



**PGI**

**The Pakistan General  
Insurance Company Limited**

**Quarterly Report  
For the Period Ended  
March 31, 2022**



## 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

### Chief Accountant

Abdul Rashid

### 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  
Abdul Rashid

### 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

Cormlink (Private) Limited

## Head Administration

Waseem Ahmad Khan Lodhi

## Registered and Head Office

PGI House, 5-A Bank Square  
The Mall Lahore

## Contacts

Tel.:	+92(42)3732-4404	+92(42)3722-3244
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Email:	info@pgi.com.pk	
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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, 2022.

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

	Mar 31 / 2022 Rupees	Mar 31 / 2021 Rupees	Increase / (Decrease) Rupees	% age
<b>Underwriting</b>				
Net premiums revenue	-	-	-	0.00%
Underwriting results	(3,418,538)	(6,665,378)	3,246,840	-48.71%
<b>Investments</b>				
In properties	262,000,000	247,478,681	14,521,319	5.87%
Investment income	562,211	601,607	(39,396)	-6.55%
<b>Profitability / Equity</b>				
Share capital	464,014,500	464,014,500	-	0.00%
Underwriting losses	(3,418,538)	((6,665,378)	3,246,840	-48.71%
(Loss) before tax	(3,876,009)	(5,362,653)	1,486,644	-27.72%

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 28, 2022

دی پاکستان جنرل انشورنس کمپنی لمیٹڈ کے ڈائریکٹرز کمپنی کے 3 ماہ کے غیر اڈٹ شدہ مالیاتی حساب 31 مارچ 2022 پیش کرتے ہوئے خوشی محسوس کرتے ہیں۔


3 ماہ کے نتائج کا تقابلی جائزہ درج ذیل ہے۔

	Mar 31 / 2022 Rupees	Mar 31 / 2021 Rupees	Increase / (Decrease) Rupees	% age
<b>Underwriting</b>				
Net premiums revenue	-	-	-	0.00%
Underwriting results	(3,418,538)	(6,665,378)	3,246,840	-48.71%
<b>Investments</b>				
In properties	262,000,000	247,478,681	14,521,319	5.87%
Investment income	562,211	601,607	(39,396)	-6.55%
<b>Profitability / Equity</b>				
Share capital	464,014,500	464,014,500	-	0.00%
Underwriting losses	(3,418,538)	(6,665,378)	3,246,840	-48.71%
(Loss) before tax	(3,876,009)	(5,362,653)	1,486,644	-27.72%

انشورنس آرڈیننس 2000 کے تحت آئی سی سی پی نے نے ایک آرڈر ایشو کیا ہے جس کے خلاف کمپنی نے نظر ثانی کی درخواست واہر 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 افرات 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

  
چیئرمین

لاہور 28 اپریل 2022

The Pakistan General Insurance Company Limited  
Condensed Interim Statement of Financial Position [Un-Audited]  
As at March 31, 2022

		Mar 31, 2022 Un - audited	Dec. 31, 2021 Audited
	Note	Rupees	Rupees
<b>ASSETS</b>			
Property and equipment	6	115,597,723	119,080,583
Investment property	7	262,000,000	262,000,000
Investments			
- Equity securities	8	779,964	833,927
- Debt securities	9	39,990,395	39,990,395
- Term deposits	10	-	-
Loans and other receivables	11	6,453,473	6,477,473
Insurance / reinsurance receivables	12	70,529,904	71,029,904
Taxation - provision less payments	17	895,057	807,800
Cash and bank balances	13	7,774,251	7,777,520
<b>TOTAL ASSETS</b>		<b>504,020,767</b>	<b>507,997,602</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Share capital and reserves</b>			
Authorized share capital			
50,000,000 (Dec. 31, 2021: 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		(71,882,247)	(68,284,583)
Un-realized gains / (losses) on revaluation of investments		485,095	539,058
<b>Total equity</b>		<b>443,602,848</b>	<b>447,254,475</b>
<b>Surplus on revaluation of fixed assets</b>	15	<b>21,989,237</b>	<b>22,267,581</b>
<b>Liabilities</b>			
Underwriting provisions			
- Provision for outstanding claims (including IBNR)		-	-
Deferred taxation		-	-
Insurers / reinsurers payables		29,246,553	29,246,553
Other creditors and accruals	16	9,182,129	9,228,993
<b>Total liabilities</b>		<b>38,428,682</b>	<b>38,475,546</b>
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>504,020,767</b>	<b>507,997,602</b>
<b>Contingencies and commitments</b>	18		

The annexed notes from 1 to 27 form an integral part of these condensed interim financial statements.



