



PGI

**The Pakistan General
Insurance Company Limited**

**Quarterly Report
For the Period Ended
September 30, 2022**



Company Information

Board of Directors

Mrs. Nasira Raees
Mr. Muhammad Haroon
Mr. Sajid Rabbani
Mr. Muhammad Iqbal

Company Secretary

Ch. Mohsin Ali

Legal Advisors

Mr. Ahmad Ali Ranjha (Advocate High Court)

Auditors

Sarwars
Chartered Accountants

Share Registrar

Corplink (Private) Limited

Registered and Head Office

PGI House, 5-A Bank Square
The Mall Lahore

Contacts

Tel.: +92(42)3732-4404 +92(42)3722-3244
Fax.: +92(42)3723-0895 +92(42)3723-0634
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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 nine months period ended September 30, 2022.

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

	Sep 30 / 2022 Rupees	Sep 30 / 2021 Rupees	Increase / (Decrease) Rupees	% age
Underwriting				
Net premiums revenue	-	-	-	0.00%
Underwriting results	(11,490,176)	(21,109,706)	(9,619,530)	-45.57%
Investments				
In properties	262,000,000	241,213,398	20,786,602	8.62%
Investment income	2,381,616	2,241,330	140,286	6.26%
Profitability / Equity				
Share capital	464,014,500	464,014,500	-	0.00%
Underwriting losses	(11,490,176)	(21,109,706)	(9,619,530)	-45.57%
(Loss) before tax	(14,941,393)	(21,147,381)	(6,205,988)	-29.35%

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-
Director**

Lahore.
October 26, 2022

دی پاکستان جنرل انشورنس کمپنی لمیٹڈ کے ڈائریکٹرز کمپنی کے 9 ماہ کے غیر اڈٹ شدہ مالیاتی حساب 30 ستمبر 2022 پیش کرتے ہوئے خوشی محسوس کرتے ہیں۔

9 ماہ کے نتائج کا تقابلی جائزہ درج ذیل ہے۔

	Sep 30 / 2022 Rupees	Sep 30 / 2021 Rupees	Increase / (Decrease) Rupees	% age
Underwriting				
Net premiums revenue	-	-	-	0.00%
Underwriting results	(11,490,176)	(21,109,706)	(9,619,530)	-45.57%
Investments				
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Investment income	2,381,616	2,241,330	140,286	6.26%
Profitability / Equity				
Share capital	464,014,500	464,014,500	-	0.00%
Underwriting losses	(11,490,176)	(21,109,706)	(9,619,530)	-45.57%
(Loss) before tax	(14,941,393)	(21,147,381)	(6,205,988)	-29.35%

انشورنس آرڈیننس 2000 کے تحت آئی سی سی پی نے نے ایک آرڈر ایشو کیا ہے جس کے خلاف کمپنی نے نظرثانی کی درخواست واہر کر رکھی ہے معاملہ ابھی زیر التوا ہے تاہم قانونی ٹیم کی رائے حاصل کرنے کے بعد بادی النظر میں مینجمنٹ 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

-Sd-

ڈائریکٹر

لاہور 26 اکتوبر 2022

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Financial Position
As at September 30, 2022

		Sep 30, 2022 un-audited	Dec. 31, 2021 Audited
	NoteRupees.....	
ASSETS			
Property and equipment	6	105,200,333	119,080,583
Investment property	7	262,000,000	262,000,000
Investments			
- Equity securities	8	618,763	833,927
- Debt securities	9	39,990,395	39,990,395
- Term deposits	10	-	-
Loans and other receivables	11	6,328,753	6,477,473
Insurance / reinsurance receivables	12	70,633,552	71,029,904
Taxation - provision less payments	19	1,406,052	807,800
Cash and bank	13	7,742,543	7,777,520
Total assets		493,920,391	507,997,602
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Ordinary share capital	14	464,014,500	464,014,500
Reserves	15	51,309,394	51,524,558
Accumulated loss		(82,390,941)	(68,284,583)
Total Equity		432,932,953	447,254,475
Surplus on revaluation of fixed assets	16	21,432,546	22,267,581
Liabilities			
Underwriting provisions			
- Outstanding claims including IBNR		-	-
Insurance / reinsurance payables	17	29,246,553	29,246,553
Other creditors and accruals	18	10,308,339	9,228,993
		39,554,892	38,475,546
Total equity and liabilities		493,920,391	507,997,602
Contingencies and commitments	20		

The annexed notes from 1 to 29 form an integral part of these condensed interim financial statements.

