



PGI

**The Pakistan General
Insurance Company Limited**

**Quarterly Report
For the Period Ended
March 31, 2021**



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

Malik Ejaz Nazir
Nasira Raees
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
Aftab Ahmad
Tariq Gorski

Legal Advisors

Mr. Ahmad Ali Ranjha (Advocate High Court)

Auditors

Sarwars
Chartered Accountants

Tax Consultants

Kamran & Co.
Chartered Accountants

Share Registrar

Corplink (Private) Limited

Head Administration

Waseem Ahmad Khan Lodhi

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, 2021.

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

	Mar 31 / 2021 Rupees	Mar 31 / 2020 Rupees	Increase / (Decrease) Rupees	% age
Underwriting				
Net premiums revenue	-	-	-	0.00%
Underwriting results	(7,227,063)	(11,169,296)	3,942,233	-35.30%
Investments				
In properties	247,478,681	264,209,918	(16,731,237)	-6.33%
Investment income	601,607	862,125	(260,518)	-30.22%
Profitability / Equity				
Share capital	464,014,500	464,014,500	-	0.00%
Underwriting losses	(7,227,063)	(11,169,296)	3,942,233	-35.30%
(Loss) before tax	(5,362,653)	(1,488,968)	(3,873,685)	260.16%

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



Chairperson

Lahore.
April 30, 2021

دی پاکستان جنرل انشورنس کمپنی لمیٹڈ کے ڈائریکٹرز کمپنی کے 3 ماہ کے غیر اڈٹ شدہ مالیاتی حساب 31 مارچ 2021 پیش کرتے ہوئے خوشی محسوس کرتے ہیں۔


3 ماہ کے نتائج کا تقابلی جائزہ درج ذیل ہے۔

	Mar 31 / 2021 Rupees	Mar 31 / 2020 Rupees	Increase / (Decrease) Rupees	% age
Underwriting				
Net premiums revenue	-	-	-	0.00%
Underwriting results	(7,227,063)	(11,169,296)	3,942,233	-35.3%
Investments				
In properties	247,478,681	264,209,918	(16,731,237)	-6.33%
Investment income	601,607	862,125	(260,518)	-30.22%
Profitability / Equity				
Share capital	464,014,500	464,014,500	-	0.00%
Underwriting losses	(7,227,063)	(11,169,296)	3,942,233	-35.3%
(Loss) before tax	(5,362,653)	(1,488,968)	(3,873,685)	260.16%

انشورنس آرڈیننس 2000 کے تحت آئی سی سی پی نے نے ایک آرڈر ایشو کیا ہے جس کے خلاف کمپنی نے نظرثانی کی درخواست وائر کر رکھی ہے معاملہ ابھی زیر التوا ہے تاہم قانونی ٹیم کی رائے حاصل کرنے کے بعد بادی النظر میں مینیجمنٹ سمجھتی ہے کہ معاملے کا حتمی فیصلہ کمپنی کے حق میں جاری ہوگا

کمپنی ان چیلنجز سے بخوبی آگاہ ہے جو کہ معیشت کو درپیش ہیں افراط زر اور توانائی کے بڑھتے ہوئے بحران کی صورت میں ملکی معیشت کو پہلے ہی متاثر کر چکے ہیں ہم امید رکھتے ہیں کہ مائیکرو اور معاشی چیلنجز پر مستقبل قریب میں قابو پا لیا جائے گا جس سے انڈسٹری کی پیداوار کے لیے حوصلہ افزاء صورتحال پیدا ہو جائے گی۔

بورڈ آف ڈائریکٹرز کی جانب سے


چیرمین

لاہور 30 اپریل 2021

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Financial Position [Un-Audited]
As at March 31, 2021

