



**Interim Financial Information
for the three months ended
March 31, 2009
(Unaudited)**

PREMIER INSURANCE



Contents

Company Information	3
Report of the Directors to the Members.....	4
Condensed Interim Balance Sheet	6
Condensed Interim Profit and Loss Account	8
Condensed Interim Statement of Changes in Equity	9
Condensed Interim Statement of Cash Flows	10
Condensed Interim Statement of Premium	12
Condensed Interim Statement of Claims	13
Condensed Interim Statement of Expenses	14
Condensed Interim Statement of Investment Income.....	15
Notes to the Interim Financial Information	16
Locations.....	20



Company Information

Board of Directors

Syed Arshad Ali
Khalid Bashir
Zahid Bashir (Chairman)
Imran Maqbool
Nadeem Maqbool
Khurram Mazhar
Shams Rafi
Fakhir Rahman (Chief Executive)

Company Secretary

Afroz Quraishi

Audit Committee

Khalid Bashir (Chairman)
Imran Maqbool
Nadeem Maqbool

Auditors

Anjum Asim Shahid Rahman
Chartered Accountants

Legal Advisors

Arfin & Company
Advocates

Registered & Head Office

5th Floor, State Life Building No. 2A
Wallace Road, Karachi-74000, Pakistan
Phones : (21) 2416331-4
Fax : (21) 2416572
Email : info@pil.com.pk
Website : www.pil.com.pk

Registrar

FAMCO Associates (Pvt) Limited
4th Floor, State Life Building No. 2A
Wallace Road, Karachi-74000, Pakistan



Report of the Directors to the Members

The directors are pleased to present the unaudited interim financial information of the company for the three months ended March 31, 2009.

Review

(Amounts in Rupees millions)

	2009	2008
Premium written	93.2	116.0
Net premium	82.3	86.3
Underwriting result	2.4	2.8
Investment income	40.7	60.1
Profit before taxation	37.5	57.1
Profit after taxation	27.2	52.3

Premium written declined 20% from the corresponding period, mainly in the motor business, reflecting the almost 50% reduction in production and sales of automobiles in the country. Unfortunately, most sectors of the economy face a similar situation, as discussed in our recent 57th Annual Report. The impact on net premium, down only 4%, was helped by a lower claims ratio.

Investment income, lower by Rs 19 million is primarily attributable to diminished capital gains; dividends and return on deposits roughly equate the corresponding period, in total. The Rs 187.9 million balance of "impairment" in investments at December 31, 2008, to be recognized in 2009, has been actively reduced to Rs 140 million within three months.

In spite of all the turbulence around us, economic and otherwise, we are pleased to report that our equity remains intact at Rs 1.8 billion, with a book value of Rs 36.5 per share of Rs 5 each.

Outlook

Consistent with our policy of open communication with our stakeholders, our 57th Annual Report explained the difficulties in predicting business developments in the current year. Events since that report have not alleviated our concerns about 2009 likely being a difficult year.

Nevertheless, we continue to invest in building our capacity and business, to explore opportunities, not only to protect, but to create value for all our stakeholders.



Acknowledgement

The directors acknowledge the dedication of the company's employees, thank all our business associates and members for their confidence reposed in the company, and our regulators for their guidance and support.

On behalf of the Board

Zahid Bashir
Chairman

Karachi: April 28, 2009



PREMIER INSURANCE LIMITED

Condensed Interim Balance Sheet

As at March 31, 2009

(Amounts in Rupees '000)	Note	Unaudited March 31, 2009	Audited December 31, 2008
SHAREHOLDERS' EQUITY AND LIABILITIES			
Share capital and reserves			
Authorised share capital 100,000,000 ordinary shares of Rs 5 each		<u>500,000</u>	<u>500,000</u>
Issued subscribed and paid-up capital			
47,876,893 ordinary shares of Rs.5 each		239,385	239,385
Retained earnings		64,856	109,464
Reserves		1,443,963	1,420,025
Shareholders' equity		1,748,204	1,768,874
Underwriting provisions			
Provision for outstanding claims (including IBNR)		279,916	326,555
Provision for unearned premium		217,576	264,823
Commission income unearned		24,274	28,165
Total underwriting provisions		521,766	619,543
Deferred liability			
Staff retirement benefits		18,095	17,094
Creditors and accruals			
Current maturity of lease finance		-	595
Amounts due to other insurers / reinsurers		53,276	55,510
Accrued expenses		13,653	11,528
Taxation - provision less payments		93,911	87,674
Other creditors and accruals	6	121,384	135,318
		282,224	290,625
Other liabilities			
Unclaimed and dividend payable		5,225	5,230
Proposed dividend		47,877	-
		53,102	5,230
TOTAL EQUITY AND LIABILITIES		<u>2,623,391</u>	<u>2,701,366</u>
CONTINGENCIES AND COMMITMENTS			
	7		