-Sd-
Director

-Sd-
Director

-Sd-
Director

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Comprehensive Income [Un-Audited]
For the Nine Months Period Ended September 30, 2022

	Note	For three months period ended		For nine months period ended	
		Sep 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021
Rupees					
Net insurance premium		-	-	-	-
Net insurance claims		-	-	-	-
Net commission and other acquisition costs		-	-	-	-
Insurance claims and acquisition expenses		-	-	-	-
Management expenses		(7,332,660)	(6,079,402)	(11,490,176)	(21,109,706)
Underwriting results		(7,332,660)	(6,079,402)	(11,490,176)	(21,109,706)
Investment income	21	1,388,701	803,958	2,381,616	2,241,330
Rental income		1,317,050	502,050	1,784,100	1,506,150
Other income	22	634,514	833,957	1,153,287	4,505,086
Other expenses		(5,358,126)	(3,254,683)	(8,747,003)	(8,255,452)
		(2,017,861)	(1,114,718)	(3,428,000)	(2,886)
Results of operating activities		(9,350,521)	(7,194,120)	(14,918,176)	(21,112,592)
Finance cost	23	(14,021)	(10,980)	(23,217)	(34,789)
Loss before tax		(9,364,542)	(7,205,100)	(14,941,393)	(21,147,381)
Income tax expenses		-	-	-	-
Loss after tax		(9,364,542)	(7,205,100)	(14,941,393)	(21,147,381)
Other comprehensive income:					
Items that may be reclassified subsequently to profit and loss:					
Unrealized loss on available-for-sale investments - net of deferred tax		(107,582)	(171,283)	(215,164)	(291,297)
Other comprehensive loss for the year		(107,582)	(171,283)	(215,164)	(291,297)
Total comprehensive loss for the period		(9,472,124)	(7,376,383)	(15,156,557)	(21,438,678)
Losses per share	24	(0.20)	(0.16)	(0.32)	(0.46)

The annexed notes from 1 to 29 form an integral part of these condensed interim financial statements.

-Sd-
Director

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Director

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Director

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Changes in Equity [Un-Audited]
For the Nine Months Period Ended September 30, 2022

	Attributable to equity holders of the Company				Total Equity
	Share Capital	General reserves	Unrealized gains / (losses) on revaluation of available for sale investments - net	Accumulated loss	
	Revenue reserves				
	----- Rupees -----				
Balance as at January 01, 2021 [Audited]	464,014,500	50,985,500	509,530	(86,209,452)	429,300,078
Loss after tax for the nine months period ended September 30, 2021	-	-	-	(21,147,381)	(21,147,381)
Other comprehensive income for the period	-	-	(291,297)	-	(291,297)
Total comprehensive loss for the period	-	-	(291,297)	(21,147,381)	(21,438,678)
Transfer from surplus on revaluation of fixed assets: - on incremental depreciation on fixed assets - net of tax	-	-	-	12,934	12,934
Balance as at September 30, 2021 [Un- Audited]	464,014,500	50,985,500	218,233	(107,343,899)	407,874,334
Balance as at January 01, 2022 [Audited]	464,014,500	50,985,500	539,058	(68,284,583)	447,254,475
Loss after tax for the nine months period ended September 30, 2022	-	-	-	(14,941,393)	(14,941,393)
Other comprehensive income for the year	-	-	(215,164)	-	(215,164)
Total comprehensive income for the period	-	-	(215,164)	(14,941,393)	(15,156,557)
Transfer from surplus on revaluation of fixed assets: - on incremental depreciation on fixed assets - net of tax	-	-	-	835,035	835,035
Balance as at September 30, 2022 [Un-Audited]	464,014,500	50,985,500	323,894	(82,390,941)	432,932,953

The annexed notes from 1 to 29 form an integral part of these condensed interim financial statements.

-Sd-
Director

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Director

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Director

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Cash Flows [Un-Audited]
For the Nine Months Period Ended September 30, 2022

