

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBER, 2022																			(Amount in ₹ Lakhs)
Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total				
			For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21	
1	Premiums earned (Net)	NL-4	-	-	-	2	-	-	-	-	22,231	58,596	12,575	30,399	22,231	58,596	12,575	30,401	
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	56	152	33	139	56	152	33	139	
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	1,732	4,094	775	1,910	1,732	4,094	775	1,910	
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total (A)		-	-	-	-	2	-	-	-	-	24,019	62,842	13,383	32,448	24,019	62,842	13,383	32,450
6	Claims Incurred (Net)	NL-5	-	-	-	2	-	-	-	-	18,691	50,444	11,818	32,189	18,691	50,444	11,818	32,191	
7	Commission (Net)	NL-6	-	-	-	-	-	-	-	-	(74)	257	(926)	(1,834)	(74)	257	(926)	(1,834)	
8	Operating expenses related to Insurance Business	NL-7	-	-	1	2	-	-	-	-	18,113	52,137	12,065	34,689	18,113	52,137	12,066	34,691	
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total (B)		-	-	1	4	-	-	-	-	36,730	102,838	22,957	65,044	36,730	102,838	22,958	65,048	
11	Operating Profit / (Loss) C = (A-B)		-	-	(1)	(2)	-	-	-	-	(12,711)	(39,996)	(9,574)	(32,596)	(12,711)	(39,996)	(9,575)	(32,598)	
12	Appropriations:																		
	Transfer to Shareholders' Account		-	-	(1)	(2)	-	-	-	-	(12,711)	(39,996)	(9,574)	(32,596)	(12,711)	(39,996)	(9,575)	(32,598)	
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total (C)		-	-	(1)	(2)	-	-	-	-	(12,711)	(39,996)	(9,574)	(32,596)	(12,711)	(39,996)	(9,575)	(32,598)	

Note - 1

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	1,751	4,246	843	2,132	1,751	4,246	843	2,132
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	(19)	(152)	(68)	(222)	(19)	(152)	(68)	(222)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	-	-	-	-	-	-	-	-	1,732	4,094	775	1,910	1,732	4,094	775	1,910



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL-2B - PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBER, 2022

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		-	-	(1)	(2)
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(12,711)	(39,996)	(9,574)	(32,596)
			(12,711)	(39,996)	(9,575)	(32,598)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		1,738	4,660	327	725
	(b) Profit on sale of Investments		55	275	20	71
	(c) (Loss on sale/ redemption of investments)		-	(102)	(4)	(18)
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
			1,793	4,833	343	778
3	OTHER INCOME					
	(a) Provision for diminution in value of investments written back		-	-	-	-
	(b) Others		3	5	-	-
			3	5	-	-
	TOTAL (A)		(10,915)	(35,158)	(9,232)	(31,820)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance business		3	16	72	110
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		3	16	72	110
6	Profit/(Loss) Before Tax (A-B)		(10,918)	(35,174)	(9,304)	(31,930)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		(10,918)	(35,174)	(9,304)	(31,930)
	Appropriations					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or other Accounts		-	-	-	-
	Balance of Profit/(Loss) brought forward from last year		(109,162)	(84,906)	(69,295)	(46,668)
	Balance carried forward to Balance sheet		(120,080)	(120,080)	(78,599)	(78,598)



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL-3B - BS

BALANCE SHEET AS AT 31ST DECEMBER, 2022

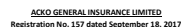
(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	As at 31st December, 2022	As at 31st December, 2021
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	214,600	105,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	1,939	527
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		6	4
	-Policyholders' Funds		7	8
5	BORROWINGS	NL-11	-	-
	TOTAL		216,552	106,139
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	100,645	27,855
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	107,671	62,289
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	538	607
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	1,012	797
	Advances and Other Assets	NL-16	9,358	4,173
	Sub-Total (A)		10,370	4,970
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	73,506	43,445
14	PROVISIONS	NL-18	49,246	24,735
	Sub-Total (B)		122,752	68,180
15	NET CURRENT ASSETS (C) = (A-B)		(112,382)	(63,210)
16	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		120,080	78,598
	TOTAL		216,552	106,139

CONTINGENT LIABILITIES

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	3
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	300	300
	TOTAL	300	303

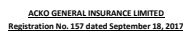


FORM NL 4 - PREMIUM SCHEDULE

PREMIUM EARNED (NET) [CURRENT YEAR]																												(Amount in ₹ Lakhs)																																						
Sr No	Particulars	Fire	Marine																Miscellaneous					Grand Total																																										
			Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workman's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous																															
			For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22		Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22	For the quarter Dec-22	Up to the quarter Dec-22																															
1	Gross Direct Premium	-	-	-	-	-	-	6,547	15,532	12,767	32,595	19,314	48,127	14,471	49,202	127	-	430	861	2,304	15,459	51,936	-	-	-	1,921	5,959	-	-	-	-	-	-	979	2,260	37,673	108,282	37,673	108,282																											
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																													
3	Less: Premium on reinsurance ceded	-	-	-	-	-	-	3,031	7,229	5,854	15,018	8,885	22,247	579	1,982	7	-	30	651	2,194	651	2,194	-	-	-	1,561	3,096	-	-	-	-	-	-	415	945	11,512	28,482	11,512	28,482																											
4	Net Written Premium	-	-	-	-	-	-	3,516	8,303	6,913	17,577	10,429	25,880	13,892	47,220	120	-	400	796	2,122	14,808	49,742	-	-	-	3,604	2,863	-	-	-	-	-	-	564	1,315	26,161	79,800	26,161	79,800																											
5	Add: Opening balance of UPR	-	0	0	-	-	-	4,577	2,923	10,805	7,437	15,382	30,358	24,348	13,974	200	-	177	37	28	24,585	14,179	-	-	-	3,004	1,537	-	-	-	-	-	-	585	278	43,626	26,352	43,626	26,352																											
6	Less: Closing balance of UPR	-	-	-	-	-	-	5,869	12,816	12,816	12,816	12,816	12,816	12,816	12,816	175	-	42	42	24,688	25,242	-	-	-	-	2,526	47,556	-	-	-	-	-	-	884	2,556	47,556	47,556																													
7	Net Earned Premium	-	-	-	-	-	-	2,224	5,355	4,902	12,598	7,126	17,553	13,215	36,169	145	-	402	791	2,108	14,521	38,679	-	-	-	619	1,655	-	-	-	-	-	-	335	709	22,231	58,596	22,231	58,596																											
Gross Direct Premium - In India																												6,547	15,532	12,767	32,595	19,314	48,127	14,471	49,202	127	-	430	861	2,304	15,459	51,936	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Gross Direct Premium - Outside India																												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
PREMIUM EARNED (NET) [PREVIOUS YEAR]																												(Amount in ₹ Lakhs)																																						
Sr No	Particulars	Fire	Marine																Miscellaneous					Grand Total																																										
			Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workman's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous																															
			For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21		Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21	For the quarter Dec-21	Up to the quarter Dec-21																															
1	Gross Direct Premium	0	-	-	-	-	-	4,522	10,420	11,132	25,760	15,654	36,180	9,078	26,262	77	-	420	935	2,116	10,090	28,798	-	-	-	2,151	4,336	-	-	-	-	-	-	481	526	28,376	69,840	28,376	69,840																											
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	2,995	6,815	7,266	16,843	10,221	23,658	454	1,313	9	-	43	64	151	527	1,507	-	-	-	1,361	2,768	-	-	-	-	-	-	277	280	12,386	28,213	12,386	28,213																											
3	Less: Premium on reinsurance ceded	0	0	-	-	-	-	1,567	3,857	3,865	9,864	8,917	5,493	2,522	8,624	24,949	68	-	177	9,648	27,281	1,582	-	-	-	190	1,568	-	-	-	-	-	-	204	242	15,900	41,627	15,900	41,628																											
4	Net Written Premium	-	-	-	-	-	-	2,904	6,883	5,485	14,347	7,579	6,030	10,951	4,851	209	78	29	40	11,189	4,969	-	-	-	-	1,062	1,027	-	-	-	-	-	-	9	0	19,839	12,026	19,840	12,027																											
5	Add: Opening balance of UPR	1	1	-	-	-	-	2,603	1,683	6,786	6,786	9,389	9,389	12,051	12,051	167	-	167	95	95	12,313	12,313	-	-	-	1,407	1,407	-	-	-	-	-	-	145	145	23,254	23,254	23,255	23,255																											
6	Less: Closing balance of UPR	1	-	-	-	-	-	2,603	2,603	6,786	6,786	9,389	9,389	12,051	12,051	167	-	167	95	95	12,313	12,313	-	-	-	1,407	1,407	-	-	-	-	-	-	145	145	23,254	23,254	23,255	23,255																											
7	Net Earned Premium	-	2	-	-	-	-	1,698	2,685	2,585	6,478	3,623	9,183	7,524	17,749	110	-	288	805	1,910	8,439	19,947	-	-	-	-	445	1,188	-	-	-	-	-	-	68	101	12,575	30,399	12,575	30,401																										
Gross Direct Premium - In India																												0	2	-	-	-	-	-	4,522	10,420	11,132	25,760	15,654	36,180	9,078	26,262	77	-	420	935	2,116	10,090	28,798	-	-	-	2,151	4,336	-	-	-	-	-	-	481	526	28,376	69,840	28,376	69,842
Gross Direct Premium - Outside India																												-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