The annexed notes from 1 to 14 form an integral part of this interim financial information.

THREE MONTHS 2009



(Amounts in Rupees '000)	Note	Unaudited March 31, 2009	Audited December 31, 2008
ASSETS			
Cash and bank deposits			
Cash and other equivalents		701	294
Current and other accounts		118,942	50,500
Deposits maturing within 12 months		626,938	825,777
Deposits maturing after 12 months		8,743	8,743
		<u>755,324</u>	<u>885,314</u>
Loans to employees		2,941	3,118
Investments	8	721,452	607,161
Investment properties		25,569	25,583
Other assets			
Premium due but unpaid		145,516	152,469
Amounts due from other insurers / reinsurers - unsecured, considered good		354,907	355,372
Accrued investment income		15,921	20,387
Reinsurance recoveries against outstanding claims		173,059	218,625
Deferred commission expense		29,524	36,763
Prepayments		113,774	143,080
Sundry receivables	9	35,375	6,635
		<u>868,076</u>	<u>933,331</u>
Fixed assets			
Tangible			
Land and buildings		146,703	146,781
Furniture, fixtures and office equipment		16,984	17,312
Motor vehicles		30,899	30,357
Intangible			
Computer software		1,337	1,444
		<u>195,923</u>	<u>195,894</u>
Capital work in progress		54,106	50,965
TOTAL ASSETS		<u><u>2,623,391</u></u>	<u><u>2,701,366</u></u>

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



PREMIER INSURANCE LIMITED

Condensed Interim Profit and Loss Account (unaudited)

Three months ended March 31, 2009

(Amounts in Rupees '000)

	Fire and property	Marine, aviation & transport	Motor	Others	Treaty	2009 Aggregate	2008 Aggregate
Revenue accounts							
Net premium revenue	32,783	7,263	36,535	5,692	(1)	82,272	86,337
Net claims	(3,881)	(1,178)	(31,862)	(4,320)	(129)	(41,370)	(46,734)
Expenses	(12,501)	(2,769)	(13,932)	(2,170)	-	(31,372)	(29,761)
Net commission	(3,744)	(337)	(4,333)	1,295	-	(7,119)	(7,075)
Underwriting result	<u>12,657</u>	<u>2,979</u>	<u>(13,592)</u>	<u>497</u>	<u>(130)</u>	<u>2,411</u>	<u>2,767</u>
Investment income						40,694	60,125
Gain on disposal of fixed assets						136	-
Rental income						496	-
General and administration expenses						(6,250)	(5,758)
Profit before tax						<u>37,487</u>	57,134
Provision for taxation						(10,280)	(4,884)
Profit after tax						<u>27,207</u>	<u>52,250</u>
Profit and loss appropriation account							
Balance at commencement of period						109,464	626,693
Profit after tax for the period						27,207	52,250
Cash dividend for 2008 at 20% (2007: 20%)						(47,877)	(39,897)
Bonus shares for 2008 at 10% (2007: 20%)						(23,938)	(39,897)
Transfer to general reserve						-	(400,000)
Balance unappropriated profit at the end of the period						<u>64,856</u>	<u>199,149</u>
Earnings per share - basic and diluted (in Rupees)					Note 12	<u>0.57</u>	<u>1.09</u>

The annexed notes from 1 to 14 form an integral part of this interim financial information.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



Condensed Interim Statement of Changes in Equity (unaudited)

Three months ended March 31, 2009

(Amounts in Rupees '000)

