

# HealthMatters

A six monthly publication of Allianz EFU Health Insurance Limited

January 2011

## Water Borne Diseases

### Facts About Water:

- We all need to drink clean water to maintain a healthy and productive life, as well as to prevent health problems and disease.
- Water is needed to sustain life.
- An estimated 85% of all diseases are transmitted by water. This results in approximately 25 million deaths per year from water borne disease.
- Toxic chemicals which cannot be seen or tasted are also entering the world's drinking water systems at an alarming rate, causing possible birth defects and other health problems.

### What Causes Water Borne Diseases?

Water borne diseases are caused by microbes (germs) that are present in the environment some of which are capable of causing diseases in humans. Microbes are present in the air, soil and water. Prior to the advent of modern water treatment involving disinfectants and filtration, water borne diseases killed thousands of people all over the world. Even today in areas that lack modern sanitation and water treatment, water borne diseases are still a major contributor to mortality.

Types of Microbes causing water borne illness?

- **Bacteria:** Diseases caused by water borne bacteria include gastroenteritis, cholera and typhoid.



- **Viruses:** Water borne viral diseases include polio, hepatitis and various gastrointestinal diseases.

- **Protozoa:** Water borne protozoa that cause disease include giardia and cryptosporidium.

Bacteria and viruses contaminate both surface and groundwater, whereas parasitic protozoa appear predominantly in surface water. The purpose of disinfection is to kill or inactivate microorganisms so that they cannot reproduce and infect human hosts. Bacteria and viruses are well-controlled by normal chlorination, in contrast to parasitic protozoa, which demand more sophisticated control measures. For that reason, parasitic protozoan infections may be more common than bacterial or viral infections in areas where some degree of disinfection is achieved.

### How are water borne diseases spread?

A person may be affected by drinking contaminated water, or by direct hand to mouth transfer of the bacteria from feces or contaminated surfaces. Many people have no symptoms but can pass the disease on when they do not wash their hands after changing diapers or using the toilet.



### Who is at Risk?

Everyone is at risk for water borne disease. However, infants, children, older persons and immunocompromised people (those on chemotherapy, organ or bone marrow

### Message from Vice Chairman



Dear Friends

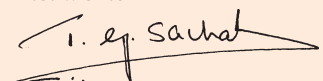
Let me start by wishing you and your family a (belated) happy New Year.

For us this year marks our 11th year of successful operations in Pakistan as a specialist and the largest Healthcare insurer. This, of course, would not have been possible without your ongoing support and trust for which you have my sincere thanks.

To date, we have primarily concentrated on providing health cover to employees (and their families) of businesses and corporations. However, we know that there is also a huge need for individuals wanting to provide health cover for themselves and their families at affordable rates. With the recent launch of our Individual Health plan we hope to also cater to this critical need.

With health care costs constantly on the rise, health insurance will continue to play an important and an ever increasing role in risk mitigation during health emergencies. As a specialist health insurer we are determined to play our part in helping our clients, both corporations and individuals, in managing the financial risk associated with health emergencies.

Best wishes



A handwritten signature in black ink that reads 'T. G. Sachak'.

Taher G Sachak

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## Water Borne Diseases (Contd)

recipients, persons with HIV/Aids) are more susceptible.


### Symptoms of Water Borne Disease:

- Abdominal discomfort or cramps
- Fever
- Vomiting
- Diarrhea
- Loss of weight
- Fatigue

### Treatment of Water Borne Disease:

- Replenishing water loss
- Correction of electrolyte imbalance
- Drugs (depending on the causative organism- anti bacteria, anti protozoal drugs)

### Prevention:

- Always wash your hands before handling food especially after using the toilet or handling pets or soil. 
- Wash fruits and vegetables with clean running water.
- Avoid un-pasteurized milk and dairy products.
- Don't drink water from lakes, rivers or pools as they may contain harmful bacteria.
- Use filtered water. A filter in your home or office is the inexpensive, easy solution.
- Be careful when buying water from a commercial water machine. If the membranes and filters are not changed regularly, then the water will not be treated properly.

### Private Wells:

Private well owners can prevent water borne illnesses by flushing out contaminated floodwater, disinfecting the casing of their wells, and re-flushing water systems before allowing the water to be used for household purposes again. Wells most likely to be vulnerable to bacterial contamination after flooding are shallow, have been dug or bored or have been submerged by flood water for long periods of time.

Three or more water samples taken two weeks apart should be negative before well owners can safely proceed to reuse their water system.

## Health Benefits of Kalonji (Nigella Sativa)

Nigella sativa is an annual flowering plant, native to southwest Asia. It grows to 20–30 cm (7.9–12 in) tall, with finely divided, linear (but not thread-like) leaves. The flowers are delicate, and usually coloured pale blue and white, with 5–10 petals. The fruit is a large and inflated capsule composed of 3–7 united follicles, each containing numerous seeds. The seed is used as a spice Kalonji.



Another active ingredient of kalonji, Thymohydrochionon, also acts as an antihistamine and pain reliever.