PERIODIC DISCLOSURES
FORM NL 5 - CLAIMS SCHEDULE

CLAIMS INCURRED (NET) [CURRENT YEAR]																																	(Amount in ₹ Lakhs)																																							
Sr No	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total																																
		For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter																															
		Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22	Dec-22																															
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	7,089	18,705	1,832	3,756	8,921	22,461	13,663	33,303	30	60	103	274	13,796	33,637	-	-	-	-	1,402	3,709	-	-	-	-	-	-	-	-	501	1,124	24,620	60,931	24,620	60,931																													
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																															
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	3,842	12,824	808	7,854	4,650	20,678	596	1,539	1	4	4	19	601	1,562	-	-	-	-	797	2,657	-	-	-	-	-	-	-	-	255	590	6,303	25,487	6,303	25,487																													
4	Net Claims Paid	-	-	-	-	-	-	-	-	3,247	5,881	1,024	(4,098)	4,271	1,783	13,068	31,765	28	56	99	255	13,195	32,075	-	-	-	-	606	1,051	-	-	-	-	-	-	246	534	18,317	35,444	18,317	35,444																															
4	Add : Claims Outstanding at the end of the year	2	2	-	-	-	-	-	-	1,535	1,535	27,295	27,295	28,830	28,830	5,640	5,640	172	172	350	350	6,162	6,162	-	-	-	-	328	328	-	-	-	-	-	-	147	147	35,467	35,467	35,469	35,469																															
5	Less : Claims Outstanding at the beginning of the year	2	2	-	-	-	-	-	-	1,568	630	25,528	15,425	27,096	16,055	7,032	3,751	156	89	333	215	7,521	4,055	-	-	-	-	395	333	-	-	-	-	-	-	81	24	35,093	20,467	35,095	20,469																															
	Net Incurred Claims	-	-	-	-	-	-	-	-	3,214	6,786	2,791	7,772	6,005	14,588	11,676	33,654	44	139	116	390	11,836	34,182	-	-	-	-	539	1,046	-	-	-	-	-	-	312	657	18,691	50,444	18,691	50,444																															
Claims Paid (Direct)																																																																								
	- In India	-	-	-	-	-	-	-	-	7,089	18,705	1,832	3,756	8,921	22,461	13,663	33,303	30	60	103	274	13,796	33,637	-	-	-	-	1,402	3,709	-	-	-	-	-	-	-	-	501	1,124	24,620	60,931	24,620	60,931																													
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																
Estimates of IBNR and IBNER at the end of the period (net)																																	3	3	-	-	-	-	-	-	312	312	20,038	20,038	20,350	20,350	2,396	2,396	101	101	246	246	2,743	2,743	-	-	-	-	275	275	-	-	-	-	-	-	71	71	23,439	23,439	23,442	23,442
Estimates of IBNR and IBNER at the beginning of the period (net)																																	3	3	-	-	-	-	-	-	251	63	19,136	12,412	19,387	12,475	2,510	1,887	104	81	269	189	2,883	2,157	-	-	-	-	283	286	-	-	-	-	-	-	29	1	22,582	14,919	22,585	14,922
CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																	(Amount in ₹ Lakhs)																																							
Sr No	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total																																
		For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter																															
		Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21																															
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	3,782	8,233	394	1,021	4,176	9,254	8,135	20,416	32	114	80	165	8,247	20,695	-	-	-	-	1,044	2,460	-	-	-	-	-	-	13	20	13,480	32,429	13,480	32,429																															
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	2,458	5,348	227	604	2,685	5,952	407	1,021	2	6	4	8	413	1,035	-	-	-	-	674	1,501	-	-	-	-	-	-	3	3	3,775	8,581	3,775	8,581																															
4	Net Claims Paid	-	-	-	-	-	-	-	-	1,323	2,885	167	417	1,491	3,302	7,729	19,395	30	109	76	157	7,834	19,660	-	-	-	-	370	869	-	-	-	-	-	-	10	17	9,705	23,848	9,705	23,848																															
4	Add : Claims Outstanding at the end of the year	-	2	-	-	-	-	-	-	702	702	13,760	14,462	14,462	4,682	4,682	98	98	195	195	4,975	4,975	-	-	-	-	171	171	-	-	-	-	-	-	87	87	19,695	19,695	19,697	19,697																																
5	Less : Claims Outstanding at the beginning of the year	-	2	0	-	-	-	-	-	705	463	12,013	9,370	12,718	9,833	4,319	1,200	109	66	190	160	4,618	1,426	-	-	-	-	220	94	-	-	-	-	-	-	26	1	17,582	11,354	17,584	11,354																															
	Net Incurred Claims	-	2	-	-	-	-	-	-	1,320	3,124	1,914	4,807	3,235	7,991	8,092	22,877	19	141	81	192	8,191	23,209	-	-	-	-	321	946	-	-	-	-	-	-	71	109	11,818	32,189	11,818	32,191																															
Claims Paid (Direct)																																																																								
	- In India	-	-	-	-	-	-	-	-	3,781	8,233	394	1,021	4,176	9,254	8,135	20,416	32	114	80	165	8,247	20,695	-	-	-	-	1,044	2,460	-	-	-	-	-	-	13	20	13,480	32,429	13,480	32,429																															
	- Outside India	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																
Estimates of IBNR and IBNER at the end of the period (net)																																	3	3	-	-	-	-	-	-	88	88	11,105	11,105	11,193	11,193	2,116	2,116	80	80	152	152	2,348	2,348	-	-	-	-	113	113	-	-	-	-	-	-	68	68	13,722	13,722	13,725	13,725
Estimates of IBNR and IBNER at the beginning of the period (net)																																	2	0	-	-	-	-	-	-	134	69	9,740	7,552	9,874	7,621	1,880	678	50	50	111	104	2,041	832	-	-	-	-	120	49	-	-	-	-	-	-	14	0	12,049	8,502	12,051	8,502



PERIODIC DISCLOSURES
FORM NL 6 - COMMISSION SCHEDULE

COMMISSION PAID (NET) [CURRENT YEAR]																															(Amount in ₹ Lakhs)						
Sr No	Particulars	Fire		Marine						Miscellaneous														Grand Total													
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health						Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance	
		For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22
1	Commission & Remuneration	-	-	-	-	-	-	-	-	149	315	36	81	115	396	395	1,276	5	1	12	-	405	1,752	-	-	-	-	-	-	-	-	-	-	500	2,148	590	2,148
2	Rewards	-	-	-	-	-	-	-	-	12	30	-	-	12	30	39	333	1	4	-	-	40	337	-	-	-	-	-	-	-	-	-	52	367	52	367	
3	Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Gross Commission		-	-	-	-	-	-	-	-	161	345	36	81	197	426	438	2,059	6	26	1	4	445	2,089	-	-	-	-	-	-	-	-	-	642	2,515	642	2,515	
4	Add : Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	156	606	329	1,037	485	1,633	58	199	1	2	3	9	62	210	-	-	-	-	-	-	-	-	45	105	716	2,258		
5	Less : Commission on Re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Net Commission		-	-	-	-	-	-	-	-	5	(261)	(293)	(946)	(288)	(1,207)	380	1,860	5	24	(2)	(5)	383	1,879	-	-	-	-	-	-	-	-	(45)	(105)	(74)	257		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																					
Individual Agents																																					
Corporate Agents-Banks/FII/HFC																																					
Corporate Agents-Others																																					
Insurance Brokers																																					
Direct Business - Onlinex																																					
MSP (Direct)																																					
Web Aggregators																																					
Insurance Marketing Firm																																					
Common Service Centers																																					
Micro Agents																																					
Point of Sales (Direct)																																					
Others																																					
Total		-	-	-	-	-	-	-	-	161	345	36	81	197	426	438	2,059	6	26	1	4	445	2,089	-	-	-	-	-	-	-	-	642	2,515	642	2,515		
Commission and Rewards on (Excluding Reinsurance)																																					
Business written :																																					
- In India																																					
- Outside India																																					
Total		-	-	-	-	-	-	-	-	161	345	36	81	197	426	438	2,059	6	26	1	4	445	2,089	-	-	-	-	-	-	-	-	642	2,515	642	2,515		
COMMISSION PAID (NET) [PREVIOUS YEAR]																																					
Sr No	Particulars	Fire		Marine						Miscellaneous														Grand Total													
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health						Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance	
		For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21
1	Commission & Remuneration	-	-	-	-	-	-	-	-	100	247	40	97	140	344	362	1,090	3	20	1	1	366	1,111	-	-	-	-	-	-	-	-	506	1,455	506	1,455		
2	Rewards	-	-	-	-	-	-	-	-	4	12	-	0	4	12	33	100	1	1	-	-	34	103	-	-	-	-	-	-	-	-	38	113	38	113		
3	Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Gross Commission		-	-	-	-	-	-	-	-	104	259	40	97	144	356	395	1,190	4	21	1	1	400	1,212	-	-	-	-	-	-	-	-	544	1,568	544	1,568		
4	Add : Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Less : Commission on Re-insurance ceded	0	0	-	-	-	-	-	-	415	955	966	2,231	1,381	3,186	46	132	0	2	5	11	51	145	-	-	-	-	-	-	-	6	6	1,470	3,402	1,470	3,402	
Net Commission		-	-	-	-	-	-	-	-	(311)	(696)	(926)	(2,134)	(1,237)	(2,839)	349	1,058	4	19	(4)	(10)	349	1,067	-	-	-	-	-	-	-	(6)	(6)	(926)	(1,834)	(926)	(1,834)	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																					
Individual Agents																																					
Corporate Agents-Banks/FII/HFC																																					
Corporate Agents-Others																																					
Insurance Brokers																																					
Direct Business - Onlinex																																					
MSP (Direct)																																					
Web Aggregators																																					
Insurance Marketing Firm																																					
Common Service Centers																																					
Micro Agents																																					
Point of Sales (Direct)																																					
Others																																					
Total		-	-	-	-	-	-	-	-	104	259	40	97	144	356	395	1,190	4	21	1	1	400	1,212	-	-	-	-	-	-	-	-	544	1,568	544	1,568		
Commission and Rewards on (Excluding Reinsurance)																																					
Business written :																																					
- In India																																					
- Outside India																																					
Total		-	-	-	-	-	-	-	-	104	259	40	97	144	356	395	1,190	4	21	1	1	400	1,212	-	-	-	-	-	-	-	-	544	1,568	544	1,568		