	Share capital	Reserves							Total reserves	Total equity
		Capital reserves				Revenue reserves				
		Issued, subscribed and paid-up	Reserve for exceptional losses	Devaluation reserve	Reserve for issue of bonus shares	General reserve	Reserve for bad and doubtful debts	Unappropriated profit		
Balance as at January 1, 2008	199,488	19,490	185	-	1,000,000	350	626,693	1,646,718	1,846,206	
Profit for the three months ended March 31, 2008	-	-	-	-	-	-	52,250	52,250	52,250	
Cash dividend for the year 2007	-	-	-	-	-	-	(39,897)	(39,897)	(39,897)	
Transferred to reserve for issue of bonus shares	-	-	-	39,897	-	-	(39,897)	-	-	
Transferred to general reserve	-	-	-	-	400,000	-	(400,000)	-	-	
	<u>199,488</u>	<u>19,490</u>	<u>185</u>	<u>39,897</u>	<u>1,400,000</u>	<u>350</u>	<u>199,149</u>	<u>1,659,071</u>	<u>1,858,559</u>	
Loss for the nine months ended December 31, 2008	-	-	-	-	-	-	(89,685)	(89,685)	(89,685)	
Bonus shares issued	<u>39,897</u>	<u>-</u>	<u>-</u>	<u>(39,897)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(39,897)</u>	<u>-</u>	
Balance as at December 31, 2008	<u>239,385</u>	<u>19,490</u>	<u>185</u>	<u>-</u>	<u>1,400,000</u>	<u>350</u>	<u>109,464</u>	<u>1,529,489</u>	<u>1,768,874</u>	
Profit for the three months ended March 31, 2009	-	-	-	-	-	-	27,207	27,207	27,207	
Cash dividend for the year 2008	-	-	-	-	-	-	(47,877)	(47,877)	(47,877)	
Transferred to reserve for issue of bonus shares	-	-	-	23,938	-	-	(23,938)	-	-	
Balance as at March 31, 2009	<u>239,385</u>	<u>19,490</u>	<u>185</u>	<u>23,938</u>	<u>1,400,000</u>	<u>350</u>	<u>64,856</u>	<u>1,508,819</u>	<u>1,748,204</u>	

The annexed notes from 1 to 14 form an integral part of this interim financial information.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



PREMIER INSURANCE LIMITED

Condensed Interim Statement of Cash Flows (unaudited)

Three months ended March 31, 2009

(Amounts in Rupees '000)

	March 31, 2009	March 31, 2008
OPERATING CASH FLOWS		
a) Underwriting activities		
Premium received	100,584	97,218
Reinsurance premium paid	(32,447)	(94,934)
Claims paid	(115,513)	(160,977)
Reinsurance and other recoveries received	73,070	107,038
Commissions paid	(21,486)	(10,224)
Commissions received	9,552	9,783
Net cash flow from / (used in) underwriting activities	13,760	(52,096)
b) Other operating activities		
Income tax	(4,043)	(909)
General management expenses	(31,372)	(29,761)
Other operating payments	(115)	(431)
Advances, deposits and sundry receivables	14	1,970
Other liabilities and accruals	(6,535)	(2,854)
Net cash used in other operating activities	(42,051)	(31,985)
Total cash used in operating activities	(28,291)	(84,081)
INVESTMENT ACTIVITIES		
Investment income	39,859	7,213
Payments for investments	(233,110)	(1,097,319)
Proceeds from disposal of investments	96,933	1,102,888
Fixed capital expenditure	(5,473)	(33,075)
Proceeds from disposal of fixed assets	196	-
Rental income	496	-
Deposits maturing after 12 months	-	(8,743)
Total cash used in investing activities	(101,099)	(29,036)
FINANCING ACTIVITIES		
Dividends paid	(5)	(69)
Payments against finance leases	(595)	(435)
Total cash used in financing activities	(600)	(504)
Total cash used in all activities	(129,990)	(113,621)
Cash at the beginning of the period	876,571	234,929
Cash at the end of the period	746,581	121,308



(Amounts in Rupees '000)

