



PGI

**The Pakistan General
Insurance Company Limited**

**Quarterly Report
For the Period Ended
March 31, 2019**



Company Information

Board of Directors

Ch. Mazhar Zahoor
Mrs. Nasira Raees
Mr. Muhammad Haroon
Mr. Sajid Rabbani
Ch. Habibiullah
Mr. Malik Ejaz Nazir
Mr. Shehroz Qammar

Chief Executive Officer

Ch. Mazhar Zahoor

Company Secretary

Ch. Mohsin Ali

Audit Committee

Malik Ejaz Nazir
Muhammad Haroon
Ch. Habibullah

Investment committee

Muhammad Haroon
Malik Ejaz Nazir
Ch. Habibullah
Ch. Mazhar Zahoor
Javed Iqbal Khan

Human Resource Committee

Nasira Raees
Malik Ejaz Nazir
Ch. Habibullah

Underwriting Committee

Ch. Mazhar Zahoor
Zahid Iqbal Zia
Tariq Qureshi

Claims Committee

Nasira Raess
Siddiq Sabir
Zaheer Ahmed

Reinsurance and Coinsurance Committee

Ch. Habibullah
Muhammad Maqsood Peracha
Khawar Munir

Legal Advisors

Mr. Ahmad Ali Ranjah (Advocate High Court)

Auditors

Muniff Ziauddin & Co.
Chartered Accountants

Tax Consultants

Kamran & Co.
Chartered Accountants

Share Registrar

Corplink (Private) Limited

Registered and Head Office

PGI House, 5-A Bank Square
The Mall Lahore

Contacts

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Directors' Review Report to the Shareholders

The Board of Directors of "The Pakistan General Insurance Company Limited" ("the Company") is pleased to present the unaudited condensed interim financial statements for the quarter ended March 31, 2019.

The comparative analysis of the quarterly results at a glance is as under –

	Mar 31 / 2019 Rupees	Mar 31 / 2018 Rupees	Increase / (Decrease) Rupees	% age
Underwriting				
Net premiums revenue	(4,793,544)	9,886,626	(14,680,170)	-148.49%
Underwriting results	(19,523,133)	(13,856,995)	(5,666,138)	40.89%
Investments				
In short-term bank placements	5,000,000	118,000,000	(113,000,000)	-95.76%
In properties	294,962,361	293,478,308	1,484,053	0.51%
Investment income	1,736,400	2,069,614	(333,214)	-16.10%
Profitability / Equity				
Share capital	464,014,500	464,014,500	-	0.00%
Underwriting profits	(19,523,133)	(13,856,995)	(5,666,138)	40.89%
(Loss) before tax	(23,633,221)	(20,404,172)	(3,229,049)	15.83%

Securities and Exchange Commission of Pakistan (SECP) has passed an order dated June 07, 2017 under section 11(1) (f) and section 12(1) and (4) read with section 63 (1) and section 156 of the Insurance Ordinance, 2000. The Company had filled a writ petition with the Honorable Lahore High Court which is pending adjudication. The legal counsel the Company is of the view that there is every likelihood that the case will be settled in favour of the Company.

The Company is conscious of the challenges which are being faced by the economy due to spiraling inflation and rising energy crises have crippled the already affected economy of the country. We are striving hard to sustain our performance under these circumstances. We also hope that the macro economic challenges will be addressed soon to enable conducive environment for the growth of industry.