Use of kalonji helps in synthesis of prostaglandin E1. Prostaglandin E1 suppresses the

release of allergic messenger substances and harmonizes the immune system. During the course of long term use the body's defense mechanism stops its excess activity and regains its balance. This ameliorates ailments caused by allergic hyper-reactions, such as asthma, hay fever, and eczema.

It has been traditionally used for a variety of conditions and treatments related to respiratory health, stomach and intestinal health, kidney and liver function, circulatory and immune system support, as analgesic, anti inflammatory, anti allergic, antioxidants, anticancer, antiviral and for general well-being.

Researchers at the Kimmel Cancer Center at Thomas Jefferson University in Philadelphia have found that thymoquinone, an extract of Nigella Sativa

Kalonji is known around the world by many names because of its ancient popular history and medicinal value viz: black caraway, roman coriander, carvi (french), schwarzkummel (german), kalonji (Hindi/urdu), kezah(Hebrew) chernushka (Russian), corek-otu(Turkish), habbat-albarakah or habbatus-sauda (Arabic) siyah daneh (Persian) etc.

In Islam, it is regarded as one of the greatest forms of healing medicine available. Prophet Mohammed (PBUH) once stated that the black seed can heal every disease—except death.

Other than calcium, potassium, iron, zinc, magnesium, selenium, vitamin A, vitamin B, vitamin B2, niacin, and vitamin C, Kalonji contains significant proportion of protein, carbohydrates and essential unsaturated fatty acids, namely linoleic acid and gamma linoleic acid (omega 3 & 6) which are essential for a healthy immune system.

The active ingredients of Kalonji are nigellone, thymoquinone, and fixed oils.

Nigellon semohiprepinon is an effective treatment of bronchial asthma and respiratory allergies because of its ability to expand and relax the air ways. It also reduces the release of histamines into the bloodstream and thus works against allergic reactions.



seed oil, blocked pancreatic cancer cell growth and killed the cells by enhancing the process of programmed cell death, (apoptosis). While the studies are in the early stages, the findings suggest that thymoquinone could eventually have some use as a preventative strategy in patients who have gone through surgery and chemotherapy or in individuals who are at a high risk of developing cancer.



## Get to know Dr. Sabeeh Jaffery

Deputy General Manager, Head of Medical Services & Claims Management

Dr. Sabeeh Jaffery a truly gifted yet humble, polite yet extremely professional individual began his journey with Allianz EFU Health Insurance Limited in June 2000, shortly after the foundation of the company was laid. With dreams in his eyes and a burning desire to succeed and grow with the organization he propelled forward setting and achieving higher standards. During these ten years he has not only groomed his young team members but has also inspired them to face the world with utmost confidence. In a recent rendezvous with the Health Matter's team he candidly spoke about himself.....

### As a Person...

I think I am a friendly person who generally gets along well with people. I don't have two shades of character and I am open about my values and beliefs. I may be very vocal at times, but I do not harbor grudges against anyone.

### As a colleague...

I am accommodating, helpful, sensitive to other peoples feelings and always open to feedback from all quarters.

### As a Leader...

I believe in leading by example.

### Journey with Allianz EFU...

When I sit and reflect over the ten plus years that I have spent at Allianz EFU, I feel a great sense of satisfaction. It certainly has not been an easy ride but it has proven one thing....hard-work and honesty pays! And, that is my message to all my junior colleagues.

### Setting priorities?

I try to keep a balance in all things in life. I do not let things overwhelm me. However, I try to fulfill any commitment that I make at all cost.

### My Ideal...

Mr. Baqar Naqvi.

He was our CEO for about five years. He brought with him a wealth of experience in management and human psychology. I believe he was and is a role model for many of us even today.

### Zodiac Sign... Aries.

### Favorite Cuisine...

I like oriental food (Pakistani/Arabic dishes).

### Recommended program?

National Geographics and documentaries.

### Favorite Vacation spot / place...

I enjoy places that offer peace and tranquility such as a farm house retreat, hill resorts etc as opposed to the hustle and bustle of modern civilization (cosmopolitan cities).

### Favourite Movie...

Ben Hur, Lawrence of Arabia, Three Idiots, Dabbang.

### Getting angry...

Yes, I do and that is something I try to control (although I am not awfully successful in that). However, once I have exploded, my mercury comes to the base line and it seems nothing had happened. Things that really bug me are people not keeping their word, not coming on time, and people who lie.

### Three most important things in my life...

My family, friends and commitment to my job.

### My one dream...

I wish I had a job in the holy city of Macca. I envy people who reside there.

### Secret to my success...

Hard work, belief in myself, honesty, and above all, a very exceptional team of medical doctors and claim officers that I lead.