		For nine months period ended	
		Sep 30, 2022	Sep 30, 2021
Note		-----Rupees-----	
	Operating cash flows		
	a) Underwriting activities		
	Insurance premiums received	396,352	3,406,143
	General and management expenses paid	(16,339,802)	(15,880,574)
	Net cash flow from underwriting activities	(15,943,450)	(12,474,431)
	b) Other operating activities		
	Income tax paid	(598,252)	(408,913)
	Other operating payments	1,515,506	41,638
	Net cash flow from other operating activities	917,254	(367,275)
	Total cash flow from all operating activities	(15,026,196)	(12,841,706)
	Investing activities		
	Profit / return received	2,524,336	2,610,360
	Rentals received	1,784,100	1,506,150
	Proceeds from disposal of investments - Term Deposits	-	2,500,000
	Proceeds from disposal of investments - Available for sale	-	50,000
	Proceeds from disposal of assets	10,925,000	10,065,000
	Fixed capital expenditure	(225,000)	(3,601,801)
	Total cash (out) flow from investing activities	15,008,436	13,129,709
	Financing activities		
	Finance cost paid	(23,217)	(34,789)
	Loan repayments received - net	6,000	(50,000)
	Total cash in / (out) flow from financing activities	(17,217)	(84,789)
	Net cash flow from all activities	(34,977)	203,214
	Cash and cash equivalents at beginning of year	7,777,520	2,907,551
13	Cash and cash equivalents at end of year	7,742,543	3,110,765
	Reconciliation to profit and loss account		
	Operating cash flows	(15,026,196)	(12,841,706)
	Depreciation expense	(4,333,537)	(14,355,245)
	Finance cost	(23,217)	(34,789)
	Investment income	2,381,616	2,241,330
	Rental income	1,784,100	1,506,150
	Other income	1,153,287	4,505,086
	Decrease in assets other than cash	(396,352)	(3,406,183)
	Decrease / (Increase) in liabilities other than borrowings	(481,094)	1,237,976
	Profit after taxation	(14,941,393)	(21,147,381)

The annexed notes from 1 to 29 form an integral part of these condensed interim financial statements.

-Sd-
Director

-Sd-
Director

-Sd-
Director

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Nine Months Period Ended September 30, 2022

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 and Miscellaneous. The registered office and principal place of the Company is located 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

2.1 Basis of measurement

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

2.2 Functional and presentation currency

These condensed interim financial statements are presented in Pakistani rupees, which is the Company's functional and presentation currency. All financial information presented in Pakistani Rupees has been rounded off to nearest rupees 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 the preparation of the condensed interim financial statements as at September 30, 2022 are the same as those adopted in the preparation of the financial statements for the year ended December 31, 2021.

5 Critical accounting estimates and judgments

The preparation of condensed interim financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates. In preparing these condensed interim financial statements, 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 the financial statements 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 Nine Months Period Ended September 30, 2022

	Un - audited Sep 30, 2022	Audited Dec. 31, 2021
	-----Rupees-----	
6 Property and equipment		
Book value at beginning of the period / year	119,080,583	94,078,364
Additions during the period / year	225,000	36,608,403
Disposal during the period / year	(9,771,713)	(5,883,785)
Depreciation charge for the period / year	(4,333,537)	(5,722,399)
Carrying amount at end of the period / year	<u>105,200,333</u>	<u>119,080,583</u>
7 Investment property		
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>
8 Investments - Equity securities		
Available for sale - Investment in quoted equities (carrying value)	<u>618,763</u>	<u>833,927</u>
9 Investments - Debt securities		
Held to maturity		
- Pakistan Investment Bonds (PIBs)	<u>39,990,395</u>	<u>39,990,395</u>
<p>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.</p>		
10 Investments - Term deposits		
Deposits maturing within 12 months	<u>-</u>	<u>-</u>
11 Loans and other receivables - Considered good		
Loans to employees and agents	60,100	66,100
Security deposits	5,477,649	5,477,649
Accrued interest	787,095	929,815
Sundry receivables	3,909	3,909
	<u>6,328,753</u>	<u>6,477,473</u>
12 Insurance / reinsurance receivables - Unsecured but considered good		
Due from insurance contract holders	<u>70,633,552</u>	<u>71,029,904</u>
	<u>70,633,552</u>	<u>71,029,904</u>
13 Cash and bank		
Cash and cash equivalents		
- Cash in hand	67,939	62,690
- Policy and revenue stamps, bond papers	123,300	123,300
	<u>191,239</u>	<u>185,990</u>
Cash with banks		
- On current accounts	204,280	244,579
- On saving accounts	5,517	5,444
- With State Bank of Pakistan	7,341,507	7,341,507
	<u>7,551,304</u>	<u>7,591,530</u>
	<u>7,742,543</u>	<u>7,777,520</u>

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Nine Months Period Ended September 30, 2022

