



FOR INFORMATION

ASSETS	Q2 2023	Q2 2022
Noncurrent assets		
Property and equipment	FW'000	
Intangible assets		
- Goodwill	566,446	576,325
- Other intangible assets	9,264,580	7,964,349
Financial assets	840,690	825,479
- Fair value through profit or loss	3,163,304	4,976,596
- Available for sale		
- Held to maturity		
Total non-current assets	13,856,119	14,362,749

Current assets	2014	2013
Receivables arising out of re-insurance arrangements	73,147	113,353
Receivables arising out of re-insurance arrangements	1,457,509	1,457,509
Reinsurance share of Insurance contract liabilities	1,149,795	693,517
Receivables arising out of direct insurance arrangements	1,381,572	1,381,572
Prepaid tax	125,894	171,642
Deferred acquisition costs	205,189	205,189
Other receivables and prepayments	2,284,579	2,175,823
Lease asset	156,072	50,866
Cash and cash equivalents	5,311,273	5,311,273
2014 results	24,960,314	24,346,438

EQUITY AND LIABILITIES		
Equity		
Ordinary shares	5,200,000	5,200,000
Share premium	47,240	47,240
Reserves	2,475,575	2,475,575
Revaluation reserve	2,475,575	2,475,575
Fair value reserve	1,776,138	3,044,303
Un-allocated shares	2,119,434	2,119,434
Retained earnings	2,130,635	708,449
Total equity	13,748,022	13,748,022

	2016	2015
Liabilities		
Technical provisions:		
Outstanding Claims	2,016,177	4,000,047
Provision for Incurred But Not Reported Claims (IBNR)	2,132,236	1,327,356
Provision for unearned premium	3,223,525	2,504,705
Total technical provision	7,111,937	7,832,107
Amount due to reinsurers	1,287,035	1,377,645
Other receivables	774,732	404,466
Lease liability	139,953	18,423
Deferred income tax liability	1,661,535	2,535,802
Total equity and liabilities	18,606,229	21,166,249
	24,962,310	25,346,658

These unaudited financial statements were approved by the Chief Executive Officer and attested by the Chairperson of the Board of Directors.

Chairperson of the board

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30/

	Q4 2023	Q4 2022
Profit before income tax	2,294,400	1,407,628
Adjustments for:		
Depreciation	20,878	(81,346)
Investment income	(796,037)	(915,550)
Changes in:		
Reinsurance receivables	281,243	5,437
Insurance contract liabilities	(1,407,628)	188,693
Reinsurance creditors	188,693	274,422
Premium debtors	(72,422)	291,835
Reinsurance share of insurance contract liabilities	(178,987)	(14,216)
Other receivables and prepayments	(58,643)	(135,756)
Deferred acquisition costs	(74,786)	(276,592)
Other payable and provisions	(69,779)	(66,826)
Accrued interest on term deposits with financial institutions	418,736	(553,095)
Net cash used in operations	418,736	(553,095)

Investing activities	(15,097)	(17,306)
Purchasing of property and equipment	(51,029)	(49,757)
Investment property disposals	592,118	547,297
Rental income received	203,919	119,144
Interest income received	68,799	66,829
Term deposit with non-investing activities	799,711	666,203
Net cash generated from investing activities	2,085,212	2,085,212
Cashflows from financing activities		

Reappraisal	2,884,923	2,168,322
Increase in cash and cash equivalent		
At start of the year	3,303,659	3,265,166
Decrease / (increase)	3,265,169	2,168,322
Cash and cash equivalents at end of the year	6,568,628	5,433,490

Key highlights of financial year include:

Sonarwa General Insurance Ltd's gross premium by 30 % 4,016 millions compared to 2,976 millions as at June 2023)

Net profit after tax decreased by 82% to 2,294 Millions compared to 407 millions in 2

profit was predominantly attributable to underwriting

STATEMENT OF COMPLEMENTARY INCOME FOR THE PERIOD ENDED WITH JUNE 2013

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEARS ENDED 2011 AND 2010			
	Q2 2013	Q2 2012	
Gross premium written	From 000	From 000	
Changes in unearned premium	4,016,068	2,796,025	
Gross earned premiums	321,493	1(53,292)	
Less insurance premium ceded to reinsurers	4,337,581	2,542,772	
Net premium revenue	(1,078,104)	(713,140)	
Add: commission earned	1,259,477	1,620,634	
Net earned premium revenue	280,051	907,493	
Gross Claims Paid	3,549,628	2,700,453	
Add: Amounts recoverable from ceding insurers	1,506,260	1,875,139	
Changes in outstanding claims	468,216	229,978	
Change in Reserve for Incurred But Not Reported Claims (IBNR)	191,656	(865,084)	
Net claims incurred	(1,594,872)	(1,394,012)	
Commission expenses	162,953	8,861	
Management expenses	1,450,663	1,250,550	
Net underwriting profit/loss	1,374,539	(308,850)	
Investment income	786,037	666,441	
Other operating income	123,764	109,775	
Profit before income tax	2,304,400	407,365	
Income tax expense / credit	-	-	
Net Profit for the year	2,294,400	407,365	
Other comprehensive income net of tax:			
Gross change in fair value through other comprehensive Financial Assets	-	-	
Net Comprehensive Profit/loss for the year	2,294,400	407,365	