ACKO GENERAL INSURANCE LIMITED
Registration No.157 dated September 18, 2017

PERIODIC DISCLOSURES

FORM NL 7 - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES (CURRENT YEAR)																														(Amount in ₹ Lakhs)									
Sr No	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22		
		For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	338	807	662	1,710	1,000	2,517	1,336	4,552	11	39	60	206	1,407	4,837	-	-	33	278	5	-	-	-	-	-	54	128	2,494	7,760	2,494	7,760
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	7	16	14	34	21	50	28	90	0	1	1	4	29	95	-	-	1	5	-	-	-	-	-	-	1	3	52	153	52	153
3	Training expenses	-	-	-	-	-	-	-	-	1	1	1	2	2	3	3	6	0	1	0	0	3	7	-	-	0	0	-	-	-	-	-	-	0	0	5	10	5	10
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	7	16	14	35	21	51	30	93	0	1	1	4	31	98	-	-	1	6	-	-	-	-	-	-	2	2	55	157	55	157
5	Repairs & maintenance	-	-	-	-	-	-	-	-	4	8	7	16	11	24	15	45	0	0	1	2	16	47	-	-	0	3	-	-	-	-	-	-	1	1	28	75	28	75
6	Printing & stationery	-	-	-	-	-	-	-	-	0	1	0	2	0	1	1	2	0	0	0	1	2	-	-	0	1	-	-	-	-	-	-	0	1	3	1	3	1	3
7	Communication	-	-	-	-	-	-	-	-	4	8	7	17	11	25	15	48	0	0	1	2	16	50	-	-	0	3	-	-	-	-	-	-	1	1	28	79	28	79
8	Legal & professional charges	-	-	-	-	-	-	-	-	22	39	45	83	67	122	106	225	1	2	5	10	112	237	-	-	5	14	-	-	-	-	-	-	4	6	188	379	188	379
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	-	-	-	-	-	-	-	-	1	2	1	4	2	6	2	10	0	0	0	0	2	10	-	-	0	1	-	-	-	-	-	-	0	0	4	17	4	17
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	-	-	-	-	-	-	-	-	0	0	0	0	-	-	0	1	0	0	0	0	1	-	-	(0)	0	-	-	-	-	-	-	-	0	0	1	-	1	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	1,745	4,003	3,442	8,474	5,187	12,477	7,116	22,764	62	193	320	1,023	7,498	23,980	-	-	199	1,380	-	-	-	-	-	-	279	634	13,163	38,471	13,163	38,471
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	13	29	27	60	40	89	55	163	0	1	2	7	57	171	-	-	2	10	-	-	-	-	-	-	2	5	101	275	101	275
12	Depreciation	-	-	-	-	-	-	-	-	9	20	18	43	27	63	36	115	0	1	2	5	38	121	-	-	1	7	-	-	-	-	-	-	1	3	67	195	67	195
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	172	334	347	706	519	1,040	780	1,898	7	16	35	85	822	1,999	-	-	31	115	-	-	-	-	-	-	28	53	1,400	3,207	1,400	3,207
17	Others:	-	-	-	-	-	-	-	-	2	2	4	5	6	7	12	12	0	0	1	1	13	13	-	-	1	1	-	-	-	-	-	0	0	20	21	20	21	
	(a) Solutum fund - Expenses	-	-	-	-	-	-	-	-	-	-	13	33	13	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	33	13	33	
	(b) Stamp Duty Expenses	-	-	-	-	-	-	-	-	(0)	1	1	2	1	3	2	7	0	0	0	0	2	7	-	-	(1)	0	-	-	-	-	-	-	0	0	2	10	2	10
	(c) Office Administrative expenses	-	-	-	-	-	-	-	-	1	4	3	8	4	12	6	22	0	0	0	1	6	23	-	-	0	1	-	-	-	-	-	0	1	10	37	10	37	
	(d) Recruitment Charges	-	-	-	-	-	-	-	-	5	11	11	23	16	34	24	63	0	1	1	3	25	67	-	-	1	4	-	-	-	-	-	-	1	2	43	107	43	107
	(e) Subscriptions	-	-	-	-	-	-	-	-	2	5	5	11	7	16	15	29	0	0	1	1	16	30	-	-	1	2	-	-	-	-	-	-	1	1	24	49	24	49
	(f) Business Support Services	-	-	-	-	-	-	-	-	53	112	105	236	158	348	226	634	2	5	10	29	238	668	-	-	8	38	-	-	-	-	-	-	8	18	412	1,072	412	1,072
	(g) Miscellaneous Expenses	-	-	-	-	-	-	-	-	1	3	2	6	3	9	0	15	0	0	0	1	-	16	-	-	(0)	1	-	-	-	-	-	0	0	3	26	3	26	
	Total	-	-	-	-	-	-	-	-	2,387	5,421	4,729	11,509	7,116	16,930	9,808	30,834	83	261	441	1,384	10,332	32,479	-	-	283	1,869	-	-	-	-	-	-	382	858	18,113	52,137	18,113	52,137

OPERATING EXPENSES (PREVIOUS YEAR)																																(Amount in ₹ Lakhs)									
Sr No	Particulars	Fire		Marine				Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
		For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21				
1	Employees' remuneration & welfare benefits	0	0	-	-	-	-	-	-	386	697	951	1,724	1,337	2,421	2,326	4,823	26	73	213	380	2,565	5,276	-	-	184	303	-	-	-	-	-	-	41	48	4,127	8,048	4,127	8,048		
2	Travel, conveyance and vehicle running expenses	0	0	-	-	-	-	-	-	4	4	6	9	10	13	17	25	0	0	1	2	18	27	-	-	1	2	-	-	-	-	-	-	-	-	0	0	29	42	29	42
3	Training expenses	0	0	-	-	-	-	-	-	0	1	1	1	1	2	2	2	0	0	0	0	2	2	-	-	0	0	-	-	-	-	-	-	-	-	0	0	3	4	3	4
4	Rents, rates & taxes	(0)	0	-	-	-	-	-	-	10	20	18	47	28	67	39	131	0	2	4	10	43	143	-	-	1	76	4	8	-	-	-	-	-	-	1	1	76	219	76	219
5	Repairs & maintenance	0	0	-	-	-	-	-	-	1	1	3	4	4	5	8	11	0	0	1	1	9	12	-	-	1	1	-	-	-	-	-	-	-	-	0	0	14	18	14	18
6	Printing & stationery	(0)	0	-	-	-	-	-	-	0	0	0	1	-	-	1	0	2	0	0	0	0	12	-	-	0	0	-	-	-	-	-	-	-	-	0	0	-	3	-	3
7	Communication	(0)	0	-	-	-	-	-	-	4	7	15	30	15	30	21	43	10	1	3	14	47	-	-	3	1	-	-	-	-	-	-	-	-	-	0	25	72	25	72	
8	Legal & professional charges	(0)	0	-	-	-	-	-	-	(84)	28	(209)	69	(293)	97	(705)	193	(14)	3	(45)	15	(764)	211	-	-	(33)	12	-	-	-	-	-	-	-	(0)	2	(1,088)	322	(1,088)	322	
9	Auditors' fees, expenses etc	(0)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	(0)	0	-	-	-	-	-	-	1	2	1	5	2	7	2	13	(0)	0	0	1	2	14	-	-	0	1	-	-	-	-	-	-	0	0	4	22	4	22		
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(c) in any other capacity	0	0	-	-	-	-	-	-	1	1	0	0	1	1	1	1	0	0	0	0	1	1	-	-	0	0	-	-	-	-	-	-	-	0	2	2	2	2		
10	Advertisement and publicity	1	1	-	-	-	-	-	-	737	1,901	1,815	4,706	2,552	4,706	3,825	13,166	22	199	411	1,037	4,258	14,402	-	-	382	828	-	-	-	-	-	-	-	-	106	130	7,298	21,967	7,299	21,968
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	13	22	27	56	40	78	63	155	1	2	6	12	70	169	-	-	-	5	10	-	-	-	-	-	-	-	1	2	116	259	116	259
12	Depreciation	0	0	-	-	-	-	-	-	12	26	38	65	40	78	63	155	0	38	6	14	67	199	-	-	6	11	-	-	-	-	-	-	-	-	1	2	114	303	114	303
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
15	Information Technology Expenses	0	0	-	-	-	-	-	-	95	211	233	522	328	733	526	1,461	4	22	52	115	582	1,598	-	-	47	92	-	-	-	-	-	-	-	-	12	14	969	2,437	969	2,437
16	Goods and Services Tax (GST)	(0)	0	-	-	-	-	-	-	1	5	1	10	2	15	(2)	28	(0)	0	0	2	(2)	30	-	-	0	2	-	-	-	-	-	-	-	0	0	-	47	-	47	
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(a) Solatium fund - Expenses	-	-	-	-	-	-	-	-	-	11	26	11	26	11	26	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	26	11	26		
	(b) Stamp Duty Expenses	0	0	-	-	-	-	-	-	2	2	1	2	3	4	2	6	0	0	0	0	2	6	-	-	0	0	-	-	-	-	-	-	-	0	0	5	10	5	10	
	(c) Office Administrative expenses	(0)	0	-	-	-	-	-	-	1	0	1	3	2	3	2	9	0	0	0	1	2	10	-	-	0	1	-	-	-	-	-	-	-	0	4	14	4	14		
	(d) Recruitment Charges	0	0	-	-	-	-	-	-	4	5	9	12	17	23	34	0	1	2	3	25	38	-	-	-	2	2	-	-	-	-	-	-	-	0	40	57	40	57		
	(e) Subscriptions	0	0	-	-	-	-	-	-	4	14	30	10	10	14	8	27	0	1	7	14	9	29	-	-	-	1	-	-	-	-	-	-	-	0	17	45	17	45		
	(f) Business Support Services	0	0	-	-	-	-	-	-	28	65	71	161	99	226	159	451	1	7	16	36	176	494	-	-	14	28	-	-	-	-	-	-	-	-	4	293	752	293	752	
	(g) Miscellaneous Expenses	(0)	1	-	-	-	-	-	-	(11)	(0)	2	5	1	5	4	13	(0)	0	0	1	4	14	-	-	3	1	-	-	-	-	-	-	-	0	6	20	6	21		
Total		1	2	-	-	-	-	-	-	1,219	3,002	2,979	7,453	4,198	10,455	6,374	20,776	40	313	669	1,635	7,083	22,724	-	-	618	1,307	-	-	-	-	-	-	-	166	203	12,065	34,689	12,066	34,691	



