Phone: (021) 35369394-6, 35378806-7  
UAN: 021-111-245-000  
Direct No. (021) 35378757  
Fax: (021) 35378515





**WINGS OF CONFIDENCE**

# CONTENTS

ATLAS GROUP	03
JOURNEY OF ATLAS GROUP	04
COMPANY OVERVIEW	05
VISION & MISSION	06
OUR STRENGTH & OUR VALUES	07
RATING & AWARDS	08
PRODUCTS & SERVICES	09
REINSURANCE PROTECTION	10
WINDOW TAKAFUL OPERATIONS	11
RETAKAFUL PROTECTION	12
NETWORK	13



## ATLAS GROUP

The foundation of the Atlas Group was laid in 1962 with the establishment of Shirazi Investments (Pvt.) Ltd. with a modest capital, the company started dealing in trading shares and real estate. Atlas is now one of the leading groups with a considerable contribution to the economy of Pakistan with a forte in manufacturing, power generation, trading and financial services.

The Group's strategic direction is determined by the "Group Executive Committee" whereas the "Group Advisory Board" plays an effective role of advising and guiding the Group on policy matters. Each company functions autonomously with respective boards within a framework of group policies looked after in general by an Executive Committee and Advisory Board.

Atlas Group over a period of time has emerged as a professionally managed business empire with the use of latest available technologies and an enhanced focus on training and development of its human capital. Atlas prides itself as a reliable business partner and an attractive organisation to work for.

The Group places a lot of emphasis on corporate governance and best management practices. Independent directors are part of the decision making process within each individual company on matters of importance.

Realising its social responsibilities as a corporate citizen, the Group, through Atlas Foundation, has been playing its role in promoting centres of professional education, contributing to health facilities, helping law enforcement agencies and improving the quality of life for the society at large.



## JOURNEY OF ATLAS GROUP

ATLAS GROUP COMPANIES	YEAR OF ESTABLISHMENT	ATLAS GROUP COMPANIES	YEAR OF ESTABLISHMENT
Shirazi Investment	1962	Atlas Power	2007
Atlas Honda	1962	Atlas Worldwide	2007
Atlas Battery	1966	Atlas Venture	2008
Shirazi Trading	1975	Atlas Autos	2011
Atlas Insurance*	1980	Atlas Metals	2012
Atlas Engineering*	1981	Atlas Hitec	2012
Honda Atlas Cars	1992	Atlas Global	2015
Honda Atlas Power Product	1997	Atlas Die Casting	2016
Atlas Asset Management	2002		

\*Acquisition



## COMPANY OVERVIEW

The company came into existence in 1934 with Dr. Sir Allama Muhammad Iqbal as its founder by the name of Muslim Insurance Company and was taken over by Atlas Group in 1980. The group subsequently rebranded it as Atlas Insurance Limited in 2006. Atlas Insurance maintains its strong position among the leading general insurance companies in Pakistan by continuously showing commitment to clients, offering diversified products with unique and attractive features through our wide network of branches across the country. The company since its acquisition has consistently grown to emerge as a strong and preferred insurer for its valued customers.

Atlas Insurance commenced **“Window Takaful Operation”** in March 2016 with a license from SECP to offer Sharia-compliant products under the supervision of a certified and experienced Sharia Advisor.

Acknowledging the financial strength of the company, Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of **“AA”** which denotes a very strong capacity to meet policyholders’ and contract obligations. At the same time, risk factors are considered modest and the impact of any adverse business or economic factor is expected to be very limited.

## VISION

A first class insurance company that provides the highest level of quality service to its policyholders.

## MISSION

To stay at the forefront of innovation and technological developments, continue to achieve corporate success, provide its policyholders quality products and service to their satisfaction, promote interest of all the stakeholders - employees, shareholders, reinsurers and business associates equitably fulfilling demand of overall social responsibility.

## OUR STRENGTH

- Strong financial base
- Strong liquidity
- Highest underwriting profit
- Wide range of “Conventional” and “Shariah-compliant” products
- Competitive insurance premium rates
- Framework of risk management
- Efficient claim processing
- Competent & professional management
- Network of branches across Pakistan
- Re-insurance arrangements with leading reinsurers of the world
- Efficient personalised services
- Technologically equipped with latest tools

## OUR VALUES

- Transparency, integrity and honesty
- Respect, recognition and reward
- Organisation development through self development
- Fairness
- Training & professional development
- High value for long lasting customer relationships
- Corporate Social Responsibility
- Teamwork

## RATING & AWARDS

Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of **“AA”** to Atlas Insurance Ltd. which denotes a very strong capacity to meet policyholders’ and contract obligations. At the same time, risk factors are considered modest, and the impact of any adverse business or economic factor is expected to be very limited.