		Mar 31, 2021 Un - audited	Dec. 31, 2020 Audited
	Note	Rupees	Rupees
ASSETS			
Property and equipment	6	97,412,258	95,778,364
Investment property	7	247,478,681	251,906,598
Investments			
- Equity securities	8	1,087,697	1,134,318
- Debt securities	9	44,990,395	44,990,395
- Term deposits	10	2,000,000	2,500,000
Loans and other receivables	11	6,872,163	6,871,163
Insurance / reinsurance receivables	12	98,222,037	100,395,257
Taxation - provision less payments	17	1,129,333	1,036,005
Cash and bank balances	13	2,826,480	2,907,551
TOTAL ASSETS		502,019,044	507,519,651
EQUITY AND LIABILITIES			
Share capital and reserves			
Authorized share capital			
50,000,000 (Dec. 31, 2020: 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
Accumulated loss		(91,555,193)	(86,209,452)
Un-realized gains / (losses) on revaluation of investments		462,909	509,530
Total equity		423,907,716	429,300,078
Surplus on revaluation of fixed assets	15	5,394,838	5,411,750
Liabilities			
Underwriting provisions			
- Provision for outstanding claims (including IBNR)		-	-
Deferred taxation		-	-
Insurers / reinsurers payables		42,712,699	42,712,699
Other creditors and accruals	16	30,003,791	30,095,124
Total liabilities		72,716,490	72,807,823
TOTAL EQUITY AND LIABILITIES		502,019,044	507,519,651
Contingencies and commitments	18		

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.



Chairman



Director



Director



Chief Executive



Chief Financial Officer

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Comprehensive Income [Un-Audited]
For the Quarter Ended March 31, 2021

	Note	Quarter Ended	
		March 31, 2021	Mar 31, 2020
		-----Rupees-----	
Revenue account			
Net premium revenue	19	-	-
Net claims	20	-	-
Net commission and other acquisition cost	21	(561,685)	(1,510,364)
Management expenses		(6,665,378)	(9,658,932)
Underwriting result		<u>(7,227,063)</u>	<u>(11,169,296)</u>
Investment income	22	601,607	862,125
Rental income		502,050	760,230
Other income	23	2,798,173	13,466,146
Other expenses		<u>(2,033,634)</u>	<u>(5,387,804)</u>
		1,868,196	9,700,697
Results of operating activities		<u>(5,358,867)</u>	<u>(1,468,599)</u>
Finance cost	24	(3,786)	(20,369)
(Loss) before tax		<u>(5,362,653)</u>	<u>(1,488,968)</u>
Provision for taxation			
- current		-	-
- deferred		-	-
		-	-
(Loss) after tax		<u>(5,362,653)</u>	<u>(1,488,968)</u>
Other comprehensive income for the period			
Incremental depreciation on revalued assets		16,912	27,187
Total other comprehensive income for the period		<u>16,912</u>	<u>27,187</u>
Total comprehensive income for the period		<u>(5,345,741)</u>	<u>(1,461,781)</u>
(Loss) / per share - basic and dilutive	25	<u>(0.12)</u>	<u>(0.03)</u>

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.


Chairman


Director


Director


Chief Executive


Chief Financial Officer

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Cash Flows [Un-Audited]
For the Quarter Ended March 31, 2021

		March 31, 2021	Mar 31, 2020
Note		-----Rupees-----	
Operating cash flows			
26	a) Underwriting activities	1,611,535	5,606,753
	b) Other operating activities		
	Income taxes paid	(93,328)	(97,872)
	General and management expenses paid	(3,822,515)	(10,698,911)
	Other operating (payments) / receipts	33,666	(87,963)
	Net cash generated (used in) other operating activities	(3,882,177)	(10,884,746)
	Total cash flow from all operating activities (a+b)	(2,270,642)	(5,277,993)
Investing activities			
	Profit / return received	601,607	862,125
	Rentals received	502,050	760,230
	Proceeds from disposal of investments	500,000	-
	Proceeds from disposal of assets and investment properties	4,140,000	-
	Fixed capital expenditure	(3,549,300)	-
	Total cash (out) flow from investing activities	2,194,357	1,622,355
Financing activities			
	Loan repayments received - net	(1,000)	11,500
	Financial charges paid	(3,786)	(20,369)
	Total cash in / (out) flow from financing activities	(4,786)	(8,869)
	Net cash inflow from all activities	(81,071)	(3,664,507)
13	Cash and cash equivalents at the beginning of the period	2,907,551	6,378,619
13	Cash and cash equivalents at the end of the period	2,826,480	2,714,112
Reconciliation to profit and loss account			
	Operating cash flows	(2,270,642)	(5,277,993)
	Depreciation expense	(5,001,496)	(5,250,730)
	Finance cost	(3,786)	(20,369)
	Investment income	601,607	862,125
	Rental income	502,050	760,230
	Other income	2,798,173	13,466,146
	Decrease / (Increase) in assets other than cash	(2,173,220)	(7,117,117)
	(Decrease) / Increase in liabilities other than running finance	184,661	1,088,740
	(Loss) after taxation	(5,362,653)	(1,488,968)