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30TH JUNE 2023

	Share capital	Share premium	Revaluation reserve	Fair value reserve	Retained earnings	Total
	Rm' 000	Rm' 000	Rm' 000	Rm' 000	Rm' 000	Rm' 000
At 1 January 2023	5,200,000	47,240	2,475,576	1,775,138	(163,765)	9,334,189
Comprehensive income						
Unallocated shares:	2,119,434					2,119,434
Profit for the period					2,294,400	2,294,400
Total Comprehensive profit					2,119,434	2,119,434
At 30 June 2023	7,319,434	47,240	2,475,576	1,775,138	2,119,434	13,146,822
At 1 January 2022	5,200,000	47,240	2,475,576	3,044,303	(115,815)	11,641,204
Comprehensive income						
Unallocated shares:	2,119,434					2,119,434
Profit for the period					407,365	407,365
Total Comprehensive profit					407,365	407,365
At 30 June 2022	7,319,434	47,240	2,475,576	3,044,303	(708,450)	12,117,103

QUANTITATIVE DISCLOSURE

Formal Description		June 2022 17p 98b	June 2022 17p 98b	June 2022 17p 98b
a. Solvency modelled		564,329		
b. Admitted assets		16,052,708		
c. Admitted liabilities		17,008,317		
d. Solvency ratio		32%		
e. Solvency capital requirement		4,432,303		
f. Solvency capital requirement		3,854,075		
g. Solvency ratio		81%		
a. IAC/ICA Available Capital		10,827,200		
b. IAC/ICA Based Capital Required		13,695,427		
c. IAC/ICA Solvency Ratio		79%		
d. Capital Ratio (General Insurance Only)				
e. Capital Ratio (General Insurance Only)				
f. Capital Ratio (General Insurance Only)				
g. Capital Ratio (General Insurance Only)				
a. Claims ratio	NA Claims Incurred/NA Earned Premiums	16%	38%	
b. Underwriting Expense Ratio	Underwriting Expense/Underwriting Premiums	4%	1%	
c. Underwriting Profit Ratio	Underwriting Profit/Underwriting Premiums	60%	61%	
d. Claims ratio	Claims ratio/Underwriting Expense ratio/Underwriting Expense ratio			
e. Claims ratio	Claims ratio/Underwriting Expense ratio/Underwriting Expense ratio			
f. Claims ratio	Claims ratio/Underwriting Expense ratio/Underwriting Expense ratio			
g. Claims ratio	Claims ratio/Underwriting Expense ratio/Underwriting Expense ratio			
a. Investment property/total assets	Investment property/total assets	6.13.398	4.54.156	
b. Investment property/total assets	Investment property/total assets	66%	69%	
c. Investment property/total assets	Investment property/total assets	15%	20%	
d. Investment property/total assets	Investment property/total assets	15%	20%	
e. Investment property/total assets	Investment property/total assets			
f. Investment property/total assets	Investment property/total assets			
g. Investment property/total assets	Investment property/total assets			
a. Liquidity Ratio (CA)	Liquid asset/total assets	87%	91%	
b. Liquidity Ratio (CA)	Liquid asset/total assets			
c. Liquidity Ratio (CA)	Liquid asset/total assets			
d. Liquidity Ratio (CA)	Liquid asset/total assets			
e. Liquidity Ratio (CA)	Liquid asset/total assets			
f. Liquidity Ratio (CA)	Liquid asset/total assets			
g. Liquidity Ratio (CA)	Liquid asset/total assets			
a. Loans to Shareholders and affiliates	Loans to Shareholders and affiliates	50,072	23,977	
b. Loans to Shareholders and affiliates	Loans to Shareholders and affiliates	50,072	23,977	
c. Loans to Shareholders and affiliates	Loans to Shareholders and affiliates	50,072	23,977	
d. Loans to Shareholders and affiliates	Loans to Shareholders and affiliates	50,072	23,977	
e. Loans to Shareholders and affiliates	Loans to Shareholders and affiliates	50,072	23,977	
f. Loans to Shareholders and affiliates	Loans to Shareholders and affiliates	50,072	23,977	
g. Loans to Shareholders and affiliates	Loans to Shareholders and affiliates	50,072	23,977	
a. Number of policyholders per branch	Number of policyholders per branch	50,072	23,977	
b. Number of policyholders per branch	Number of policyholders per branch	50,072	23,977	
c. Number of policyholders per branch	Number of policyholders per branch	50,072	23,977	
d. Number of policyholders per branch	Number of policyholders per branch	50,072	23,977	
e. Number of policyholders per branch	Number of policyholders per branch	50,072	23,977	
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g. Number of policyholders per branch	Number of policyholders per branch	50,072	23,977	
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a. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
b. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
c. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
d. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
e. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
f. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
g. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
a. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
b. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
c. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
d. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
e. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
f. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
g. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
a. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
b. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
c. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
d. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
e. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
f. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
g. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
a. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
b. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
c. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
d. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
e. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
f. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
g. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
a. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
b. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
c. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
d. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
e. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
f. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
g. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
a. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
b. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
c. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
d. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
e. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
f. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
g. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
a. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
b. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	
c. Number of board members (independent and non-independent)	Number of board members (independent and non-independent)	5	5	