	March 31, 2009	March 31, 2008
Reconciliation to profit and loss account		
Operating cash flows	(28,291)	(84,081)
Depreciation expense	(2,243)	(3,030)
Investment income	40,694	60,125
Profit on disposal of fixed assets	136	-
Rental income	496	-
Decrease in assets other than cash	(88,166)	(65,488)
Decrease in liabilities other than running finance	<u>104,581</u>	<u>144,724</u>
Profit after taxation	<u><u>27,207</u></u>	<u><u>52,250</u></u>

Definition of cash

Cash comprises cash in hand, stamps in hand, current and saving accounts and short-term deposits. Cash for the purpose of the statement of cash flows consists of:

Cash and other equivalents

Cash	476	182
Stamps in hand	225	271
	<u>701</u>	<u>453</u>

Current and other accounts

Current accounts	6,531	25,730
Savings accounts	112,411	94,755
Statutory deposit with State Bank of Pakistan	-	370
	<u>118,942</u>	<u>120,855</u>

Deposits maturing within 12 months	626,938	-
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Total cash and cash equivalents

	<u><u>746,581</u></u>	<u><u>121,308</u></u>
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The annexed notes from 1 to 14 form an integral part of this interim financial information.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



PREMIER INSURANCE LIMITED

Condensed Interim Statement of Premium (unaudited)

Three months ended March 31, 2009

(Amounts in Rupees '000)

Business underwritten inside Pakistan

Class	Premium written	Unearned premium reserve		Premium earned	Reinsurance ceded	Prepaid reinsurance premium ceded		Reinsurance expense	2009	2008
		Opening	Closing			Opening	Closing		Net premium revenue	Net premium revenue
Direct and Facultative										
1 Fire and property damage	43,080	143,788	116,605	70,263	19,706	96,308	78,534	37,480	32,783	17,761
2 Marine, aviation and transport	18,157	7,409	9,459	16,107	11,084	6,997	9,237	8,844	7,263	23,061
3 Motor	28,084	78,050	67,844	38,290	447	3,588	2,280	1,755	36,535	44,318
4 Miscellaneous	3,863	35,576	23,685	15,754	(1,024)	33,347	22,261	10,062	5,692	1,192
Total	<u>93,184</u>	<u>264,823</u>	<u>217,593</u>	<u>140,414</u>	<u>30,213</u>	<u>140,240</u>	<u>112,312</u>	<u>58,141</u>	<u>82,273</u>	<u>86,332</u>
Treaty										
5 Proportional	(18)	-	(17)	(1)	-	-	-	-	(1)	5
Grand Total	<u>93,166</u>	<u>264,823</u>	<u>217,576</u>	<u>140,413</u>	<u>30,213</u>	<u>140,240</u>	<u>112,312</u>	<u>58,141</u>	<u>82,272</u>	<u>86,337</u>

The annexed notes from 1 to 14 form an integral part of this interim financial information.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



Condensed Interim Statement of Claims (unaudited)

Three months ended March 31, 2009

(Amounts in Rupees '000)

Business underwritten inside Pakistan

Class	Claims paid	Outstanding claims		Claims expense	Reinsurance and other recoveries received	Reinsurance and other recoveries in respect of outstanding claims		Reinsurance and other recoveries revenue	2009	2008
		Opening	Closing			Opening	Closing		Net claims expense	Net claims expense
Direct and Facultative										
1 Fire and property damage	38,609	143,655	115,438	10,392	35,399	113,783	84,895	6,511	3,881	9,915
2 Marine, aviation and transport	30,544	84,593	63,911	9,862	26,007	64,426	47,103	8,684	1,178	3,302
3 Motor	32,047	40,886	40,714	31,875	567	838	284	13	31,862	32,671
4 Miscellaneous	14,184	52,364	54,796	16,616	11,097	39,578	40,777	12,296	4,320	44
Total	115,384	321,498	274,859	68,745	73,070	218,625	173,059	27,504	41,241	45,932
Treaty										
5 Proportional	129	5,057	5,057	129	-	-	-	-	129	802
Grand Total	115,513	326,555	279,916	68,874	73,070	218,625	173,059	27,504	41,370	46,734

The annexed notes from 1 to 14 form an integral part of this interim financial information.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