Atlas Insurance Ltd. is a financially sound and professionally managed company and has been awarded the Best Corporate Report Award eight times in 2003, 2006, 2007, 2008, 2009, 2010, 2011 and 2015, by the joint committee of ICAP and ICMAP. Atlas Insurance Ltd. has been awarded South Asian Federation of Accountants (SAFA) Best Presented Accounts Award continuously for six years from 2006 to 2011. The company is also the recipient of Highest Underwriting Profitability Award for 2012, 2013, 2014 and 2015 by Insurance Journal and the KSE Top 25 Companies Award.

## PRODUCTS & SERVICES

Atlas Insurance provides customised services and solutions to better facilitate its valued clients. A wide range of insurance products is offered which includes:

- Fire and Allied perils
- Marine
- Motor
- Health Insurance
- Contractors all Risk/Erection all Risk
- Comprehensive Machinery Insurance
- Machine Breakdown
- Personal Accident
- Miscellaneous
- Terrorism
- Fidelity Guarantee
- Cash in Transit/Cash in Safe
- Credit Insurance
- Bankers' Blanket Bond
- Boiler & Pressure Vessel
- Product Liability
- Computer all Risk
- Travel Insurance
- Crop Insurance
- Professional Indemnity Insurance
- Third Party Liability
- Directors and Officers' Liability
- Industrial all Risk

## REINSURANCE PROTECTION

Atlas Insurance is well regarded by world renowned reinsurers based on its financial strength and backing by a sound and professionally managed group. We are distinguished by having strong reinsurance arrangements in place with leading reinsurers of the world including:

### Swiss Re

Swiss Reinsurance Company Ltd., generally known as Swiss Re, founded in 1863 with headquarters in Zurich, is one of the largest reinsurance companies in the world. It has a proven reputation for innovative reinsurance and risk management solutions from standard products to tailor-made coverage across all kinds of businesses. Swiss Re deploys its capital strength, expertise and innovation power to enable the risk taking upon which enterprise and progress in society depend. Rated A+ by A.M Best

### Hannover Re

Hannover Re is the third largest reinsurer in the world. It transacts all lines of property, casualty, life, and health reinsurance. As a reinsurance

specialist, Hannover Re transacts primary insurance business as a compliment to its core reinsurance activities. It has its presence in all continents.

Rated A+ by A.M Best

### Tokio Marine & Nichido Fire Insurance Co. Ltd.

Tokio Marine & Nichido Fire Insurance Co. Ltd., commonly called Tokio Marine Nichido, is a property and casualty insurance subsidiary of Tokio Marine Holdings, the largest non-mutual private insurance group in Japan.

Rated A++ by A.M Best

### Sompo Japan

Sompo Japan Insurance Inc. is the second-largest property insurance company in Japan, only behind Tokio Marine.

Rated A+ by A.M Best

## WINDOW TAKAFUL OPERATIONS

Atlas Insurance is licensed to undertake Window Takaful Operations and offers a wide range of Shariah-compliant Takaful products under the supervision of a certified and experienced Sharia Advisor, including:

- Fire and allied perils
- Marine
- Motor
- Miscellaneous
- Health
- Contractors all Risk
- Personal Accident
- Erection all Risk
- Machinery Breakdown
- Fidelity Guarantee
- Cash in Transit/Cash in Safe
- Boiler & Pressure Vessel
- Computer all Risk

## RETAKAFUL PROTECTION

Our Retakaful arrangements are based on exclusive treaties with the world's leading retakaful companies mainly from Swiss Re Retakaful.

### Swiss Re Retakaful

Swiss Re Retakaful received a composite license from Bank Negara Malaysia to write Retakaful business and opened a dedicated Retakaful operation in Kuala Lumpur. It is also extending its family and general solutions to Takaful operators worldwide, backed by Swiss Re's global expertise, financial strength and Shariah (Islamic law) credibility. Takaful is a system based on the principle of mutual assistance and voluntary contribution where risks are shared collectively and voluntarily by a group of participants. It has been developed as a Shariah-compliant alternative to conventional insurance which contains impermissible elements such as uncertainty and interest. Rated A+ by A.M Best



# NETWORK

## Head Office:

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Phone: (021) 35369394-6, 35378806-7  
UAN: 021-111-245-000  
Direct No.(021) 35378757  
Fax: (021) 35378515

## North Zone Branches

### City Branch:

64/A, Block XX, Phase-III (Commercial),  
Khayaban-e-Iqbal, Defence Housing Authority, Lahore.  
Phones: +92(42) 37132624-26  
Fax: +92(42) 37132627  
Email: city@ail.atlas.pk

### Gulberg Branch:

Off # 335, 3rd Floor, Land Mark Plaza Jail Road, Lahore.  
Phone: (042) 35775733, 35775734  
Fax: (042) 35714514  
E-mail: gulberg@ail.atlas.pk