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 8 - SHARE CAPITAL SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Authorised Capital 2500000000 Equity Shares of ₹ 10 each (Previous period : 1500000000 Equity Shares of ₹ 10 each)	250,000	150,000
2	Issued Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 1056000000 Equity Shares of ₹ 10 each)	214,600	105,600
3	Subscribed Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 1056000000 Equity Shares of ₹ 10 each)	214,600	105,600
4	Called up Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 1056000000 Equity Shares of ₹ 10 each) Less: Calls unpaid Add: Equity Shares forfeited (amount originally paid up) Less: Par Value of Equity Shares bought back Less: Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares Preference Shares	214,600 - - - - - -	105,600 - - - - - -
5	Paid-up Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 1056000000 Equity Shares of ₹ 10 each) Preference Shares	214,600 -	105,600 -
	Total	214,600	105,600



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars	As at 31st December, 2022		As at 31st December, 2021	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	2,146,000,000	100	1,056,000,000	100
	b) Foreign	-	-	-	-
2	Investors				
	a) Indian				
	b) Foreign	-	-	-	-
3	Others	-	-	-	-
	Total	2,146,000,000	100	1,056,000,000	100.00

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ACKO GENERAL INSURANCE LIMITED,
INSURANCE COMPANY, AS AT QUARTER ENDED AS ON 31 DECEMBER 2022**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)		-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) Acko Technology & Services Private Limited (ii) (iii)		2,146,000,000	100.00	214,600	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (i) (ii) (iii)		-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) (ii) (iii)		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total			2,146,000,000	100.00	214,600	-	-	-	-

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
 (b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
 (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to

"Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
Acko Technology & Services Private Limited

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters		-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):								
(i)									
(ii)									
(iii)									
ii)	Bodies Corporate:								
(i)									
(ii)									
(iii)									
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters		-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):								
(i)									
(ii)									
(iii)									
ii)	Bodies Corporate:								
(i)									
(ii)									
(iii)									
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter ^(e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
a.	Ascent Private Equity Trust^	1	4517000	3.58	11,475.42	-	-	-	-
b.	Ventureast Proactive Fund II^	1	1331430	1.05	3595.18	-	-	-	-
c.	Baring Private Equity India AIF^	1	1335000	1.06	3373.70	-	-	-	-
d.	Multiples Private Equity Fund III^	1	6081233	4.82	29761.17	-	-	-	-
ix)	Any other (Please specify)								
a.	Amazon.Com NV Investment Holdings LLC^*	1	5204000	4.12	10,491.47	-	-	-	-
b.	RPS Ventures I L.P. ^*	1	1787000	1.42	4549.90	-	-	-	-
c.	Intact Ventures Inc. ^*	1	6360781	5.04	23,830.91	-	-	-	-
d.	RPS Sidecar Fund I L.P. ^*	1	950000	0.75	2850.13	-	-	-	-
e.	Munich Re Fund I L.P. ^*	1	5423086	4.29	18,594.23	-	-	-	-
f.	TI JPNIN India Holdco Ltd ^*	1	760000	0.60	2250.21	-	-	-	-
g.	Accel India IV (Mauritius) Ltd.^*	1	1055000	0.84	10.55	-	-	-	-
h.	Accel India V (Mauritius) Ltd.^*	1	11543000	9.14	7257.12	-	-	-	-
i.	SAIF India Partners IV Limited^*	1	8877000	7.03	5122.95	-	-	-	-
j.	Highscale Ventures Classic Fund LLC^*	1	2223000	1.76	22.23	-	-	-	-
	(Formerly known as Transamerica Ventures Fund LLC)								
k.	Techpro Ventures LLP^	1	2256260	1.79	22.56	-	-	-	-
l.	General Atlantic Singapore ACK Pte. Ltd.^*	1	19768153	15.66	88941.29	-	-	-	-
m.	Lightspeed Venture Partners Select IV Mauritius^*	1	5320840	4.21	25562.77	-	-	-	-
n.	CPP Investment Board Private Holdings (4) Inc. ^*	1	6081233	4.82	29964.06	-	-	-	-
o.	Three State Capital Pte. Ltd^*	1	4556000	3.61	11600.08	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	a. Venkatram Krishnan^	1	151000	0.12	1.51	-	-	-	-
	b. Subba Rao Telidevara^	1	51000	0.04	0.51	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs								
a.	Varun Dua	1	5441557	4.31	54.42	-	-	-	-
b.	Ashish Dhawan^	1	1780000	1.41	2194.90	-	-	-	-

	d. Rajeev Gupta^	1	1238000	0.98	12.38	-	-	-	-
	e. Sunil Mehta	1	220000	0.17	2.20	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	a. Alka DP Family Trust^	1	200000	0.16	509.22	-	-	-	-
	b. Alka PN Family Trust^	1	200000	0.16	509.22	-	-	-	-
	c. Hober Mallow Trust, acting through its trustee Catamaran Advisors LLP^	1	3119000	2.47	2220.59	-	-	-	-
	d. RA Trust represented by its trustee Aditya Agarwal^	1	253000	0.20	759.04	-	-	-	-
	f. FPGA Family Foundation, represented by its trustee Binarystar Holdings LLP^	1	2710000	2.15	6874.60	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable								
	a. Binny Bansal^	1	4124000	3.27	10500.16	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
	ATSPL Employees and other Shareholders Welfare Trust, acting through its Trustees, Vistra ITCL (India) Limited	1	11348477	8.99	113.48	-	-	-	-
2.3)	Any other (Please specify)								
	Total	32	126266050	100	303,028.13		-	-	-

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- # Please specify the names of FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture Partner/foreign investor of the Indian Insurance company
- * All Entities are foreign shareholders of Indian Promoter (Acko Technology & Services Private Limited)
- ^ All CCPS taken into account assuming full conversion into equity shares



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	-Share Based Payment Reserve	-	-
	Balance at the begning of the year	918	-
	Addition during the period	1,021	527
		1,939	527
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	1,939	527



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 11 - BORROWINGS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Disclosure For Secured Borrowings:

(Amount in ₹ Lakhs)

Sr. No	Source / Instrument	Amount Borrowed	Amount Of Security	Nature Of Security
	-	-	-	-
	-	-	-	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 12 & 12A - INVESTMENT SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	39,563	12,755	42,325	28,522	81,888	41,277
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	21,942	1,701	23,474	3,803	45,416	5,504
	(e) Other Securities (FDs, CDs & CPs)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	25,989	7,087	27,804	15,849	53,793	22,936
5	Other than approved investments	-	-	-	-	-	-
	Total	87,494	21,543	93,603	48,174	181,097	69,717
(B)	SHORT TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	1,698	928	1,816	2,076	3,514	3,004
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	3,839	806	4,107	1,803	7,946	2,609
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	49	412	52	922	101	1,334
	(e) Other Securities (FDs, CDs & CPs)	4,951	3,560	5,297	7,960	10,248	11,520
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,614	-	2,796	-	5,410	-
5	Other than approved investments	-	606	-	1,354	-	1,960
	Total	13,151	6,312	14,068	14,115	27,219	20,427
	Grand Total	100,645	27,855	107,671	62,289	208,316	90,144

Annexure A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021
1	<u>Long Term Investments :</u>						
	Book Value	87,494	21,543	93,603	48,174	181,097	69,717
	market Value	86,384	21,466	92,415	48,003	178,799	69,469
2	<u>Short Term Investments :</u>						
	Book Value	13,151	6,312	14,068	14,115	27,219	20,427
	market Value	13,134	6,318	14,052	14,128	27,186	20,446



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Security wise Classification		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside india	-	-
	(b) On shares, Bonds, Govt Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	Total	-	-
2	Borrowerwise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	Total	-	-
3	Performance wise Classification		
	(a) Loans classified as standard		
	(aa) in India	-	-
	(bb) outside India	-	-
	(b) Non performing loans less provisions		
	(aa) in India	-	-
	(bb) outside India	-	-
	Total	-	-
4	Maturity wise Classification		
	(a) Short Term	-	-
	(b) Long Term	-	-
	Total	-	-

Provisions against Non-performing Loans:

(Amount in ₹ Lakhs)

Sr. No	Non-Performing Loans	Loan Amount	Provision
1	Sub-standard	-	-
2	Doubtful	-	-
3	Loss	-	-
	Total	-	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR]		(Amount in ₹ Lakhs)									
Sr. No.	Particulars	As at 31st December, 2022									
		Cost / Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For The year	On Sales/ Adjustments	To Date	As at 31st December, 2022	As at 31st March, 2022
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	863	-	-	863	859	4	-	863	-	4
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2	-	-	2	2	-	-	2	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	10	-	-	10	9	1	-	10	-	1
7	Information Technology Equipment	671	347	1	1,017	294	187	1	480	537	377
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	35	1	-	36	32	3	-	35	1	3
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	1,581	348	1	1,928	1,196	195	1	1,390	538	385
	Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	1,581	348	1	1,928	1,196	195	1	1,390	538	385
	Previous Period Total	1,204	490	-	1,694	783	304	-	1,087	607	421



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Cash (including cheques, drafts and stamps)	8	13
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	634	508
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	370	276
	Total	1,012	797
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	1,012	797
	- Outside India	-	-

Cheques on hand amount to Rs. NIL (in Lakh) Previous Year : Rs. NIL (in Lakh)



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	216	72
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	19	43
6	Others:		
	(a) Security Deposits	225	197
	(b) GST input balance recoverable (net)	124	645
	(c) Other Advances	629	1,193
	Total (A)	1,213	2,150
(B)	OTHER ASSETS		
1	Income accrued on investments	5,538	1,687
2	Outstanding Premiums	91	-
	Less : Provisions for doubtful		
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	1,694	-
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	0	-
8	Others		
	(a) Unsettled investment contract receivable	-	100
	(b) Other recoverable	822	236
	Total (B)	8,145	2,023
	Total (A) + (B)	9,358	4,173



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Agents' Balances	466	501
2	Balances due to other insurance companies	13,116	11,482
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	5,365	3,875
	(b) for Other Policies	131	119
5	Unallocated premium	-	-
6	Sundry Creditors	11,083	3,752
7	Due to subsidiaries/holding company	7	171
8	Claims outstanding	35,470	19,698
9	Due to Officers / Directors	-	-
10	Unclaimed Amount of policyholders	0	-
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	29	10
14	Others:		
	(a) Statutory Dues Payable	567	420
	(b) Due to Solatium fund	108	65
	(c) Deposit Premium	7,164	3,252
	(d) Unsettled investment contract payable	-	100
	Total	73,506	43,445