Chairman



Director



Director



Chief Executive



Chief Accountant

The Pakistan General Insurance Company Limited  
Condensed Interim Statement of Comprehensive Income [Un-Audited]  
For the Quarter Ended March 31, 2022

	Note	Quarter Ended	
		March 31, 2022	Mar 31, 2021
-----Rupees-----			
<b>Revenue account</b>			
Net premium revenue		-	-
Net claims		-	-
Net commission and other acquisition cost		-	-
Management expenses		(3,418,538)	(6,665,378)
<b>Underwriting result</b>		(3,418,538)	(6,665,378)
Investment income	19	562,211	601,607
Rental income		537,050	502,050
Other income	20	255,990	2,798,173
Other expenses		(1,808,507)	(2,595,319)
		(453,256)	1,306,511
<b>Results of operating activities</b>		(3,871,794)	(5,358,867)
Finance cost	21	(4,215)	(3,786)
(Loss) before tax		(3,876,009)	(5,362,653)
Provision for taxation			
- current		-	-
- deferred		-	-
<b>(Loss) after tax</b>		(3,876,009)	(5,362,653)
<b>Other comprehensive income for the period</b>			
Incremental depreciation on revalued assets		278,345	16,912
<b>Total other comprehensive income for the period</b>		278,345	16,912
<b>Total comprehensive income for the period</b>		(3,597,664)	(5,345,741)
<b>(Loss) / per share - basic and dilutive</b>	22	(0.08)	(0.12)

The annexed notes from 1 to 27 form an integral part of these condensed interim financial statements.

  
Chairman

  
Director

  
Director

  
Chief Executive

  
Chief Accountant

The Pakistan General Insurance Company Limited  
Condensed Interim Statement of Changes in Equity [Un-Audited]  
For the Quarter Ended March 31, 2022

	Revenue reserves				Total Equity
	Share Capital	General reserves	Unrealized gains / (losses) on revaluation of available for sale investments - net	Accumulated loss	
	----- Rupees -----				
<b>Balance as at January 01, 2021</b>	464,014,500	50,985,500	779,315	(82,420,461)	433,358,854
<b>Total comprehensive income for the period</b>					
Income after tax for the year	-	-	-	13,087,435	13,087,435
Other comprehensive loss for the year			(217,132)	-	(217,132)
Transfer from surplus on revaluation of fixed assets on account of:					
-Incremental depreciation on fixed assets - net of tax	-	-	-	17,245	17,245
-Disposal of fixed assets - net of tax	-	-	-	1,008,073	1,008,073
Realisation of surplus on disposal of investment in shares		-	(23,125)	23,125	-
<b>Balance as at December 31, 2021</b>	464,014,500	50,985,500	539,058	(68,284,583)	447,471,607
<b>Total comprehensive income for the period</b>					
Net (loss) for the year	-	-	-	(3,876,009)	(3,876,009)
Other comprehensive income for the period					
Incremental depreciation on fixed assets	-	-	-	278,345	278,345
Unrealized (loss) on revaluation of available for sale investments		-	(53,963)	-	(53,963)
<b>Balance as at March 31, 2022</b>	<u>464,014,500</u>	<u>50,985,500</u>	<u>485,095</u>	<u>(71,882,247)</u>	<u>443,819,980</u>

The annexed notes from 1 to 27 form an integral part of these condensed interim financial statements.