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.


Chairman


Director


Director


Chief Executive


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, 2020.

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, 2020.

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, 2020.

4.1 Change in accounting policy

As disclosed in financial statements for the year ended December 31, 2020, 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, 2020.

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Quarter Ended March 31, 2021

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 December 31, 2020.

		Un - audited Mar 31, 2021	Audited Dec. 31, 2020
		-----Rupees-----	
6	Property and equipment		
	Book value at beginning of the period / year	95,778,364	101,809,348
	Additions during the period / year	3,549,300	6,045,900
	Disposal during the period / year	(102,900)	(7,020,000)
	Adjustment on disposal	56,348	2,717,633
	Depreciation charge for the period / year	(1,868,854)	(7,774,517)
	Carrying amount at end of the period / year	<u>97,412,258</u>	<u>95,778,364</u>
6.1	Additions during the period / year		
	Furniture and fixtures	54,300	48,500
	Office equipment	-	347,400
	Vehicles	3,495,000	3,950,000
	Capital work in progress	-	1,700,000
		<u>3,549,300</u>	<u>6,045,900</u>
7	Investment property		
	Book value at beginning of the period / year	251,906,598	267,554,347
	Disposal during the period / year	(3,180,527)	(5,280,000)
	Adjustment on disposal	1,885,252	2,954,602
	Depreciation charge for the period / year	(3,132,642)	(13,322,351)
	Carrying amount at end of the period / year	<u>247,478,681</u>	<u>251,906,598</u>
8	Investments - Equity securities		
	Available for sale - Investment in quoted equities (carrying value)	<u>1,087,697</u>	<u>1,134,318</u>
9	Investments - Debt securities		
	Held to maturity		
	- Pakistan Investment Bonds (PIBs)	<u>44,990,395</u>	<u>44,990,395</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		
	Deposits maturing within 12 months	<u>2,000,000</u>	<u>2,500,000</u>
11	Loans and other receivables		
	Loan to employees and agents	52,100	51,100
	Security deposits	5,477,649	5,477,649
	Accrued interest	1,333,927	1,333,927
	Sundry receivables	8,487	8,487
		<u>6,872,163</u>	<u>6,871,163</u>
12	Insurance / reinsurance receivables		
	Unsecured - considered good		
	Due from insurance contract holders	<u>98,222,037</u>	<u>100,395,257</u>
		<u>98,222,037</u>	<u>100,395,257</u>

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Quarter Ended March 31, 2021

	Un - audited Mar 31, 2021	Audited Dec. 31, 2020
	-----Rupees-----	
13 Cash and bank balances		
Cash in hand	174,566	178,085
Cash with banks		
- Current accounts	305,148	382,760
- Saving accounts	5,259	5,199
- State Bank of Pakistan	2,341,507	2,341,507
	2,651,914	2,729,466
	2,826,480	2,907,551
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
	464,014,500	464,014,500
15 Surplus on revaluation of fixed assets		
Balance at beginning of the period / year	5,411,750	6,233,682
Less: Incremental depreciation transferred to un-appropriated profit	(16,912)	(71,209)
Less: Adjustment of revaluation surplus on disposal	-	(750,723)
Balance at end of the period / year	5,394,838	5,411,750
16 Other creditors and accruals		
Accrued expenses	4,161,766	4,286,765
Other creditors and accruals	25,842,025	25,808,359
	30,003,791	30,095,124
17 Taxation - provision less payments		
Balance at beginning of the period / year	(1,036,005)	(412,865)
Add: Charge for the period / year	-	-
Less: Prior period taxation charge	-	-
Less: Paid / deducted during the period / year	(93,328)	(623,140)
Balance at end of the period / year	(1,129,333)	(1,036,005)
18 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, 2020.		