Details of unclaimed amounts and Investment Income thereon
(Annual Disclosure at the end of the Financial Year)

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
	Opening Balance	-	-
	Add: Amount transferred to unclaimed amount	0	-
	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
	Add: Investment Income	-	-
	Less: Amount paid during the year	0	-
	Less: Transferred to SCWF	-	-
	Closing Balance of Unclaimed Amount	0	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 18 - PROVISIONS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Reserve for Unexpired Risk	47,556	23,256
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,690	1,479
5	Others	-	-
	Total	49,246	24,735



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 19 -MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	Total	-	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NI-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21
1	Gross Premium Growth Rate	32.76%	55.04%	122.23%	151.88%
2	Gross Premium to Networth Ratio	0.39	1.12	1.03	2.54
3	Growth rate of Net Worth	250.39%	250.39%	148.05%	148.05%
4	Net Retention Ratio	69.44%	73.70%	56.35%	59.60%
5	Net Commission Ratio	(0.28%)	0.32%	(5.79%)	(4.41%)
6	Expense of Management to Gross Direct Premium Ratio	49.78%	50.47%	44.44%	51.92%
7	Expense of Management to Net Written Premium	68.95%	65.66%	69.67%	78.93%
8	Net Incurred Claims to Net Earned premium	84.08%	86.09%	93.98%	105.89%
9	Claims paid to claims provisions	20.59%	28.84%	19.84%	17.26%
10	Combined ratio	153.03%	151.74%	163.65%	184.82%
11	Investment income ratio	6.88%	6.66%	5.58%	5.68%
12	Technical Reserves to Net Premium Ratio	3.17	1.04	2.69	1.03
13	Underwriting Balance Ratio	(0.65)	(0.76)	(0.83)	(1.14)
14	Operating Profit Ratio	(57.18%)	(68.26%)	(76.14%)	(107.23%)
15	Liquid Assets to Liabilities Ratio	0.26	0.26	0.34	0.34
16	Net Earning Ratio	(41.73%)	(44.08%)	(58.19%)	(76.70%)
17	Return on Net Worth Ratio	(11.32%)	(36.47%)	(33.80%)	(115.99%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.73	3.73	1.77	1.77
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	(0.56)	(1.80)	(1.13)	(3.86)
24	Book value per share	4.49	4.49	2.61	2.61

Segmental Reporting up to the quarter

Segments Up to the quarter ended on 31st December, 2022	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	-100.00%	NA	NA	NA	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	519.21%	95.28%	0.00%	95.28%	100.00%	100.00%	0.00%	200.00%	1.10	(1.00)
Marine Cargo										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Total Marine										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Motor OD										
Current Period	49.06%	53.46%	-3.14%	37.12%	62.15%	126.72%	89.77%	188.86%	0.89	(1.23)
Previous Period	89.28%	34.60%	-19.31%	31.30%	63.97%	116.34%	74.54%	180.31%	0.92	(1.02)
Motor TP										
Current Period	26.53%	53.92%	-5.38%	35.56%	60.10%	63.71%	13.10%	123.81%	2.28	(0.50)
Previous Period	98.76%	34.62%	-23.93%	29.31%	59.65%	74.21%	4.16%	133.86%	2.30	(0.56)
Total Motor										
Current Period	33.02%	53.77%	-4.66%	36.06%	60.75%	82.93%	16.10%	143.69%	1.84	(0.73)
Previous Period	95.93%	34.61%	-22.60%	29.88%	60.89%	86.56%	7.47%	147.45%	1.90	(0.70)
Health										
Current Period	87.35%	95.97%	3.94%	66.85%	69.24%	93.05%	83.19%	162.28%	0.65	(0.83)
Previous Period	365.21%	95.00%	4.24%	83.64%	87.51%	128.89%	90.80%	216.41%	0.67	(1.52)
Personal Accident										
Current Period	2.25%	93.06%	6.00%	66.77%	71.25%	34.59%	20.10%	105.84%	0.87	(0.05)
Previous Period	14.97%	89.68%	5.04%	79.45%	88.06%	48.81%	53.69%	136.87%	0.70	(0.64)
Travel Insurance										
Current Period	8.89%	92.09%	-0.24%	60.24%	64.99%	18.49%	11.36%	83.48%	0.18	0.16
Previous Period	139.49%	92.86%	-0.51%	77.31%	82.70%	10.05%	22.87%	92.74%	0.15	0.05
Total Health										
Current Period	80.34%	95.77%	3.78%	66.56%	69.07%	88.37%	77.99%	157.45%	0.63	(0.77)
Previous Period	317.71%	94.76%	3.91%	83.12%	87.18%	116.36%	81.46%	203.53%	0.63	(1.36)
Workmen's Compensation/ Employer's liability										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Public/ Product Liability										
Current Period	37.42%	48.05%	-10.83%	31.37%	54.45%	63.23%	40.73%	117.68%	1.07	(0.57)
Previous Period	83.12%	36.16%	-4.15%	30.14%	79.21%	79.62%	67.74%	158.83%	1.01	(0.84)
Engineering										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Other Miscellaneous										
Current Period	329.21%	58.20%	-7.98%	37.97%	57.26%	92.63%	77.11%	149.89%	0.78	(0.99)
Previous Period	NA	46.73%	-2.44%	38.56%	80.08%	101.75%	58.15%	181.83%	0.94	(1.97)
Total Miscellaneous										
Current Period	55.04%	73.70%	0.32%	50.47%	65.66%	86.09%	28.84%	151.74%	1.04	(0.76)
Previous Period	151.88%	59.60%	-4.41%	51.91%	78.93%	105.89%	17.26%	184.82%	1.03	(1.14)
Total-Current Period	55.04%	73.70%	0.32%	50.47%	65.66%	86.09%	28.84%	151.74%	1.04	(0.76)
Total-Previous Period	151.88%	59.60%	-4.41%	51.92%	78.93%	105.89%	17.26%	184.82%	1.03	(1.14)



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES
FORM NL 21 - RELATED PARTY

PART-A RELATED PARTY TRANSACTIONS

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-21	Up to the quarter Dec-21
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital Premium received Payment for technology support services / Brand usage fee Claims paid Assistance in operation	- 669 231 419 758	100,000 1,363 692 1,413 758	16,000 844 231 575	46,000 1,485 692 1,495
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	59	170	30	60
3	Chatpay Commerce Private Limited	Private company in which our director holds full time director position in Chatpay Commerce Private Limited	Claim Service Expenses	-	-	14	76
4	Key Management Personnel :						
(a)	Mr. Varun Dua	Managing Director & CEO (upto 10th Nov., 2022)					
(b)	Mr. Sanjeev Srinivasan	Managing Director & CEO w.e.f. 10th Nov., 2022					
(c)	Mr. Vaibhav Shah	Chief Technology Officer (from 1st May, 2021 to 19th Feb, 2022)					
(d)	Mr. Jitendra Nayyar	Chief Financial Officer & Whole-time Director (upto 21st Oct, 2021)	Salary Bonus and Other Allowances	211	642	198	637
(e)	Mr. Rohin Vig	Chief Financial Officer w.e.f. 27th November, 2021	Premium received	1	1	-	-
(f)	Mr. Biresh Giri	Appointed Actuary					
(g)	Mr. Virendra Agarwal	Chief Risk Officer (upto 26th Sep., 2022)					
(h)	Mr. Manish Thakur	Chief Investment Officer					
(i)	Mr. Animesh Das	Chief Underwriting Officer					
(j)	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					
(k)	Mr. Naseem Halder	Chief Technology Officer w.e.f 1st June, 2022					

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 31ST DECEMBER, 2022

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Acko Technology and Services Pvt Ltd	Holding Company	126	Payable	No	No	NIL	NIL
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	24	Payable	No	No	NIL	NIL

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS :
As at 31st December 2022

Name of Insurer:

Registration Number:

Date of Registration:

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	100,645	100,645
	Policyholders as per NL-12 A of BS	107,671	-	107,671
(A)	Total Investments as per BS	107,671	100,645	208,316
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	538	538
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	-	-
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,012	1,012
(F)	Advances and Other assets as per BS	1,785	7,573	9,358
(G)	Total Current Assets as per BS...(E)+(F)	1,785	8,585	10,370
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	82	559	641
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	7	6	13
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	109,457	109,767	219,224
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	89	565	654
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	109,368	109,202	218,570

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Leasehold Improvements		-	-
	(b) Furniture & Fittings		-	-
	(c)			-
			
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	47		47
	(b) Unutilised GST credit for more than 90 days		559	559
	(c)Other Reinsurer's balances outstanding for more than 180 days;	35		35
			

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :

As at 31st December 2022

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	70,065	47,556
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	70,065	47,556
(d)	Outstanding Claim Reserve (other than IBNR reserve)	19,556	12,028
(e)	IBNR reserve	44,921	23,441
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	134,541	83,025

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Acko General Insurance Limited
 Registration Number: 157
 Date of Registration: September 18, 2017
 Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st December 2022

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	(0)	1	1	-	0	0
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	63,023	31,088	52,000	18,269	9,453	11,700	11,700
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	7,523	3,438	5,012	1,572	1,129	1,128	1,129
8	Health	63,283	60,518	43,251	41,285	12,104	12,385	12,385
9	Miscellaneous	3,432	2,095	1,584	799	480	333	480
10	Crop							
	Total	137,261	97,139	101,848	61,926	23,166	25,546	25,695

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: Acko General Insurance Limited
Registration Number: 157
Date of Registration: September 18, 2017
Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	109,368
	Deduct:	
(B)	Current Liabilities as per BS	83,025
(C)	Provisions as per BS	-
(D)	Other Liabilities	26,343
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0
	Shareholder's FUNDS	
(F)	Available Assets	109,202
	Deduct:	
(G)	Other Liabilities	13,383
(H)	Excess in Shareholder's funds (F-G)	95,819
(I)	Total ASM (E+H)	95,819
(J)	Total RSM	25,695
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	3.73

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-27- PRODUCTS INFORMATIONName of the Insurer: **Acko General Insurance Limited**

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	-	-	-	-	-	-
2						
..						
n						



