GENERAL

April 6, 2016

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi.

Dear Sir,

Subject: Certified copies of the Resolutions passed at the 83rd Annual General Meeting of EFU General Insurance Limited held on April 2, 2016.

In term of Rule 5.6.4 (b) of Rule Book of Pakistan Stock Exchange Limited, we enclose copies of the following Ordinary and Special Resolutions passed by the shareholders in the 83rd Annual General Meeting of EFU General Insurance Limited held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East , Jinnah Avenue, Blue Area, Islamabad.

- Ordinary Resolution for confirmation of Minutes of the 82nd Annual General Meeting held on April 10, 2015 - item 1 of agenda.
- Ordinary Resolution for the approval of Audited Financial Statements for the year ended December 31, 2015 - item 2 of agenda.
- Ordinary Resolution for the approval of Final Dividend for the year ended December 31, 2015- item 3 of agenda.
- Ordinary Resolution for the appointment of Auditors for the year 2016 - item 4 of agenda.
- Ordinary Resolution for the approval of Bonus Shares for the year ended December 31, 2015 - item 5 of agenda.
- Special Resolution to amend the Articles of Association of the Company by inserting a new clause numbering 80 to introduce E-Voting as prescribed by Securities & Exchange Commission of Pakistan - item 6 of agenda:
- Special Resolution to revalidate investment in Shares of EFU Life Assurance Limited remaining un-invested against approval of 2014 - item 7 of agenda.

Altaf Qamruddin Gokal
Corporate Secretary

E F U GENERAL INSURANCE LTD.
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E-mail: info@efuinsurance.com Web: www.efuinsurance.com

GENERAL

Certified that the following resolution was passed by the shareholders of EFU General Insurance Limited in the 83rd Annual General Meeting held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East , Jinnah Avenue, Blue Area, Islamabad for approval of Minutes.

Item number 1 of agenda.

1. Resolved that the minutes of the 82nd Annual General Meeting held on April 10, 2015 be and are hereby approved unanimously.

Altaf Qamruddin Gokal
Corporate Secretary

GENERAL

Certified that the following resolution was passed by the shareholders of EFU General Insurance Limited in the 83rd Annual General Meeting held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East , Jinnah Avenue, Blue Area, Islamabad for approval of Audited Accounts for the year ended December 31, 2015.

Item number 2 of agenda.

2. Resolved that the Audited Financial Statements for the year ended December 31, 2015 together with the Directors' and Auditors' reports be and hereby adopted unanimously.

Altaf Qamruddin Gokal
Corporate Secretary

GENERAL

Certified that the following resolution was passed by the shareholders of EFU General Insurance Limited in the 83rd Annual General Meeting held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East , Jinnah Avenue, Blue Area, Islamabad for approval of payment of Final Dividend.

Item number 3 of agenda.

3. Resolved that the payment of Final Dividend at the rate of Rs.4.50 per share as recommended by the Board of Directors and also 30 % Interim Cash Dividend already paid to the Shareholders for the year ended December 31, 2015 be and hereby approved unanimously.

Altaf Qamruddin Gokal
Corporate Secretary

GENERAL

Certified that the following resolution was passed by the shareholders of EFU General Insurance Limited in the 83rd Annual General Meeting held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East , Jinnah Avenue, Blue Area, Islamabad for re-appointment of Auditors.

Item number 4 of agenda.

4. The Shareholders passed the following resolution unanimously:-

"Resolved that Messrs Ernst & Young Ford Rhodes Sidat Hyder Chartered Accountants be and are hereby re-appointed as Auditors of the Company for the year ending December 31, 2016 on a fee to be decided by the Management."

Altaf Qamruddin Gokal
Corporate Secretary

GENERAL

Certified that the following resolution was passed by the shareholders of EFU General Insurance Limited in the 83rd Annual General Meeting held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East , Jinnah Avenue, Blue Area, Islamabad for approval of Bonus Shares.

Item number 5 of agenda.

5. "RESOLVED that a sum of Rs. 400,000,000 out of the free reserves of the Company be capitalized and applied to the issue of 40,000,000 Ordinary Shares of Rs.10/- each and allotted as fully paid Bonus Shares to the Members, who are registered in the Books of the Company at the close of business on March 25, 2016 in the proportion of one new share for every four existing Ordinary Shares held and that such new shares shall rank pari passu with the existing Ordinary Shares of the Company.

Further resolved that the members' fractional entitlement to Bonus Shares may be consolidated and sold in the stock market and the net sale proceeds of such fractional entitlements when realized be paid to a charitable institution.

That for the purpose of giving effect to the foregoing, the Managing Director/Chief Executive or the Corporate Secretary be and are hereby singly authorised to give such directions as may be necessary and settle any questions or any difficulties that may arise in the distribution of the said new shares or in the payment of the sale proceeds of the fractions."

Altaf Qamruddin Gokal
Corporate Secretary

EFU GENERAL

Certified that the following resolution was passed by the shareholders of EFU General Insurance Limited in the 83rd Annual General Meeting held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East , Jinnah Avenue, Blue Area, Islamabad for amendment in Articles of Association to include E-Voting.

Item number 6 of agenda.

6. "RESOLVED that the Articles of Association of EFU General Insurance Ltd. be and is hereby amended as under:-

RESOLVED that following amendment be made in Articles of Association of the Company:

To insert the following new clause No. 80:

80) Any member desiring to appoint an intermediary, as defined in "Companies (E-Voting) Regulations, 2016," as may be amended from time to time, shall inform Secretary of the Company at least 10 days before the holding of Annual General Meeting or Extraordinary General Meeting of Shareholders of the Company intimating about his decision to appoint an intermediary to vote at a poll. The Company shall facilitate the voting by electronic means in the manner and in accordance with the requirements prescribed by the Commission, provided the Company receives the requisite demand for poll in accordance with the applicable laws.

Altaf Qamruddin Gokal
Corporate Secretary

GENERAL

Certified that the following resolution was passed by the shareholders of EFU General Insurance Limited in the 83rd Annual General Meeting held on April 2, 2016 at Kamran Centre, 1st Floor, 85 East, Jinnah Avenue, Blue Area, Islamabad to revalidate the investment of the balance amount of investment remaining un-invested in Shares of Associated Company EFU Life Assurance Ltd against approved in Annual General Meeting of April 5, 2014.

Item number 7 of agenda.

7. "RESOLVED that the approval accorded for Investment in Shares of EFU Life Assurance Ltd., an associated company, of Rs.100 million in the Annual General Meeting of April 05, 2014 of which Rs. 14.45 million have been invested and Rs. 85.55 million remaining un-invested be and is hereby revalidated and the said amount be invested within a period of next three years.

This investment be made from time to time as the Managing Director (Chief Executive) and/or other attorney(s) of the Company may deem fit.

FURTHER RESOLVED that Chief Executive or Corporate Secretary be and are hereby individually authorized to fulfill all legal and corporate formalities for making the above investment.

FURTHER RESOLVED that the Special Resolution be and is hereby passed for the purpose of compliance of Section 208 of the Companies Ordinance, 1984."

Altaf Qamruddin Gokal
Corporate Secretary