	Un - audited Sep 30, 2022	Audited Dec. 31, 2021	Un - audited Sep 30, 2022	Audited Dec. 31, 2021
	-----Number of shares-----		-----Rupees-----	
14 Ordinary share capital				
14.1 Authorized share capital				
Ordinary shares of Rs. 10 each	50,000,000	50,000,000	500,000,000	500,000,000
14.2 Issued, subscribed and paid up capital				
Ordinary shares of Rs. 10 each				
- Fully paid in cash	20,000,000	20,000,000	200,000,000	20,000,000
- Fully paid as bonus shares	26,401,450	26,401,450	264,014,500	26,401,450
	46,401,450	46,401,450	464,014,500	46,401,450
15 Reserves				
Revenue reserves				
General reserve			50,985,500	50,985,500
Revaluation reserve for unrealized (loss) / gain on available-for-sale investments - net			323,894	539,058
			51,309,394	51,524,558
16 Surplus on revaluation of fixed assets				
Balance at beginning of the period / year			22,267,581	1,352,974
Add: Surplus recognized during the year			-	21,939,925
Less: Realization of surplus on disposal (net of tax)			-	(1,008,073)
Less: Incremental depreciation transferred to un-appropriated profit			(835,035)	(17,245)
Balance at end of the period / year			21,432,546	22,267,581
17 Insurance / reinsurance payables				
Due to other insurers / reinsurers			29,246,553	29,246,553
18 Other creditors and accruals				
Government levies and taxes payable			4,937,918	4,936,730
Accrued expenses			2,695,555	3,131,715
Payable to employees' provident fund			374,244	172,926
Unpaid and unclaimed dividend			657,622	657,622
Others			1,643,000	330,000
			10,308,339	9,228,993
19 Taxation - provision less payments				
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			(598,252)	(624,739)
Balance at end of the period / year			(1,406,052)	(807,800)
20 Contingencies and commitments				
There is no significant change in the status of contingent liabilities and commitments since the end of last annual reporting period December 31, 2021.				

	For three months period ended		For nine months period ended	
	Sep 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021
	-----Rupees-----		-----Rupees-----	
21 Investment income				
Income from debt securities				
- Income from debt securities and bank placements	1,388,701	803,958	2,381,616	2,241,330
	1,388,701	803,958	2,381,616	2,241,330

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Nine Months Period Ended September 30, 2022

	For three months period ended		For nine months period ended	
	Sep 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021
	-----Rupees-----		-----Rupees-----	
22 Other income				
Gain on sale of fixed assets and investments	634,514	833,957	1,153,287	4,505,086
	<u>634,514</u>	<u>833,957</u>	<u>1,153,287</u>	<u>4,505,086</u>
23 Finance costs				
Bank charges	14,021	10,980	23,217	34,789
	<u>14,021</u>	<u>10,980</u>	<u>23,217</u>	<u>34,789</u>
24 Losses per share				

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

Loss after tax for the period	(9,364,542)	(7,205,100)	(14,941,393)	(21,147,381)
	----- Number of Shares -----			
Weighted average number of shares of Rs. 10/- each	46,401,450	46,401,450	46,401,450	46,401,450
	-----Rupees-----		-----Rupees-----	
Loss per share - basic	<u>(0.20)</u>	<u>(0.16)</u>	<u>(0.32)</u>	<u>(0.46)</u>

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.

25 Transactions with related parties

The related parties comprise of directors of the company, key management personnel and post employment benefit plans.

	Un - audited Sep 30, 2022	Un - audited Sep 30, 2021
	-----Rupees-----	
Remuneration paid to executives, directors and chief executive officer	1,582,875	1,711,125
Contribution paid to provident fund	36,975	60,540

26 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.

27 Fair value of financial instruments

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction. The carrying values of all financial assets and financial liabilities approximate their fair values except for equity and debt instruments whose fair values have been disclosed in their respective notes to these financial statements. Fair value is determined on the basis of objective evidence at each reporting date. The company measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

- Level 1: Quoted market price (unadjusted) in active market for identical instrument.
- Level 2: Valuation techniques based on observable inputs either directly or indirectly (i.e. derived from prices).
- Level 3: Valuation techniques using significant unobservable inputs.

The Pakistan General Insurance Company Limited
Notes to the Condensed Interim Financial Information [Un-Audited]
For the Nine Months Period Ended September 30, 2022

	Level 1	Level 2	Level 3	Un - audited Sep 30, 2022	Audited Dec. 31, 2021
	----- Rupees -----				
Available for sale investments	618,763	-	-	618,763	833,927
Held to maturity					
- Government securities	-	39,990,395	-	39,990,395	39,990,395
- Term deposits	-	-	-	-	-
	<u>618,763</u>	<u>39,990,395</u>	<u>-</u>	<u>40,609,158</u>	<u>40,824,322</u>

28 Corresponding figures

Corresponding figures have been rearranged and reclassified for better presentation, wherever considered necessary.

29 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 October 26, 2022.

**-Sd-
Director**

**-Sd-
Director**

**-Sd-
Director**

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