PREMIER INSURANCE LIMITED

Condensed Interim Statement of Expenses (unaudited)

Three months ended March 31, 2009

(Amounts in Rupees '000)

Business underwritten inside Pakistan

Class	Commission paid or payable	Opening deferred commission	Closing deferred commission	Net commission expense	Other management expenses	Underwriting expenses	2009		2008
							Commission from reinsurers	Net underwriting expense	Net underwriting expense
Direct and Facultative									
1 Fire and property damage	7,478	24,564	19,955	12,087	12,501	24,588	8,343	16,245	8,330
2 Marine, aviation and transport	2,925	1,240	1,648	2,517	2,769	5,286	2,180	3,106	8,926
3 Motor	2,618	7,489	5,657	4,450	13,932	18,382	117	18,265	20,468
4 Miscellaneous	309	3,470	2,271	1,508	2,170	3,678	2,803	875	(958)
Total	13,330	36,763	29,531	20,562	31,372	51,934	13,443	38,491	36,766
Treaty									
5 Proportional	(7)	-	(7)	-	-	-	-	-	70
Grand Total	13,323	36,763	29,524	20,562	31,372	51,934	13,443	38,491	36,836

Note: Commission from reinsurers is arrived at after taking the impact of opening and closing unearned commission.

The annexed notes from 1 to 14 form an integral part of this interim financial information.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



Condensed Interim Statement of Investment Income (unaudited)

Three months ended March 31, 2009

(Amounts in Rupees '000)

	2009	2008
Income from non-trading investments		
Held to maturity		
Return on bank deposits	29,061	4,090
Return on term finance certificates	-	-
	29,061	4,090
Available for sale		
Dividend income	6,348	32,782
Gain on sale of investments	5,301	23,283
	11,649	56,065
Investment management expenses	(16)	(30)
Investment income	40,694	60,125

The annexed notes from 1 to 14 form an integral part of this interim financial information.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



Notes to the Interim Financial Information (unaudited)

For the three months ended March 31, 2009

1. STATUS AND NATURE OF BUSINESS

Premier Insurance Limited (the company) was incorporated as a public limited company in Pakistan in May 1952 and is engaged in general insurance business. The shares of the company are listed on the Karachi, Lahore and Islamabad stock exchanges. The registered office of the company is situated at 5th Floor, State Life Building No.2A, Wallace Road, Karachi.

2. BASIS OF PRESENTATION

The interim financial information is unaudited and has been prepared in accordance with the requirements of the Insurance Ordinance, 2000 and the International Accounting Standard (IAS)-34, Interim Financial Reporting, and is being submitted to the members as required under section 245 of the Companies Ordinance, 1984, Circular No.7 of 2003 dated August 27, 2003 issued by the Securities and Exchange Commission of Pakistan (SECP) and the listing regulations of the Karachi, Lahore and Islamabad stock exchanges where the company is listed.

3. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of the interim financial information are the same as those applied in the preparation of the financial statements of the company for the year ended December 31, 2008.

4. ESTIMATES AND JUDGMENTS

Preparation of the interim financial information requires management to make judgments, estimates and assumptions that effect 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 the interim financial information, the significant judgments made by the 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 as at and for the year ended December 31, 2008.

5. INVESTMENTS

All investments are initially recognized at cost, being the fair value of the consideration given and include transaction costs. All purchases and sales of investments that require delivery within the time frame established by regulations or market convention are accounted for at the trade date. Trade date is the date when the company commits to purchase or sell the investment. Subsequently, these are recognized and classified into "at fair value through profit or loss", "held to maturity" or "available for sale".

Investments which are intended to be held for an undefined period of time but may be sold in response to the need for liquidity, changes in interest rates, equity prices or exchange rates are classified as available for sale. Subsequent to initial recognition at cost, quoted investments are stated at the lower of cost or market value in accordance with the requirements of S.R.O. 938 issued by the SECP in December 2002. Under the requirements of IAS-39, Financial Instruments: Recognition and Measurement, the investments of the company would have been lower by Rs 130.3 million (December 31, 2008: Rs 187.9 million) and the corresponding amount would have either been reflected in the profits or a revaluation reserve by the same amount subject to the accounting policy adopted by the company.