Acko General Insurance Limited
Registration Number 157 Dated 18th September 2017

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - A

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st December, 2022

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly (Q3 - FY 2022-23)

₹ in Lakhs

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments		
	a. Shareholders Fund	8	100,637.42
	b. Policyholders Fund	8A	107,678.50
2	Loans	9	-
3	Fixed Assets	10	537.61
4	Deferred Tax Assets		
5	Current Assets		
	a. Cash & Bank Balance	11	1,012.12
	b. Advances & Other Assets	12	9,358.22
6	Current Liabilities		
	a. Current Liabilities	13	(73,505.71)
	b. Provisions	14	(49,245.55)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		120,078.88
	Application of Funds as per Balance Sheet (A)		216,551.50
	Less: Other Assets	SCH ++	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	537.61
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	1,012.12
5	Advances & Other Assets (if any)	12	9,358.22
6	Current Liabilities	13	(73,505.71)
7	Provisions	14	(49,245.55)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		120,078.88
	TOTAL (B)		8,235.57
	'Investment Assets' As per FORM 3B	(A-B)	208,315.93

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	33,813.86	36,179.64	69,993.51	33.60	-	69,993.51	69,087.30
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	41,257.41	44,143.98	85,401.40	41.00	-	85,401.40	84,194.62
3	Investment subject to Exposure Norms		-	59,373.74	63,527.82	122,901.56	59.00	12.97	122,914.53	121,790.55
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	28,600.83	30,601.88	59,202.70	28.42	-	59,202.70	58,382.01
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding	-	30,772.92	32,925.94	63,698.86	30.58	12.97	63,711.83	63,408.54
	c. Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	100,631.16	107,671.80	208,302.96	100.00	12.97	208,315.93	205,985.17



Acko General Insurance Limited
Registration Number 157 Dated 18th September 2017

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - B

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st December, 2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly (Q3 - FY 2022-23)

₹ in Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities							
	Central Government Bonds	CGSB	63,030.63	30.81%	4,993.91	133.95%	68,024.54	32.66%
	Treasury Bills	CTRB	9,607.42	4.70%	-7,638.46	(204.88%)	1,968.96	0.95%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Government Bonds	CGSB	63,030.63	30.81%	4,993.91	133.95%	68,024.54	32.66%
	Treasury Bills	CTRB	9,607.42	4.70%	-7,638.46	(204.88%)	1,968.96	0.95%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	17,988.27	8.79%	-2,580.38	(69.21%)	15,407.89	7.40%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	27,255.47	13.32%	-18.61	(0.50%)	27,236.86	13.08%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	27,232.16	13.31%	-284.15	(7.62%)	26,948.01	12.94%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5,036.29	2.46%	-18.46	(0.50%)	5,017.83	2.41%
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	4,662.92	125.07%	4,662.92	2.24%
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Inves	ECDB	8,579.03	4.19%	-2,993.90	(80.30%)	5,585.13	2.68%
	Corporate Securities - Debentures	ECOS	38,165.57	18.66%	7,351.70	197.19%	45,517.27	21.85%
	Deposits - CDs With Scheduled Banks	EDCD	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,679.94	3.75%	253.60	6.80%	7,933.54	3.81%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	-	-	-	-
	Total		204,574.78	100.00%	3,728.17	100.00%	208,302.96	100.00%

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities



Insurer:

Acko General
Insurance Limited

Date:

31-Dec-22

₹ in Lakhs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Dec 31, 2022	as % of total for this class	As at Dec 31, 2021	as % of total for this class	As at Dec 31, 2022	as % of total for this class	As at Dec 31, 2021	as % of total for this class
Break down by credit rating								
AAA rated	108,258.90	52.56	29,790.58	33.13	109,382.89	52.51	29,773.88	33.03
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	84,194.62	40.87	44,034.39	48.97	85,401.40	41.00	44,280.95	49.13
Any other (Fixed Deposits)	5,585.13	2.71	11,520.11	12.81	5,585.13	2.68	11,520.11	12.78
Any other (Mutual Funds)	7,946.51	3.86	4,569.25	5.08	7,933.54	3.81	4,557.25	5.06
Total (A)	205,985.17	100.00	89,914.34	100.00	208,302.96	100.00	90,132.19	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	13,654.48	6.63	4,355.82	4.84	13,688.25	6.57	4,338.21	4.81
More than 1 year and upto 3 years	71,448.49	34.69	37,290.33	41.47	72,601.23	34.85	37,292.92	41.38
More than 3 years and up to 7 years	63,762.63	30.95	12,318.17	13.70	64,210.62	30.83	12,344.24	13.70
More than 7 years and up to 10 years	23,347.95	11.33	10,350.77	11.51	23,928.68	11.49	10,451.56	11.60
Above 10 years	20,239.98	9.83	9,509.90	10.58	20,355.50	9.77	9,627.89	10.68
Any other (Fixed Deposits)	5,585.13	2.71	11,520.11	12.81	5,585.13	2.68	11,520.11	12.78
Any other (Mutual Funds)	7,946.51	3.86	4,569.25	5.08	7,933.54	3.81	4,557.25	5.06
Total (A)	205,985.17	100.00	89,914.34	100.00	208,302.96	100.00	90,132.19	100.00
Breakdown by type of the issuer								
a. Central Government	69,087.30	33.54	34,410.01	38.27	69,993.51	33.60	34,642.56	38.44
b. State Government	15,107.32	7.33	9,624.39	10.70	15,407.89	7.40	9,638.39	10.69
c. Corporate Securities	108,258.90	52.56	29,790.58	33.13	109,382.89	52.51	29,773.88	33.03
Any other (Fixed Deposits)	5,585.13	2.71	11,520.11	12.81	5,585.13	2.68	11,520.11	12.78
Any other (Mutual Funds)	7,946.51	3.86	4,569.25	5.08	7,933.54	3.81	4,557.25	5.06
Total (A)	205,985.17	100.00	89,914.34	100.00	208,302.96	100.00	90,132.19	100.00

Details of Investment Portfolio

Periodicity of Submission: Quarterly (Q3 - FY 2022-23)

₹ in Lakhs

[illegible]

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Company Name & Code: ACKO General Insurance Limited & 157



Statement as on: 31st December, 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)2			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	G. Sec													
	Central Government Bonds	CGSB	67,799.08	1,224.82	7.17%	4.93%	67,457.04	3,555.93	7.00%	4.81%	24,466.62	927.41	5.03%	3.46%
	Treasury Bills	CTRB	6,627.86	98.64	5.90%	4.06%	5,423.75	116.46	2.85%	1.96%	2,238.06	25.19	1.49%	1.03%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	17,242.00	286.02	6.58%	4.53%	15,543.47	733.37	6.26%	4.31%	8,567.00	298.54	4.63%	3.18%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	27,245.67	486.41	7.08%	4.87%	22,977.21	1,169.68	6.76%	4.65%	7,523.53	451.19	7.96%	5.48%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	-	-	-	-
4	Infrastructure Investment													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	27,203.43	453.23	6.61%	4.55%	27,082.06	1,299.77	6.37%	4.38%	10,070.99	471.23	6.21%	4.27%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5,026.75	82.36	6.50%	4.47%	5,040.23	189.41	4.99%	3.43%	1,476.35	28.33	2.55%	1.75%
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	4,226.79	28.07	2.63%	1.81%	4,226.79	28.07	0.88%	0.61%	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	7,233.95	118.14	6.48%	4.46%	9,437.61	395.75	5.57%	3.83%	6,663.31	253.05	5.04%	3.47%
	Corporate Securities - Debentures	ECOS	41,969.85	737.75	6.97%	4.80%	26,810.56	1,398.24	6.92%	4.76%	6,266.02	292.71	6.20%	4.27%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4,998.20	65.57	5.20%	3.58%	5,126.42	176.01	4.56%	3.14%	2,582.72	58.45	3.00%	2.07%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Investment													
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	2,287.29	20.51	1.19%	0.82%
	TOTAL		209,573.57	3,581.00	6.78%	4.66%	189,125.12	9,062.70	6.36%	4.38%	72,141.88	2,826.62	5.20%	3.58%

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Name of the Insurer: Acko General Insurance Limited

Date: 12/31/2022

Registration No: 157

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA		-			0.0%
3	No. of Reinsurers with rating A but less than AA					0.0%
4	No. of Reinsurers with rating BBB but less than A					0.0%
5	No. of Reinsurers with rating less than BBB					0.0%
	Total (A)	0	-	-	-	0.0%
	With In India					
1	Indian Insurance Companies					0.0%
2	FRBs	1	23,423	330		83.4%
3	GIC Re	1	4,395	330	3	16.6%
4	Other (to be Specified)					0.0%
	Total (B)	2	27,817	660	3	100.0%
	Grand Total (C)= (A)+(B)	2	27,817	660	3	100.0%