For and on behalf of the Board

**-sd-
Chairman**

Lahore.
November 14, 2019

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Financial Position [Un-Audited]
As at March 31, 2019

		Mar 31, 2019 Un - audited	Dec. 31, 2018 Audited (Restated)
	Note	Rupees	Rupees
ASSETS			
Property and equipment	6	108,455,091	103,475,280
Investment property	7	294,962,361	298,696,062
Investments			
- Equity securities	8	1,988,203	1,988,203
- Debt securities	9	29,017,960	29,017,960
- Term deposits	10	5,000,000	5,000,000
Loans and other receivables	11	24,746,256	24,520,800
Insurance / reinsurance receivables	12	142,299,142	151,875,981
Cash and bank balances	13	22,876,954	22,564,480
TOTAL ASSETS		629,345,967	637,138,766
EQUITY AND LIABILITIES			
Share capital and reserves			
Authorized share capital			
50,000,000 (Dec. 31, 2018: 50,000,000) ordinary shares of Rs. 10/- each		500,000,000	500,000,000
Issued, subscribed and paid-up share capital	14	464,014,500	464,014,500
General reserves		50,985,500	50,985,500
Un-appropriated loss		(49,429,146)	(25,824,542)
Un-realized gains / (losses) on revaluation of investments		1,198,343	1,198,343
Total equity		466,769,197	490,373,801
Surplus on revaluation of fixed assets	15	6,319,533	6,348,151
Liabilities			
Underwriting provisions			
- Provision for outstanding claims (including IBNR)		41,200,000	41,200,000
Deferred taxation		-	-
Short- term borrowings	16	11,700,000	-
Insurers / reinsurers payables		46,275,981	41,482,438
Other creditors and accruals	17	29,786,963	30,274,029
Taxation - provision less payments	18	27,294,293	27,460,347
Total liabilities		156,257,237	140,416,814
TOTAL EQUITY AND LIABILITIES		629,345,967	637,138,766
Contingencies and commitments	19		

The annexed notes from 1 to 31 form an integral part of these condensed interim financial statements.

-sd- Chairman -sd- Director -sd- Director -sd- Chief Executive -sd- Chief Financial Officer

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Comprehensive Income [Un-Audited]
For the Quarter Ended March 31, 2019

	Note	Quarter Ended	
		Mar 31, 2019	Mar 31, 2018
		-----Rupees-----	
Revenue account			
Net premium revenue	20	(4,793,544)	9,886,626
Net claims	21	-	6,767,350
Net commission and other acquisition cost	22	(3,507,642)	(18,522,513)
Management expenses		(11,221,947)	(11,988,458)
Underwriting result		(19,523,133)	(13,856,995)
Investment income	23	1,736,400	2,069,614
Rental income		332,280	444,228
Other income	24	391,481	-
Other expenses		(6,543,872)	(7,401,046)
		(4,083,711)	(4,887,204)
Results of operating activities		(23,606,844)	(18,744,199)
Finance cost	25	(26,377)	(1,659,973)
(Loss) before tax		(23,633,221)	(20,404,172)
Provision for taxation			
- current		-	-
- deferred		-	(20,504)
		-	(20,504)
(Loss) after tax		(23,633,221)	(20,424,676)
Other comprehensive income for the period			
Incremental depreciation on revalued assets		28,617	48,527
Total other comprehensive income for the period		28,617	48,527
Total comprehensive income for the period		(23,604,604)	(20,376,149)
(Loss) / per share - basic and dilutive	26	(0.51)	(0.44)

The annexed notes from 1 to 31 form an integral part of these condensed interim financial statements.

-sd-
Chairman

-sd-
Director

-sd-
Director

-sd-
Chief Executive

-sd-
Chief Financial Officer

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Changes in Equity [Un-Audited]
For the Quarter Ended March 31, 2019

	Revenue reserves				
	Share Capital	General reserves	Unrealized gains / (losses) on revaluation of available for sale investments - net	Un-appropriated profit	Total Equity
----- Rupees -----					
Balance as at January 01, 2018	464,014,500	50,985,500	956,909	93,959,995	609,916,904
Total comprehensive income for the period					
Net profit for the year	-	-	-	(121,377,355)	(121,377,355)
Other comprehensive income for the year					
Incremental depreciation on revalued assets	-	-	-	120,493	120,493
Adjustment of surplus on revaluation of fixed assets on disposal				1,472,325	1,472,325
Unrealized gain / (loss) on revaluation of available for sale investments		-	241,434	-	241,434
Balance as at December 31, 2018	464,014,500	50,985,500	1,198,343	(25,824,542)	490,373,801
Total comprehensive income for the period					-
Net profit for the year	-	-	-	(23,633,221)	(23,633,221)
Other comprehensive income for the year					
Incremental depreciation on revalued assets	-	-	-	28,617	28,617
Adjustment of surplus on revaluation of fixed assets on disposal				-	-
Unrealized gain / (loss) on revaluation of available for sale investments		-	-		
Balance as at March 31, 2019	464,014,500	50,985,500	1,198,343	(49,429,146)	466,769,197