	For the Quarter ended	
	March 31, 2021	Mar 31, 2020
	-----Rupees-----	
19 Net insurance premium		
Gross premium written	-	-
Add: Opening unearned premium reserve	-	-
Less: Closing unearned premium reserve	-	-
Premium earned	-	-
Less: Reinsurance premium ceded	-	-
Add: Opening prepaid reinsurance premium ceded	-	-
Less: Closing prepaid reinsurance premium ceded	-	-
Reinsurance expense	-	-

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Quarter Ended March 31, 2021

		For the Quarter ended	
		March 31, 2021	Mar 31, 2020
		-----Rupees-----	
20	Net insurance claims		
	Claims paid	-	-
	Add: Closing outstanding claims (including IBNR)	-	-
	Less: Opening outstanding claims (including IBNR)	-	-
	Claim expenses	-	-
	Less: Reinsurance and other recoveries received	-	-
	Add: Closing reinsurance recoveries receivable	-	-
	Less: Opening reinsurance recoveries receivable	-	-
	Reinsurance and other recoveries revenue	-	-
21	Net commission and other acquisition cost		
	Commission paid or payable	561,685	1,510,364
	Add: Opening deferred commission expense	-	-
	Less: Closing deferred commission expense	-	-
	Net commission expense	561,685	1,510,364
	Less: Commission received/recoverable from reinsurer	-	-
		561,685	1,510,364
22	Investment income		
	Held to maturity investments		
	- Return on deposits and bank placements	601,607	862,125
		601,607	862,125
23	Other income		
	Gain on disposal of assets	2,798,173	-
	Liabilities no more payable	-	13,466,146
		2,798,173	13,466,146
24	Finance cost		
	Bank charges and commission	3,786	20,369
		3,786	20,369
25	Earnings per share		

25.1 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, 2021	Mar 31, 2020
		----- Rupees -----	
	(Loss) after tax for the period	(5,362,653)	(1,488,968)
		----- 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)	(0.12)	(0.03)

25.2 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, 2021

	Un-audited March 31, 2021	Un-audited Mar 31, 2020
	-----Rupees-----	
26 Underwriting activities		
Insurance premiums received	2,173,220	7,117,117
Commissions paid	(561,685)	(1,510,364)
Net cash from underwriting activities	<u>1,611,535</u>	<u>5,606,753</u>

27 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 March 31, 2021	Un - audited Mar 31, 2020
	-----Rupees-----	
Remuneration paid to executives, directors and chief executive officer	570,375	760,500
Contribution paid to provident fund	20,697	27,310

28 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.

29 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.

30 COVID -19 Disclosure

During the year 2019, the novel coronavirus (COVID 19) emerged and since then, the condition has continued to deteriorate. On January 30, 2020, the International Health Regulations Emergency Committee of the WHO declared the outbreak a "Public Health Emergency of International Concern". The COVID-19 pandemic has significantly impacted the market around the world to date and may continue to do so in the coming months of 2021. The scale and duration of this outbreak remains uncertain and as it evolves globally in 2020, the Company based on its current assessment considered that there would be no significant impact that will adversely affect its business. result of operations and financial condition of the Company.

30 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 April 30, 2021.



Chairman



Director



Director



Chief Executive



Chief Financial Officer

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- 📋 Insurance & Investment Checklist
- ❓ FAQs Answered

- 📈 Stock trading simulator (based on live feed from KSE)
- 📖 Knowledge center
- 📊 Risk profiler*
- 📊 Financial calculator
- 📧 Subscription to Alerts (event notifications, corporate and regulatory actions)
- 📱 Jamapunji application for mobile device
- 🧑‍🎓 Online Quizzes



SECP
Securities and Exchange Commission of Pakistan

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