								Miscellaneous																																																																																																																																																																																																																																																																																																																																																																																																	
		Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Misc		Other segments ^(a)		Total Miscellaneous		Total																																																																																																																																																																																																																																																																																																																																																																	
SL.No.	State / Union Territory	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter																																																																																																																																																																																																																																																																																																																																																																		
STATES ^(b)																																																																																																																																																																																																																																																																																																																																																																																																									
1	Andhra Pradesh	-	-	-	-	-	-	97	228	196	528	293	756	222	504	-	0	11	33	233	536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	526	1,293	526	1,293																																																																																																																																																																																																																																																																																																																																																																
2	Arunachal Pradesh	-	-	-	-	-	-	0	0	0	0	0	1	2	4	-	0	0	0	2	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	2	4																																																																																																																																																																																																																																																																																																																																																																	
3	Assam	-	-	-	-	-	-	4	4	6	17	47	105	18	35	105	18	35	180	140	105	140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157	67	157	67																																																																																																																																																																																																																																																																																																																																																																	
4	Bihar	-	-	-	-	-	-	66	145	139	361	205	506	186	449	4	4	6	20	196	474	-	-	-	-	-	-	-	-	-	-	-	-	-	-	401	980	401	980																																																																																																																																																																																																																																																																																																																																																																		
5	Chhattisgarh	-	-	-	-	-	-	277	613	56	139	84	202	42	76	-	0	3	11	44	87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	128	290	128	290																																																																																																																																																																																																																																																																																																																																																																		
6	Goa	-	-	-	-	-	-	30	75	14	203	104	275	1	10	29	10	29	10	29	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	124	304	124	304																																																																																																																																																																																																																																																																																																																																																																		
7	Gujarat	-	-	-	-	-	-	391	931	683	1,665	1,074	2,576	149	367	2	2	18	54	169	423	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,242	2,999	1,242	2,999																																																																																																																																																																																																																																																																																																																																																																		
8	Haryana	-	-	-	-	-	-	291	723	573	1,389	865	2,112	2,773	8,365	7	57	21	86	2,800	8,508	-	-	-	-	170	412	-	-	-	-	-	-	-	6,612	12,751	4,612	12,751																																																																																																																																																																																																																																																																																																																																																																			
9	Himachal Pradesh	-	-	-	-	-	-	6	12	80	81	35	92	89	103	1	1	0	1	96	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	126	192	126	192																																																																																																																																																																																																																																																																																																																																																																		
10	Chandigarh	-	-	-	-	-	-	82	215	115	295	95	137	107	120	69	120	69	120	120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	415	174	415	174																																																																																																																																																																																																																																																																																																																																																																		
11	Karnataka	-	-	-	-	-	-	1,664	4,036	2,944	7,686	4,608	11,722	4,571	16,480	70	177	197	581	4,837	17,238	-	-	-	-	913	2,149	-	-	-	-	-	-	-	10,396	31,213	10,396	31,213																																																																																																																																																																																																																																																																																																																																																																			
12	Kerala	-	-	-	-	-	-	75	172	269	702	344	874	104	220	-	0	12	35	118	255	-	-	-	-	-	-	-	-	-	-	-	-	-	460	1,129	460	1,129																																																																																																																																																																																																																																																																																																																																																																			
13	Madhya Pradesh	-	-	-	-	-	-	41	96	92	245	134	341	116	384	-	0	7	36	124	410	-	-	-	-	-	-	-	-	-	-	-	-	-	287	751	287	751																																																																																																																																																																																																																																																																																																																																																																			
14	Maharashtra	-	-	-	-	-	-	1,232	2,837	2,220	5,413	3,453	8,249	2,383	6,882	37	79	96	326	2,517	7,287	-	-	-	-	838	3,398	-	-	-	-	-	-	165	435	-	6,972	19,369	6,972	19,369																																																																																																																																																																																																																																																																																																																																																																	
15	Manipur	-	-	-	-	-	-	0	0	0	0	0	0	4	10	-	0	1	5	6	15	-	-	-	-	-	-	-	-	-	-	-	-	-	6	15	6	15																																																																																																																																																																																																																																																																																																																																																																			
16	Meghalaya	-	-	-	-	-	-	0	0	1	1	1	1	2	5	-	0	1	3	6	2	-	-	-	-	-	-	-	-	-	-	-	-	-	4	7	4	7																																																																																																																																																																																																																																																																																																																																																																			
17	Mizoram	-	-	-	-	-	-	0	0	0	0	0	1	1	2	-	0	0	1	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	2	4																																																																																																																																																																																																																																																																																																																																																																			
18	Nagaland	-	-	-	-	-	-	0	0	0	0	1	0	1	2	-	0	0	1	3	6	-	-	-	-	-	-	-	-	-	-	-	-	-	3	7	-	-																																																																																																																																																																																																																																																																																																																																																																			
19	Odisha	-	-	-	-	-	-	48	106	117	280	165	386	122	205	-	0	7	24	130	229	-	-	-	-	-	-	-	-	-	-	-	-	295	615	295	615																																																																																																																																																																																																																																																																																																																																																																				
20	Punjab	-	-	-	-	-	-	20	52	88	257	108	310	79	165	-	0	4	12	83	177	-	-	-	-	-	-	-	-	-	-	-	-	-	191	487	191	487																																																																																																																																																																																																																																																																																																																																																																			
21	Rajasthan	-	-	-	-	-	-	107	247	254	623	361	870	156	367	0	1	12	36	168	404	-	-	-	-	-	-	-	-	-	-	-	-	-	529	1,274	529	1,274																																																																																																																																																																																																																																																																																																																																																																			
22	Sikkim	-	-	-	-	-	-	1	3	2	6	3	7	0	3	-	0	1	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	10	6	10																																																																																																																																																																																																																																																																																																																																																																			
23	Tamil Nadu	-	-	-	-	-	-	650	1,505	1,955	4,865	2,605	6,369	326	2,653	1	22	39	127	365	2,802	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,970	9,171	2,970	9,171																																																																																																																																																																																																																																																																																																																																																																		
24	Telangana	-	-	-	-	-	-	584	1,365	759	1,940	1,343	1,305	1,273	4,953	4	36	59	220	1,336	5,208	-	-	-	-	-	-	-	-	-	-	-	-	-	2,678	8,513	2,678	8,513																																																																																																																																																																																																																																																																																																																																																																			
25	Tripura	-	-	-	-	-	-	0	0	1	2	0	1	2	3	-	0	1	4	28	36	-	-	-	-	-	-	-	-	-	-	-	-	-	29	42	29	42																																																																																																																																																																																																																																																																																																																																																																			
26	Uttarakhand	-	-	-	-	-	-	20	50	64	176	84	226	25	58	0	0	2	7	27	65	-	-	-	-	-	-	-	-	-	-	-	-	-	111	292	111	292																																																																																																																																																																																																																																																																																																																																																																			
27	Uttar Pradesh	-	-	-	-	-	-	421	989	717	1,910	1,137	2,898	572	4,182	0	29	23	73	595	4,284	-	-	-	-	-	-	-	-	-	-	-	-	-	1,733	7,182	1,733	7,182																																																																																																																																																																																																																																																																																																																																																																			
28	West Bengal	-	-	-	-	-	-	112	266	310	883	436	1,126	133	294	0	2	22	67	152	664	-	-	-	-	-	-	-	-	-	-	-	-	-	588	1,840	588	1,840																																																																																																																																																																																																																																																																																																																																																																			
TOTAL (A)		-	-	-	-	-	-	5,922	13,992	11,643	29,577	17,565	43,565	13,461	47,296	125	411	570	1,816	14,156	49,523	-	-	-	-	1,921	5,959	-	-	-	-	-	-	-	979	2,260	-	34,621	101,310	34,621	101,310																																																																																																																																																																																																																																																																																																																																																																
UNION TERRITORIES ^(b)																																																																																																																																																																																																																																																																																																																																																																																																									
1	Andaman and Nicobar Islands	-	-	-	-	-	-	1	1	7	18	8	19	1	1	-	0	1	2	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	9	22	9	22																																																																																																																																																																																																																																																																																																																																																																			
2	Chandigarh	-	-	-	-	-	-	16	45	32	94	48	139	5	9	-	0	4	15	9	24	-	-	-	-	-	-	-	-	-	-	-	-	-	57	164	57	164																																																																																																																																																																																																																																																																																																																																																																			
3	Dadra and Nagar Haveli	-	-	-	-	-	-	1	3	4	11	5	14	2	4	-	0	0	0	2	4	-	-	-	-	-	-	-	-	-	-	-	-	7	18	7	18																																																																																																																																																																																																																																																																																																																																																																				
4	Daman & Diu	-	-	-	-	-	-	2	3	3	5	2	6	1	21	-	0	0	0	1	21	-	-	-	-	-	-	-	-	-	-	-	-	-	0	27	0	27																																																																																																																																																																																																																																																																																																																																																																			
5	Govt. of NCT of Delhi	-	-	-	-	-	-	595	1,462	1,026	2,753	1,620	4,213	993	1,797	2	19	281	451	1,273	2,667	-	-	-	-	-	-	-	-	-	-	-	-	2,894	6,481	2,894	6,481																																																																																																																																																																																																																																																																																																																																																																				
6	Jammu & Kashmir	-	-	-	-	-	-	4	10	21	60	25	70	8	16	-	0	5	20	13	36	-	-	-	-	-	-	-	-	-	-	-	-	38	106	38	106																																																																																																																																																																																																																																																																																																																																																																				
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																				
8	Lakshadweep	-	-	-	-	-	-	8	8	0	2	4	2	4	-	-	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4																																																																																																																																																																																																																																																																																																																																																																			
9	Puducherry	-	-	-	-	-	-	8	17	30	75	38	92	4	7	-	0	0	0	4	8	-	-	-	-	-	-	-	-	-	-	-	-	42	100	42	100																																																																																																																																																																																																																																																																																																																																																																				
TOTAL (B)		-	-	-	-	-	-	626	1,540	1,124	3,019	1,749	4,559	1,010	1,906	2	19	291	488	1,303	2,413	-	-	-	-	-	-	-	-	-	-	-	-	-	3,953	6,972	3,953	6,972																																																																																																																																																																																																																																																																																																																																																																			
Outside India																																																																																																																																																																																																																																																																																																																																																																																																									
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																																																																																																																																																																																																																																																																																																																																																			
Grand Total (A)+(B)+(C)																																									-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer: Acko General Insurance Limited



Date: 31-Dec-2022

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2021-22		Upto the Quarter		Up to the corresponding quarter of the previous year 2021-22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	0	3	-	-	2	67
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	6,548	490,494	12,489	414,976	15,532	1,314,700	29,272	987,287
5	Motor TP	12,767	187,597	3,164	244,695	32,595	443,345	6,907	494,668
6	Health	15,244	1,672	9,967	1,023	51,283	2,856	28,310	2,739
7	Personal Accident	127	34	77	21	430	151	420	91
8	Travel	88	2	37	2	223	2	69	2
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	1,921	37	2,151	42	5,959	89	4,336	86
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	979	4	481	9	2,260	4	526	9

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Acko General Insurance Limited



Date: 31-Dec-2022

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year 2021-22		Up to the corresponding quarter of the previous year 2021-22	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	81,930	2,217	194,872	5,553	67,445	2,614	168,874	6,607
4	Brokers	49,003	8,316	121,823	31,944	51,663	4,984	112,242	16,259
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	548,907	27,141	1,444,452	70,785	541,663	20,768	1,203,833	46,976
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	-	-	-	-	-	-	-	-
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specified)								
	(i) _____								
	(ii) _____	-	-	-	-	-	-	-	-
	Total (A)	679,840	37,673	1,761,147	108,282	660,771	28,366	1,484,949	69,842
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	679,840	37,673	1,761,147	108,282	660,771	28,366	1,484,949	69,842