The annexed notes from 1 to 31 form an integral part of these condensed interim financial statements.

-sd-
Chairman

-sd-
Director

-sd-
Director

-sd-
Chief Executive

-sd-
Chief Financial Officer

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Cash Flows [Un-Audited]
For the Quarter Ended March 31, 2019

		Mar 31, 2019	Mar 31, 2018
	Note	-----Rupees-----	
Operating cash flows			
a) Underwriting activities	27	1,275,653	10,748,650
b) Other operating activities			
Income taxes paid		(166,054)	(300,169)
General and management expenses paid		(11,939,102)	(13,624,448)
Other operating (payments) / receipts		4,347,631	(5,071,032)
Net cash generated (used in) other operating activities		(7,757,525)	(18,995,649)
Total cash flow from all operating activities (a+b)		(6,481,872)	(8,246,999)
Investing activities			
Profit / return received		1,480,944	2,396,256
Rentals received		332,280	444,228
Payment for acquisition of investments		-	450
Proceeds from disposal of assets and investment properties		680,000	-
Fixed capital expenditure		(7,402,501)	(1,094,900)
Total cash (out) flow from investing activities		(4,909,277)	1,746,034
Financing activities			
Loan repayments received - net		30,000	(35,200)
Financial charges paid		(26,377)	(1,659,973)
Proceeds from short-term borrowings		11,700,000	(4,668)
Total cash in / (out) flow from financing activities		11,703,623	(1,699,841)
Net cash inflow from all activities		312,474	(8,200,806)
Cash and cash equivalents at the beginning of the period	13	22,564,480	28,750,680
Cash and cash equivalents at the end of the period	13	22,876,954	20,549,874
Reconciliation to profit and loss account			
Operating cash flows		(6,481,872)	(8,246,999)
Depreciation expense		(5,867,871)	(5,933,056)
Finance cost		(26,377)	(1,659,973)
Investment income		1,736,400	2,069,614
Rental income		332,280	444,228
Other income		391,481	-
Decrease / (Increase) in assets other than cash		(9,576,839)	(39,825,797)
(Decrease) / Increase in liabilities other than running finance		(4,140,423)	32,727,307
Profit after taxation		(23,633,221)	(20,424,676)

The annexed notes from 1 to 31 form an integral part of these condensed interim financial statements.

-sd-
Chairman

-sd-
Director

-sd-
Director

-sd-
Chief Executive

-sd-
Chief Financial Officer

1 Status and nature of operations

The Pakistan General Insurance Company Limited "the Company" was incorporated as a public limited company on July 26, 1947 under the Companies Act, 1913 (now Companies Act, 2017) and was listed on Pakistan Stock Exchange (formerly Karachi, Lahore and Islamabad Stock Exchanges) on July 25, 1995. The Company is engaged in providing General Insurance Services in spheres of Fire and property damage, Marine, aviation and transport, Motor act and Miscellaneous in Pakistan. The registered office of the Company is situated at PGI House, 5-A Bank Square, Lahore, Pakistan.

2 Basis of preparation and statement of compliance

These condensed interim financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards as applicable in Pakistan for interim financial reporting comprise of International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017 and provisions of and directives issued under the Companies Act, 2017, the Insurance Ordinance, 2000, Insurance Rules, 2017 and Insurance Accounting Regulations, 2017. In case requirements differ, the provisions or directives of the Companies Act, 2017, Insurance Ordinance, 2000, Insurance Rules, 2017, and Insurance Accounting Regulations, 2017 shall prevail.

