

The Pakistan General Insurance Company Limited
Statement of Profit or Loss and Other Comprehensive Income
For the year ended December 31, 2025

	Note	December 31, 2025	December 31, 2024
----- Rupees -----			
Net insurance premium	22	135,376,488	7,539,497
Net insurance claims	23	(15,905,328)	(2,949,640)
Net commission and other acquisition costs	24	(36,103,177)	(2,837,023)
Insurance claims and acquisition expenses		(52,008,505)	(5,786,663)
Management expenses	25	(33,649,582)	(18,397,080)
Underwriting results		49,718,401	(16,644,246)
Investment income	26	7,084,481	5,783,237
Rental income		4,343,500	3,407,500
Other income	27	3,555,343	50,590,346
Other expenses	28	(36,327,625)	(11,549,567)
		(21,344,301)	48,231,516
Results of operating activities		28,374,100	31,587,270
Finance cost	29	(122,624)	(114,129)
Profit before levies and taxation		28,251,476	31,473,141
Levies	30.1	(1,692,206)	(94,244)
Profit before taxation		26,559,270	31,378,897
Taxation	30.2	1,825,081	424,652
Profit after taxation		28,384,351	31,803,549
Other comprehensive income:			
Items that may be reclassified subsequently to profit or loss:			
Unrealized gain on remeasurement of available-for-sale investments		138,721	64,412
Less: Related deferred tax impact		(20,808)	(9,662)
		117,913	54,750
Items that will not be reclassified subsequently to profit or loss:			
Revaluation surplus on property and equipment		21,509,900	34,574,000
Less: Related deferred tax impact		(2,813,551)	(414,990)
		18,696,349	34,159,010
Other comprehensive income for the year		18,814,262	34,213,760
Total comprehensive income for the year		47,198,613	66,017,309
Earnings per share - Basic	31	0.57	0.64
Earnings per share - Diluted	31	0.57	0.64

The annexed notes form an integral part of these financial statements.

Chairman

Director

Director

Chief Executive Officer

Chief Financial Officer