FORM NL-37-CLAIMS DATA

Name of the Insurer: ACKO General Insurance Limited

Upto the quarter ending Q3 FY-2022-23



Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	3,291	740	4,031	2,754	10	192	2,956	-	1,173	-	-	-	-	670	8,830
2	Claims reported during the period	-	-	-	-	93,550	1,324	94,874	92,574	140	4,067	96,781	-	49,853	-	-	-	-	15,137	256,645
	(a) Booked During the period	-	-	-	-	93,207	1,313	94,520	91,390	136	4,039	95,565	-	49,665	-	-	-	-	15,064	254,814
	(b) Reopened during the Period	-	-	-	-	343	11	354	1,184	4	28	1,216	-	188	-	-	-	-	73	1,831
	(c) Other Adjustment (to be specified)																			
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	85,281	610	85,891	79,842	78	3,231	83,151	-	47,478	-	-	-	-	13,158	229,678
	(a) paid during the period	-	-	-	-	85,281	610	85,891	79,842	78	3,231	83,151	-	47,478	-	-	-	-	13,158	229,678
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	1,097	1	1,098	2,294	1	-	2,295	-	420	-	-	-	-	13	3,826
	Other Adjustment (to be specified)																			
	(i) Claims Closed other than Repudiation	-	-	-	-	4,254	41	4,295	7,283	36	598	7,917	-	2,105	-	-	-	-	1,065	15,382
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	6,209	1,412	7,621	5,909	35	430	6,374	-	1,023	-	-	-	-	1,571	16,589
	Less than 3months	-	-	-	-	5,589	534	6,123	5,709	27	426	6,162	-	961	-	-	-	-	1,560	14,806
	3 months to 6 months	-	-	-	-	518	315	833	133	3	2	138	-	55	-	-	-	-	10	1,036
	6months to 1 year	-	-	-	-	83	289	372	54	5	1	60	-	2	-	-	-	-	1	435
	1year and above	-	-	-	-	19	274	293	13	-	1	14	-	5	-	-	-	-	-	312

Upto the quarter ending Q3 FY-2022-23

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	(Amount in Rs. Lakhs)		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	1,618	6,890	8,508	1,963	8	28	1,999	-	105	-	-	-	-	46	10,658
2	Claims reported during the period	-	-	-	-	20,305	8,829	29,134	45,308	161	463	45,933	-	5,144	-	-	-	-	1,271	81,483
	(a) Booked During the period	-	-	-	-	20,178	8,784	28,962	44,920	152	442	45,514	-	5,129	-	-	-	-	1,265	80,870
	(b) Reopened during the Period	-	-	-	-	127	45	172	388	9	22	419	-	15	-	-	-	-	6	612
	(c) Other Adjustment (to be specified)																			
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	18,400	3,756	22,156	33,312	60	266	33,637	-	3,681	-	-	-	-	1,152	60,626
	(a) paid during the period	-	-	-	-	18,400	3,756	22,156	33,312	60	266	33,637	-	3,681	-	-	-	-	1,152	60,626
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	306	8	313	1,441	0	-	1,441	-	43	-	-	-	-	1	1,799
	Other Adjustment (to be specified)																			
	(i) Claims Closed other than Repudiation	-	-	-	-	1,013	345	1,357	2,741	35	62	2,838	-	194	-	-	-	-	71	4,460
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	2,590	13,125	15,715	3,398	75	104	3,577	-	126	-	-	-	-	138	19,556
	Less than 3months	-	-	-	-	1,997	4,067	6,064	3,155	54	95	3,304	-	119	-	-	-	-	137	9,624
	3 months to 6 months	-	-	-	-	372	2,466	2,839	179	0	0	179	-	5	-	-	-	-	1	3,024
	6months to 1 year	-	-	-	-	165	3,088	3,253	47	20	3	71	-	0	-	-	-	-	0	3,324
	1year and above	-	-	-	-	56	3,503	3,560	18	-	5	23	-	2	-	-	-	-	-	3,584

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



For the Quarter ending on Q3 FY-2022-23

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	27,700	2,715	514	134	2	-	-	4,459	1,655	620	197	8	-	-	31,065	6,938
5	Motor TP	14	73	112	43	38	4	-	78	323	636	264	458	73	-	284	1,833
6	Health	29,439	2,137	317	32	2	-	-	11,838	1,444	350	37	3	-	-	31,927	13,672
7	Personal Accident	29	6	2	-	-	-	-	11	18	1	0	-	-	-	37	30
8	Travel	915	64	2	-	-	-	-	74	11	10	-	-1	-	-	981	96
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	15,096	583	29	15	1	-	-	1,310	61	2	1	0	-	-	15,724	1,374
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	4,866	910	57	23	-	-	-	442	80	5	2	-	-	-	5,856	529

Upto the Quarter ending on Q3 FY-2022-23

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	76,395	7,437	1,213	234	2	-	-	12,194	4,336	1,524	338	8	-	-	85,281	18,400
5	Motor TP	20	130	227	122	107	4	-	99	635	1,326	700	921	75	-	610	3,756
6	Health	74,468	4,617	585	167	5	-	-	29,459	3,202	588	58	5	-	-	79,842	33,312
7	Personal Accident	67	8	3	-	-	-	-	29	24	7	0	-	-	-	78	60
8	Travel	3,100	126	3	1	1	-	-	218	37	10	0	0	-	-	3,231	266
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	45,927	1,430	77	28	16	-	-	3,502	165	11	2	2	-	-	47,478	3,681
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	11,120	1,770	240	28	-	-	-	985	145	18	3	-	-	-	13,158	1,152

FORM NL-41 OFFICES INFORMATION
As at: December 31, 2022

Name of the Insurer:Acko General Insurance Limited
Date: December 31, 2022

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	2
2	No. of branches approved during the year	8
3	No. of branches opened during the year	0
4	Out of approvals of previous year	0
4	Out of approvals of this year	1
5	No. of branches closed during the year	0
6	No of branches at the end of the year	3
7	No. of branches approved but not opened	7
8	No. of rural branches	0
9	No. of urban branches	3
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 1 (c) 5* (d) 1** (e) 1#
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	571 289 860
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	No. of Insurance Agents and Intermediaries (a) 0 (b) 0 (c) 6 (d) 60 (e) 0 (f) 0 (g) 0 (h) 0 (i) -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	518	102
Recruitments during the quarter	84	0
Attrition during the quarter	31	0
Number at the end of the quarter	571	102

*The Company has total 5 Non-Executive Directors, out of which 3 are Non-Executive, Independent Directors and 2 is Non-Executive, Non-Independent Director.

** The Company has 1 Women Director. She is also the Non-Executive, Non-Independent Director of the Company.

The Company has total 1 Executive Director as on December 31, 2022, who is Managing Director & CEO.

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS



Name of the Insurer:Acko General Insurance Limited

Date: 31.12.2022

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. G N Agarwal	Non-Executive Director	Independent Director	No change
2	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
3	Mr. K. S. Gopalakrishnan	Non-Executive Director	Independent Director	No change
4	Ms. Ruchi Deepak	Non-Executive Director	Non-Independent Director	No change
5	Mr. Varun Dua	Executive Director	Managing Director & CEO	Ceased to be Managing Director & CEO w.e.f November 10, 2022
6	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	Appointed as Non executive Director w.e.f November 10, 2022
7	Mr. Sanjeev Srinivasan	Executive Director	Managing Director & CEO	Appointed as Managing Director & CEO w.e.f November 10, 2022
8	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
9	Mr. Naseem Halder	Chief Technology Officer	Technology	No change
10	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
11	Mr. Biresh Giri	Appointed Actuary	Actuarial	No change
12	Mr. Animesh Das	Chief Underwriting Officer	Underwriting	No change
13	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	Compliance & Secretarial	No change

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Insurer: **Acko General Insurance Limited**

Upto the Quarter ending on

Dec'22

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	484,963	5,367	936,758
		Social	-	-	-
5	MOTOR TP	Rural	176,984	11,820	-
		Social	-	-	-
6	HEALTH	Rural	863	121	1,001,136
		Social	6	5,565	378,834,467
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	2	92	4,551,263
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment ^(a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	662,810	17,307	1,937,894
		Social	8	5,656	383,385,730

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

(i) Name of the Insurer: **Acko General Insurance Limited**

(ii) Registration No. **157** and Date of Registration with the IRDAI: **18 Sep 2017**

(iii) Gross Direct Premium Income during immediate preceding FY: **Rs. 9,88,21,29,549/-**

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: **Rs. 3,63,80,18,313/-**

(v) Obligation of the Insurer to be met in a financial year **Rs.245.27 Cr**

Statement Period: Quarter ending Dec'22

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	3,394	7,739
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	9,373	24,856
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	12,767	32,595
Total Gross Direct Motor Own damage Insurance Business Premium	6,548	15,532
Total Gross Direct Premium Income	37,673	108,282

FORM NL-45-GREIVANCE DISPOSAL


Name of the Insurer: Acko General Insurance Limited

Dec'22

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	1	1	0	0	0	1
b)	Claims Related	4	159	52	67	41	3	346
c)	Policy Related	1	23	12	5	7	0	54
d)	Premium Related	0	2	2	0	0	0	2
e)	Refund Related	0	15	13	2	0	0	20
f)	Coverage Related	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	1	0	0	1	0	4
i)	Others	1	15	5	3	8	0	29
	Total	6	216	85	77	57	3	456

2	Total No. of policies during previous year:	1,484,949
3	Total No. of claims during previous year:	233,766
4	Total No. of policies during current year:	1,761,147
5	Total No. of claims during current year:	256,645
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.62
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	13.48

0

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	3	1%	0	0%	3	1%
b)	15 - 30 days	0	0%	0	0%	0	0%
c)	30 - 90 days	0	0%	0	0%	0	0%
d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number of Complaints	3		0		3	

**For the Quarter ending: December 2022**

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/	Reason supporting the vote decision
-----NIL-----							