The disclosures made in these condensed interim financial statements have been limited based on the format prescribed by the Securities and Exchange Commission of Pakistan vide SRO 89(I)/2017 and International Accounting Standard (IAS) 34, "Interim Financial Reporting" and do not include all the information required in the annual financial statements. Accordingly, this condensed interim financial statements should be read in conjunction with the annual financial statements of the Company for the year ended December 31, 2018.

This condensed financial information does not include all the information and disclosures required in the complete set of financial statements, and should be read in conjunction with the Company's annual financial statements for the year ended December 31, 2018.

2.1 Basis of measurement

These condensed interim financial statements has been prepared under the historical cost convention except for certain financial instruments are carried at fair value, freehold land and buildings are stated at revalued amount, available for sale investments, which are carried at fair value.

2.2 Functional and presentation currency

These financial statements are presented in Pak Rupees, which is the Company's functional and presentation currency. All financial information presented in Pak Rupees has been rounded off to nearest Pak Rupee, unless otherwise stated.

3 Going concern assessment

The Securities and Exchange Commission of Pakistan ('SECP') has passed an order dated June 07, 2017 under section 11(1) (f) and section 12(1) and (4) read with section 63 (1) and section 156 of the Insurance Ordinance, 2000, directing the Company to cease entering into new contract of insurance from one month from date of direction. The Company had filed a writ petition against the above order with the Honourable Lahore High Court, Lahore which is pending adjudication. The legal counsel is of the opinion that there is every likelihood that the decision of the writ petition will be in favour of the Company. In view of the legal counsel opinion, the management is confident that the company shall remain going concern and the direction to cease entering into new contract shall be revoked by SECP.

4 Summary of significant accounting policies

The accounting policies and the methods of computation adopted in preparation of this condensed interim financial information are the same as those applied in preparation of financial statements for the year ended December 31, 2018.

4.1 Change in accounting policy

As disclosed in financial statements for the year ended December 31, 2018, the Company changed its accounting policy in relation to the available-for-sale investments to comply with the requirements of IAS 39 "Financial Instruments - Recognition and Measurement. The changes were made in the financial statements for the above year and these investments are now being carried at fair value and comparative information were restated in accordance with the requirement of IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors". Accordingly, the comparative figures in other comprehensive income and statement of changes in equity have also been restated.

4.2 The Company's financial and insurance risk management objectives and policies are consistent with those that were disclosed in the annual financial statements of the Company as at and for the year ended December 31, 2018.

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Quarter Ended March 31, 2019

5 Critical accounting estimates and judgments

The preparation of these condensed interim financial statements are in conformity with approved accounting standards which requires the management to make judgments, estimates and assumptions that affect the application of accounting policies and reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates. In preparing these condensed interim financial statement, the significant judgments made by management in applying the Company's accounting policies and the key sources of estimation uncertainty were the same as those that applied to financial statements as at and for the year ended