Notes to the Interim Financial Information (unaudited)

For the three months ended March 31, 2009

(Amounts in Rupees '000)	Unaudited March 31, 2009	Audited December 31, 2008
6. OTHER CREDITORS AND ACCRUALS		
Commission payable	106,098	114,261
Federal excise duty	1,342	4,129
Federal insurance fee	60	435
Tax deducted at source	7	26
Advance recoveries	268	451
Others	13,609	16,016
	<u>121,384</u>	<u>135,318</u>

7. CONTINGENCIES AND COMMITMENTS

A departmental order has been received for payment of income tax amounting to Rs 37.7 million for the tax year 2005, against which a writ was filed in the High Court of Sindh. A restraint order has been passed by the Honorable High Court. The management does not consider any additional provisioning to be required in this regard.

Commitments for capital expenditure amount to Rs 27.4 million (December 31, 2008: Rs 30.7 million).

8. INVESTMENTS	Unaudited March 31, 2009	Audited December 31, 2008
Available for sale		
Shares - quoted (market value: Rs 346,054 [2008: Rs 276,195])	477,805	463,514
Shares - unquoted	119,628	119,628
Mutual funds - quoted (market value: Rs 125,492 [2008: Rs 23,467])	124,019	24,019
	<u>721,452</u>	<u>607,161</u>

Mutual funds include statutory deposit of Rs 24 million with the State Bank of Pakistan.

The quoted market values, as at December 31, 2008, of certain securities classified as 'available for sale' were significantly below their cost. The fall in market values was treated as 'other than temporary' and Rs 213.2 million was recognized as impairment in 2008, leaving Rs 187.9 million to be recognized during 2009. This balance, after price adjustments and disposals during the three months stood at Rs 140.1 million on March 31, 2009, which will be adjusted during 2009 as required by SECP Circular 3 dated February 16, 2009.



Notes to the Interim Financial Information (unaudited)

For the three months ended March 31, 2009

(Amounts in Rupees '000)

	Unaudited March 31, 2009	Audited December 31, 2008
9. SUNDRY RECEIVABLES		
Lease deposits	-	415
Other deposits	4,502	2,545
Other receivables	30,873	3,675
	<u>35,375</u>	<u>6,635</u>

10. FIXED ASSETS

During the period, the company expended Rs 5.4 million (2008: Rs 33.1 million) on acquisition, and disposed of Rs 0.2 million (2008: Nil) of fixed assets.

11. TRANSACTIONS WITH RELATED PARTIES

	Relationship	March 31, 2009	March 31, 2008
Premium written	Associated undertakings	3,674	3,433
Claims paid	Associated undertakings	26,142	5,574
Commission paid	Associated undertakings	3,087	616
Dividend received	Associated undertakings	-	17,400
Claims outstanding	Associated undertakings	10,581	17,013
Premium receivable	Associated undertakings	76,197	70,863

Transactions with related parties are in the normal course of business at rates and terms consistent with the market. Other related party transactions such as those relating to key management personnel and retirement plans are in accordance with terms of employment and company policy.



Notes to the Interim Financial Information (unaudited)

For the three months ended March 31, 2009

(Amounts in Rupees '000)

12. EARNINGS PER SHARE - Basic and diluted

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

	2009	2008
Profit after tax for the period	<u>27,207</u>	<u>52,250</u>
Weighted average number of shares of Rs.5 each at period end	<u>47,876,893</u>	<u>47,876,893</u>
Basic earnings per share of Rs.5 each	<u>0.57</u>	<u>1.09</u>

Earnings per share for the corresponding period have been adjusted for the effect of subsequent issue of bonus shares.

13. DATE OF AUTHORIZATION OF ISSUE

This interim financial information was authorized for issue on April 28, 2009 by the directors of the company.

14. GENERAL

All amounts have been rounded off to the nearest thousand Rupees.

Zahid Bashir
Chairman

Nadeem Maqbool
Director

Imran Maqbool
Director

Fakhir Rahman
Chief Executive



PREMIER INSURANCE LIMITED

Locations

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Jinnah Avenue
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The Mall
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DERA GHAZI KHAN

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