### Al-Noor Branch:

Al-Noor Building, 43-Bank Square,  
Shahrah-e-Quaid-e-Azam, Lahore.  
Phone: (042) 37358805  
Fax: (042) 37237343  
Email: aln@ail.atlas.pk

## Napier Road Branch:

Nairobi Mansion, Napier Road, Lahore.  
Phone: (042) 37352560  
Fax: (042) 37358190  
Email: nrb@ail.atlas.pk

## Mall Road Branch:

Hafeez Chambers, 85  
Shahrah-e-Quaid-e-Azam, Lahore.  
Phone: (042) 36305595,36370838  
Fax: (042) 36369576  
Email: mall@ail.atlas.pk

## Main Boulevard Branch:

Office No-6, 2nd Floor, Al-Hafeez View,  
67-D/1, Sir Syed Road, Gulberg-III, Lahore.  
Phone: (042) 35784309, 37034673  
Fax: (042)35784310  
E-mail: mnbr2@ail.atlas.pk

## Rawalpindi Branch:

101/13, Bank Road, Grand Hotel Building,  
P.O. Box 119, Rawalpindi.  
Phone: (051) 5563413,5516546  
Fax: (051) 5798083  
Email: rvp@ail.atlas.pk

## Islamabad Branch:

Office No. 4, 4th floor, Sector F-7/G-7, Channab Centre,  
Jinnah Avenue, Blue Area Islamabad.  
Phone: (051) 2347047-48  
Fax: (051) 2804115  
Email: isb@ail.atlas.pk

## Business Centre Branch Faisalabad:

Room No.7-B, Ground Floor,  
The Business Center, New Civil Lines Faisalabad.  
Phone: (041) 2619978,2629978  
Fax: (041) 2409978  
Email: bcfb@ail.atlas.pk

## Faisalabad Branch:

123-B, People's Colony No.1,  
D-Ground, Faisalabad.  
Phone: (041) 8721256, 8734176, 8546338, 8735080  
Fax: (041) 8732499  
Email: fsd2@ail.atlas.pk

## Sialkot Branch:

Ugoki Road, Shahabpura, Sialkot.  
Phone: (052) 4594520, 4264195  
Fax: (052) 4290095  
Email: slk@ail.atlas.pk

## Multan Branch:

Atlas Honda Building, Azmat Wasti Road, Multan.  
Phone: (061) 4544494  
Fax: (061) 4786198  
Email: mul@ail.atlas.pk

## Sahiwal Branch:

Room No. 1 & 2, 1st Floor, House No. 407,  
Stadium Road, Sahiwal.  
Phone: (040) 4222266  
Email: swl@ail.atlas.pk

## South Zone Branches

### Tower Branch:

State Life Building No.7, Room# 101,  
1st Floor, G. Allana Road, Karachi.  
Phone: (021) 32201471, 32316503,  
Fax: (021) 32315248  
Email: twr@ail.atlas.pk

### Corporate Branch:

Office No.1501, 15th Floor, K.S. Trade Tower,  
Shahrah-e-Liaquat, Karachi.  
Phone: (021) 32462131, 32422911  
Fax: (021) 32462132  
Email: corp@ail.atlas.pk

## Plaza Branch:

Room # 3, 3rd Floor, Rimpa Plaza,  
M.A. Jinnah Road, Karachi.  
Phone: (021) 32729339, 32720852,  
Fax: (021) 32749004  
Email: plaza@ail.atlas.pk

## New Challi Branch, Karachi:

Office No 910, 9th Floor, Uni Tower,  
I.I Chundrigar Road, Karachi.  
Phone: (021) 32412796-7  
Fax: (021) 32412795  
Email: ncb@ail.atlas.pk

## NCB-II Branch, Karachi:

Office No 910, 9th Floor, Uni Tower,  
I.I Chundrigar Road, Karachi.  
Phone: (021) 32412798-9  
Fax: (021) 32412795  
Email: ncb2@ail.atlas.pk

## Saddar Branch Karachi:

Ground Floor, Federation House,  
Shahrah-e-Firdousi, Main Clifton, Karachi.  
Phone: (021) 35369395-6, 35378806-7  
Fax: (021) 35378515  
sdr@ail.atlas.pk

## Hyderabad Branch:

Plot # 466, Mezzanine Floor, Al-Abbas Plaza,  
Near Kaka Bakery Saddar, Hyderabad.  
Phone: (022) 2782659, 2782660  
Fax: (022) 2786410  
Email: hyd@ail.atlas.pk

## Sukkur Branch:

Building No. 717, Near Public School,  
Military Road, Sukkur.  
Phone: (071) 5631056  
Fax: (071) 5631057  
Email: suk@ail.atlas.pk

# NETWORK



Head Office 

Zonal Office 

Branch Office 