		Un - audited Mar 31, 2019	Audited Dec. 31, 2018
		-----Rupees-----	
6 Property and equipment			
Book value at beginning of the period / year		103,475,280	115,289,416
Additions during the period / year	- note 6.1	7,402,500	1,115,000
Disposal during the period / year		(288,519)	(4,230,468)
Depreciation charge for the period / year		(2,134,170)	(8,698,668)
Carrying amount at end of the period / year		<u>108,455,091</u>	<u>103,475,280</u>
6.1 Additions during the period / year			
Office equipment		606,500	65,000
Vehicles		6,796,000	1,050,000
		<u>7,402,500</u>	<u>1,115,000</u>
7 Investment property			
Book value at beginning of the period / year		298,696,062	297,193,223
Additions during the period / year		-	16,500,000
Depreciation charge for the period / year		(3,733,701)	(14,997,161)
Carrying amount at end of the period / year		<u>294,962,361</u>	<u>298,696,062</u>
8 Investments - Equity securities			
Available for sale - Investment in quoted equities (carrying value)		<u>1,988,203</u>	<u>1,988,203</u>
9 Investments - Debt securities			
Held to maturity			
- Pakistan Investment Bonds (PIBs)		<u>29,017,960</u>	<u>29,017,960</u>
These PIBs are deposited with State Bank of Pakistan as statutory deposit pursuant to the requirements of section 29(2)(a) of the Insurance Ordinance, 2000.			
10 Investments - Term deposits			
Short-term deposits maturing within 12 months		<u>5,000,000</u>	<u>5,000,000</u>
11 Loans and other receivables			
Loan to employees and agents		4,260,400	4,290,400
Advance for purchase of assets		13,593,500	13,593,500
Security deposits		5,477,649	5,477,649
Accrued interest		1,392,506	1,137,050
Sundry receivables		22,201	22,201
		<u>24,746,256</u>	<u>24,520,800</u>
12 Insurance / reinsurance receivables			
Unsecured - considered good			
Due from insurance contract holders		140,764,664	150,341,503
Due from other insurers / reinsurers		1,534,478	1,534,478
		<u>142,299,142</u>	<u>151,875,981</u>

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Quarter Ended March 31, 2019

	Un - audited Mar 31, 2019	Audited Dec. 31, 2018
	-----Rupees-----	
13 Cash and bank balances		
Cash in hand	194,561	180,178
Cash with banks		
- On current accounts	22,677,809	22,380,122
- On saving accounts	4,584	4,180
	22,682,393	22,384,302
	<u>22,876,954</u>	<u>22,564,480</u>
14 Issued, subscribed and paid-up share capital		
20,000,000 fully paid ordinary shares of Rs. 10 each	200,000,000	200,000,000
26,401,450 fully paid bonus shares of Rs. 10 each	264,014,500	264,014,500
	<u>464,014,500</u>	<u>464,014,500</u>
15 Surplus on revaluation of fixed assets		
Balance at beginning of the period / year	6,348,151	7,940,969
Less: Incremental depreciation transferred to un-appropriated profit	(28,618)	(120,493)
Less: Adjustment of revaluation surplus on disposal	-	(1,472,325)
Balance at end of the period / year	<u>6,319,533</u>	<u>6,348,151</u>
16 Short- term borrowings		
This represents interest free loan from Chief Executive Officer to meet the day to day working capital requirements of the Company.		
The above loan will be re-paid in December, 2019.		
17 Other creditors and accruals		
Accrued expenses	2,619,065	2,660,219
Other creditors and accruals	27,167,898	27,613,810
	<u>29,786,963</u>	<u>30,274,029</u>
18 Taxation - provision less payments		
Balance at beginning of the period / year	27,460,347	30,059,279
Add: Charge for the period / year	-	-
Less: Prior period taxation charge	-	-
Less: Paid / deducted during the period / year	(166,054)	(2,598,932)
Balance at end of the period / year	<u>27,294,293</u>	<u>27,460,347</u>
19 Contingencies and commitments		
There have been no significant changes in the contingencies and commitments as disclosed in the annual financial statements of the Company for the year ended December 31, 2018.		

	For the Quarter ended	
	Mar 31, 2019	Mar 31, 2018
	-----Rupees-----	
20 Net insurance premium		
Gross premium written	-	-
Add: Opening unearned premium reserve	-	30,352,537
Less: Closing unearned premium reserve	-	10,238,914
Premium earned	-	20,113,623
Less: Reinsurance premium ceded	4,793,544	6,547,785
Add: Opening prepaid reinsurance premium ceded	-	10,743,919
Less: Closing prepaid reinsurance premium ceded	-	7,064,707
Reinsurance expense	<u>4,793,544</u>	<u>10,226,997</u>
	<u>(4,793,544)</u>	<u>9,886,626</u>

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Quarter Ended March 31, 2019