## Home Remedies for Weight Loss

1. Cabbage is a negative calorie food that helps in burning body fat. It can be taken as a salad or added to other food. Try to replace one meal with a cabbage meal.
2. Green tea is one of the popular home remedies for weight loss. Drink three cups of green tea to deal with the extra weight. It is an ultimate fat burner.
3. Eat two red tomatoes every morning in breakfast for a few months. This will help in restricting calorie intake.
4. Prepare a mixture of 1/4 teaspoon powdered black pepper, 3 teaspoon lime juice, and 1 teaspoon honey in 1 cup water. Drink this mixture for 3-4 months to lose weight.
5. Drink a glass of lukewarm water mixed with lime juice and some honey first thing in the morning. This is also a common home remedy for weight loss to dissolve the excess fats.
6. Eating 10-12 fully grown curry leaves every morning for 3 to 4 months may help in weight loss for obese people.
7. Minimize your carbohydrate intake. Avoid rice and potatoes. Wheat, barley and maize are ideal substitutes for rice in people who have weight problems. Also do not consume oily and fatty substances like clarified butter and sweet potato.
8. Exercise is extremely important in weight loss. It is necessary to indulge in mild physical activity after each meal even if you cannot make time to go to a gym.
9. Begin your day with a cup of mint tea. Also prepare mint leaves chutney. This must be taken with every meal. It helps in the proper breaking down of the fats.
10. The Indian plum (jambula) is well known for its weight controlling properties. Take 4-5 leaves of the jambula plant and soak them in a glass of water overnight. In the morning, discard the leaves and drink the water on an empty stomach. If you do this everyday, then you will find a positive reduction in your weight in three weeks or a month.
11. Vegetables and fruits (avoid banana and cheeku) are low calorie foods, therefore, eating more of them will help in weight loss. Do not add salt to fruits and vegetables for taste. Reduce the salt and sugar intake to the minimum.

## Welcome to Allianz EFU Family

We are pleased to welcome Mr. Amin Nizar Ali to Allianz EFU Health Insurance Ltd. as the Head of Actuarial, Strategic Planning, Alternate Distributions & Information Technology .

Mr. Amin is a Fellow of Society of Actuaries and has diverse and rich experience of insurance business.

We wish him the best of luck with his new position.



## EFU GENERAL awarded "Brands Icon of Pakistan-2009"

EFU Group comprises of EFU General, EFU Life and Allianz EFU, it is the largest insurance group in Pakistan with gross premium revenue of over Pak Rs. 19.6 Billion in 2010.



Syed Yousuf Raza Gillani, Prime Minister of Pakistan awarding "Brands ICON of Pakistan-2009" to Mr. Saifuddin N. Zoomkawala, Chairman, EFU Group

## Allianz SE donation for flood victims in Pakistan

Allianz SE has contributed EUR 150,000 to support relief and reconstruction efforts in Pakistan, which was hit by the worst floods in its history in July 2010.

The recipient of the funds is the Mahvash & Jahangir Siddiqui Foundation in Karachi, a non-profit organization that closely cooperates with Allianz EFU Health Insurance Ltd. in Pakistan.

Other Allianz Group companies supported the flood victims, too. Employees in Germany contributed to the Allianz Direct Help Foundation, with donations totaling more than 18,000, while colleagues of



Allianz Insurance in the UK collected approximately GBP 12,500 for the charity organization CARE International.

### Best International Insurer Award

Allianz SE has been voted Best international insurer for the third year running by the association of insurance brokers UNiBA. More than 100 agents from the companies of UNiBA Partners judged 16 international insurance companies on the basis of a broad range of criteria, in particular innovation, problem-solving skills, customer focus, claims services and risk management.

We would love to hear from you

If you have any question or comments, or any suggestions as to what can be included in this newsletter, please write to us at:  
[newsletter@allianz-efu.com](mailto:newsletter@allianz-efu.com)  
[www.allianzefu.com](http://www.allianzefu.com)



### Laugh a While

A client calls up his insurance agent and tells him he needs to file a claim. The agent says "Tell me what happened?"

The client tells him and the agent says "I'm sorry but that's not covered." The client says "well, let me explain better what happened."

The agent says "I'm sorry but that's not covered either."

The client says "I'll tell you what, you tell me what's covered and I'll tell you how it happened!"

An actuary is walking down the corridor when he feels a twinge in his chest. Immediately, he runs to the stairwell and hurls himself down. His friend, visiting him in the hospital, asks why he did that.

The actuary replies, "The chances of having a heart attack and falling down the stairs are much lower than the chances of having a heart attack only."



### Quotes

By three methods we may learn wisdom: First, by reflection, which is noblest; Second, by imitation, which is easiest; and third by experience, which is the bitterest.

Confucius

Discipline is the bridge between goals and accomplishment.

Jim Rohn

Every man is a damn fool for at least five minutes every day; wisdom consists in not exceeding the limit.

Elbert Hubbard

Happiness is not something you postpone for the future; it is something you design for the present.

Jim Rohn

To exist is to change, to change is to mature, to mature is to go on creating oneself endlessly

Henri Bergson

The real art of conversation is not only to say the right thing in the right place but to leave unsaid the wrong thing at the tempting moment.

Lady Dorothy Nevill