Chairman



Director



Director



Chief Executive



Chief Accountant

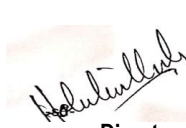
The Pakistan General Insurance Company Limited  
Condensed Interim Statement of Cash Flows [Un-Audited]  
For the Quarter Ended March 31, 2022

	March 31, 2022	Mar 31, 2021	
Note	-----Rupees-----		
<b>Operating cash flows</b>			
a) Underwriting activities	23	500,000	2,173,320
b) Other operating activities			
Income taxes paid		(87,257)	(93,328)
General and management expenses paid		(3,363,195)	(4,384,300)
Other operating (payments) / receipts		28,136	33,666
Net cash generated (used in) other operating activities		(3,422,316)	(4,443,962)
Total cash flow from all operating activities (a+b)		(2,922,316)	(2,270,642)
<b>Investing activities</b>			
Profit / return received		562,212	601,607
Rentals received		537,050	502,050
Proceeds from disposal of investments		-	500,000
Proceeds from disposal of assets and investment properties		1,800,000	4,140,000
Fixed capital expenditure		-	(3,549,300)
Total cash (out) flow from investing activities		2,899,262	2,194,357
<b>Financing activities</b>			
Loan repayments received - net		24,000	(1,000)
Financial charges paid		(4,215)	(3,786)
Total cash in / (out) flow from financing activities		19,785	(4,786)
<b>Net cash inflow from all activities</b>		(3,269)	(81,071)
<b>Cash and cash equivalents at the beginning of the period</b>	13	7,777,520	2,907,551
<b>Cash and cash equivalents at the end of the period</b>	13	7,774,251	2,826,480
<b>Reconciliation to profit and loss account</b>			
Operating cash flows		(2,922,316)	(2,270,642)
Depreciation expense		(1,938,850)	(5,001,496)
Finance cost		(4,215)	(3,786)
Investment income		562,212	601,607
Rental income		537,050	502,050
Other income		255,990	2,798,173
Decrease / (Increase) in assets other than cash		(500,000)	(2,173,220)
(Decrease) / Increase in liabilities other than running finance		134,120	184,661
<b>(Loss) after taxation</b>		(3,876,009)	(5,362,653)

The annexed notes from 1 to 27 form an integral part of these condensed interim financial statements.

  
Chairman

  
Director

  
Director

  
Chief Executive

  
Chief Accountant



**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, 2021.

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, 2021.

**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**

Securities and Exchange Commission of Pakistan (SECP) vide its order dated June 7, 2017 under section 11(1)(f) and section 12(1) and 12(4) read with section 63(1) and section 156 of the Insurance Ordinance, 2000 restricted the Company from entering into new contracts of insurance after July 7, 2017. Moreover, in the aforementioned order, it is stated that the cessation order will be revoked subject to the fulfilment of conditions mentioned therein. The management of the Company is taking steps towards fulfilment of these conditions and as at the reporting date only two conditions are yet to be complied with and had prepared a road map, which will lead the Company in revocation of the said order. The accompanying financial statements have been prepared assuming that the Company will continue as a going concern, which contemplates the realization of assets and liquidation of liabilities in the normal course of business as the management in connection with legal opinion from its legal advisors is of the view that there is every likelihood that the above cited order will be revoked in the foreseeable future.

**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, 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, 2021.

The Pakistan General Insurance Company Limited  
Notes to the Condensed Interim Financial Information [Un-Audited]  
For the Quarter Ended March 31, 2022