		For the Quarter ended	
		Mar 31, 2019	Mar 31, 2018
		-----Rupees-----	
21	Net insurance claims		
	Claims paid	-	-
	Add: Closing outstanding claims (including IBNR)	41,200,000	41,200,000
	Less: Opening outstanding claims (including IBNR)	41,200,000	47,967,350
	Claim expenses	-	(6,767,350)
	Less: Reinsurance and other recoveries received	-	-
	Add: Closing reinsurance recoveries receivable	-	-
	Less: Opening reinsurance recoveries receivable	-	-
	Reinsurance and other recoveries revenue	-	-
		-	(6,767,350)
22	Net commission and other acquisition cost		
	Commission paid or payable	3,507,642	14,649,923
	Add: Opening deferred commission expense	-	5,885,353
	Less: Closing deferred commission expense	-	2,012,763
	Net commission expense	3,507,642	18,522,513
	Less: Commission received/recoverable from reinsurer	-	-
		3,507,642	18,522,513
23	Investment income		
	Held to maturity investments		
	- Return on deposits and bank placements	1,736,400	2,069,614
		1,736,400	2,069,614
24	Other income		
	Gain on disposal of assets	391,481	-
		391,481	-
25	Finance cost		
	Mark-up on short-term borrowings	-	1,553,810
	Bank charges and commission	26,377	106,163
		26,377	1,659,973
26	Earnings per share		

26.1 Basic earning per share

Basic earning per share are calculated by dividing the net profit for the period by weighted average number of shares as at the period end as follows:

		For the Quarter ended	
		Mar 31, 2019	Mar 31, 2018
		----- Rupees -----	
	(Loss) after tax for the period	(23,633,221)	(20,424,676)
		----- Number of Shares -----	
	Weighted average number of outstanding shares	46,401,450	(re-stated) 46,401,450
		----- Rupees -----	
	Basic earning per share (as re-stated)	(0.51)	(0.44)

26.2 Diluted earnings per share

No figure for diluted earnings per share has been presented as the company has not issued any instrument which would have an impact on earnings per share when exercised.

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Quarter Ended March 31, 2019

	Un - audited Mar 31, 2019	Un - audited Mar 31, 2018
	-----Rupees-----	
27 Underwriting activities		
Insurance premiums received	9,576,839	31,946,358
Reinsurance premiums paid	(4,793,544)	(6,547,785)
Commissions paid	(3,507,642)	(14,649,923)
Net cash from underwriting activities	<u>1,275,653</u>	<u>10,748,650</u>

28 Transactions with related parties

The related parties comprise holding company, subsidiaries and associated undertakings, other related group companies, directors of the Company, key management personnel and post employment benefit plans.

	Un - audited Mar 31, 2019	Un - audited Mar 31, 2018
	-----Rupees-----	
Remuneration paid to executives, directors and chief executive officer	1,062,610	930,111
Contribution paid to provident fund	29,310	39,419

29 Segment Reporting

As the Company is under direction from SECP to not enter into new insurance contracts, therefore the Company had not written any premium during the period. In view of the same, segment wise analysis is not reported in these financial statements.

30 Corresponding figures

Corresponding figures have been re-arranged or re-classified for better presentation and disclosure in order to comply with the requirements of S.R.O. 88(I)/2017 - 'Insurance Accounting Regulations, 2017', the condensed interim statement of financial position has been compared with the balances of annual audited financial statements of preceding financial year, whereas the condensed interim statement of comprehensive income, condensed interim statement of cash flows and condensed interim statement of changes in equity have been compared with the balances of comparable periods of immediately preceding financial period.

31 Date of authorization of issue

This condensed interim financial information have been approved by the Board of Directors of the Company and authorized for issue on November 14, 2019.

-sd-
Chairman

-sd-
Director

-sd-
Director

-sd-
Chief Executive

-sd-
Chief Financial Officer

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- 📊 Risk profiler*
- 📊 Financial calculator
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