	Un - audited Mar 31, 2022	Audited Dec. 31, 2020
	-----Rupees-----	
<b>6 Property and equipment</b>		
Book value at beginning of the period / year	119,080,583	94,078,364
Additions during the period / year	-	36,608,403
Disposal during the period / year	(2,438,410)	(12,845,277)
Adjustment on disposal	894,400	6,961,492
Depreciation charge for the period / year	(1,938,850)	(5,722,399)
Carrying amount at end of the period / year	<u>115,597,723</u>	<u>119,080,583</u>
<b>7 Investment property</b>		
Book value at beginning of the period / year	262,000,000	251,906,598
Addition / revaluation during the year	-	24,014,736
Disposal during the period / year	-	(3,180,527)
Adjustment on disposal	-	1,885,250
Depreciation charge for the period / year	-	(12,626,057)
Carrying amount at end of the period / year	<u>262,000,000</u>	<u>262,000,000</u>
<b>8 Investments - Equity securities</b>		
Available for sale - Investment in quoted equities (carrying value)	<u>779,964</u>	<u>833,927</u>
<b>9 Investments - Debt securities</b>		
Held to maturity - Pakistan Investment Bonds (PIBs)	<u>39,990,395</u>	<u>39,990,395</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.		
<b>10 Investments - Term deposits</b>		
Deposits maturing within 12 months	<u>-</u>	<u>-</u>
<b>11 Loans and other receivables</b>		
Loan to employees and agents	42,100	66,100
Security deposits	5,477,649	5,477,649
Accrued interest	929,815	929,815
Sundry receivables	3,909	3,909
	<u>6,453,473</u>	<u>6,477,473</u>
<b>12 Insurance / reinsurance receivables</b>		
Unsecured - considered good		
Due from insurance contract holders	70,529,904	71,029,904
	<u>70,529,904</u>	<u>71,029,904</u>
<b>13 Cash and bank balances</b>		
Cash in hand	209,253	185,990
Cash with banks		
- Current accounts	217,974	244,579
- Saving accounts	5,517	5,444
- State Bank of Pakistan	7,341,507	7,341,507
	7,564,998	7,591,530
	<u>7,774,251</u>	<u>7,777,520</u>
<b>14 Issued, subscribed and paid-up share capital</b>		
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>

The Pakistan General Insurance Company Limited  
Notes to the Condensed Interim Financial Information [Un-Audited]  
For the Quarter Ended March 31, 2022

	Un - audited Mar 31, 2022	Audited Dec. 31, 2020
	-----Rupees-----	
<b>15 Surplus on revaluation of fixed assets</b>		
Balance at beginning of the period / year	22,267,581	1,352,974
Add: Surplus recognized during the year	-	21,939,925
Less: Incremental depreciation transferred to un-appropriated profit	(278,344)	(17,245)
Less: Adjustment of revaluation surplus on disposal	-	(1,008,073)
Balance at end of the period / year	<u>21,989,237</u>	<u>22,267,581</u>
<b>16 Other creditors and accruals</b>		
Accrued expenses	3,056,715	3,131,715
Other creditors and accruals	6,125,414	6,097,278
	<u>9,182,129</u>	<u>9,228,993</u>
<b>17 Taxation - provision less payments</b>		
Balance at beginning of the period / year	(807,800)	(1,036,005)
Add: Charge for the period / year	-	852,944
Less: Paid / deducted during the period / year	(87,257)	(624,739)
Balance at end of the period / year	<u>(895,057)</u>	<u>(807,800)</u>

**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, 2021.

	For the Quarter ended	
	March 31, 2022	Mar 31, 2021
	-----Rupees-----	
<b>19 Investment income</b>		
Held to maturity investments - Return on deposits and bank placements	<u>562,211</u>	<u>601,607</u>
<b>20 Other income</b>		
Gain on disposal of assets	<u>255,990</u>	<u>2,798,173</u>
<b>21 Finance cost</b>		
Bank charges and commission	<u>4,215</u>	<u>3,786</u>
<b>22 Earnings per share</b>		

**22.1 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, 2022	Mar 31, 2021	
	----- Rupees -----		
(Loss) after tax for the period	(3,876,009)	(5,362,653)	
		----- 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)	<u>(0.08)</u>	<u>(0.12)</u>	

The Pakistan General Insurance Company Limited  
 Notes to the Condensed Interim Financial Information [Un-Audited]  
 For the Quarter Ended March 31, 2022

22.2 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.

	Un-audited March 31, 2022	Un-audited Mar 31, 2021
	-----Rupees-----	
Insurance premiums received	500,000	2,173,320
Net cash from underwriting activities	500,000	2,173,320

23 Underwriting activities

Insurance premiums received  
 Net cash from underwriting activities

24 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, 2022	Un - audited Mar 31, 2021
	-----Rupees-----	
Remuneration paid to executives, directors and chief executive officer	536,625	570,375
Contribution paid to provident fund	20,697	20,697

25 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.

26 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.

27 Date of authorization of issue

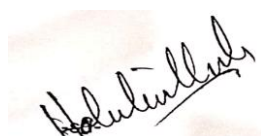
This condensed interim financial information have been approved by the Board of Directors of the Company and authorized for issue on April 28, 2022.



Chairman



Director



Director



Chief Executive



Chief Accountant

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