

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBER, 2023 (Amount in ₹ Lakhs)

KEV	ENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBE	:K, 2023															(Am	ount in ₹ Lakhs)
Sr	Particulars	Schedule		F	ire			Ma	rine			Miscell	aneous			To	tal	
No		Ref. Form No.	For the	Up to the														
			Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22	Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22	Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22	Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22
						i i				·								
1	Premiums earned (Net)	NL-4	-	-	-	-	-	-	-	-	31,721	87,624	22,231	58,596	31,721	87,624	22,231	58,596
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	19	393	56	152	19	393	56	152
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	2,872	7,618	1,732	4,094	2,872	7,618	1,732	4,094
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	14,569	37,796	-	-	14,569	37,796	-	-
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		-	-	-	-	ī	-	-	-	49,181	133,431	24,019	62,842	49,181	133,431	24,019	62,842
6	Claims Incurred (Net)	NL-5	=	-	-	=	-	-	=	-	21,361	61,427	18,691	50,444	21,361	61,427	18,691	50,444
7	Commission (Net)	NL-6	-	-	-	-	-	-	-	-	4,012	11,345	(74)	257	4,012	11,345	(74)	257
8	Operating expenses related to Insurance Business	NL-7	-	-	-	-	-	-	-	-	24,403	64,685	18,113	52,137	24,403	64,685	18,113	52,137
9	Premium Deficiency		=	-	-	=	-	-	-	-	=	-			-	-	-	-
	Total (B)		-	-	-	-	-	-	-	-	49,776	137,457	36,730	102,838	49,776	137,457	36,730	102,838
11	Operating Profit / (Loss) C = (A-B)		-	-	-	-	-	-	-	-	(595)	(4,026)	(12,711)	(39,996)	(595)	(4,026)	(12,711)	(39,996)
12	Appropriations:																	
	Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	(595)	(4,026)	(12,711)	(39,996)	(595)	(4,026)	(12,711)	(39,996)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
	Total (C)		-	-	-	-	-	-	-	-	(595)	(4,026)	(12,711)	(39,996)	(595)	(4,026)	(12,711)	(39,996)

Note - 1 (Amount in ₹ Lakhs)

Particulars		F	ire			Ma	rine			Miscell	aneous			То	tal	
	For the	Up to the														
	Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22	Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22	Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22	Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	2,809	7,394	1,751	4,246	2,809	7,394	1,751	4,246
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	63	224	(19)	(152)	63	224	(19)	(152
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	-	-	-	-	-	-	-	-	2,872	7,618	1,732	4,094	2,872	7,618	1,732	4,094



### 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, 2023

	IT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBER,		F 11 0 1		· · · · · ·	mount in ₹ Lakhs)
Sr.	Particulars	Schedule	For the Quarter	Up to the	For the Quarter	Up to the
No.		Ref. Form No.	Dec-23	quarter Dec-23	Dec-22	quarter Dec-22
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		- (===)	-	- (	- ()
	(c) Miscellaneous Insurance		(595)	(4,026)	(12,711)	(39,996)
			(595)	(4,026)	(12,711)	(39,996)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		1,438	4,210	1,738	4,660
	(b) Profit on sale of Investments		56	308	55	275
	(c) (Loss on sale/ redemption of investments)		(57)	(91)	-	(102)
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
			1,437	4,427	1,793	4,833
3	OTHER INCOME					
	(a) Provision for diminution in value of investments written back		-	-	-	-
	(b) Others		-	-	3	5
			-	-	3	5
	TOTAL (A)		842	401	(10,915)	(35,158)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	_	-
	(b) For doubtful debts		-	-	_	-
	(c) Others		_	-	_	_
5	OTHER EXPENSES					
Э			0	40	2	16
	(a) Expenses other than those related to Insurance business		8	40	3	16
	(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		14,569	37,796	-	-
	(ii) Others		-	-	-	-
	(g) Others		-		-	-
	TOTAL (B)		14,577	37,836	3 (42.242)	16
6	Profit/(Loss) Before Tax (A-B)		(13,735)	(37,435)	(10,918)	(35,174)
7	Provision for Taxation		- (40)	- (0= 00=)	-	- (2- 4-4)
8	Profit/(Loss) After Tax		(13,735)	(37,435)	(10,918)	(35,174)
	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		(163,735)	(140,035)	(109,162)	(84,906)
	Balance carried forward to Balance sheet		(177,470)	(177,470)	(120,080)	(120,080)



### PERIODIC DISCLOSURES FORM NL-3B - BS

### **BALANCE SHEET AS AT 31ST DECEMBER, 2023**

(Amount in ₹ Lakhs)

DALA	ANCE SHEET AS AT SIST DECEIVIDER, 2025		(4	mount in a Lukns)
Sr.	Particulars Particulars	Schedule	As at 31st	As at 31st
No.		Ref. Form No.	December, 2023	December, 2022
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	244,600	214,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	4,512	1,939
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		7	6
	-Policyholders' Funds		16	7
5	BORROWINGS	NL-11	-	-
	TOTAL		249,135	216,552
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	71,221	100,645
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	165,969	107,671
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	5,648	538
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	1,208	1,012
	Advances and Other Assets	NL-16	12,078	9,358
	Sub-Total (A)		13,286	10,370
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	102,124	73,506
14	PROVISIONS	NL-18	82,335	49,246
	Sub-Total (B)		184,459	122,752
15	NET CURRENT ASSETS (C) = (A-B)		(171,173)	(112,382)
16	MISCELLANEOUS EXPENDITURE (To the extent not written	NL-19	_	_
10	off or adjusted)	INL 13		
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		177,470	120,080
	TOTAL		249,135	216,552

### **CONTINGENT LIABILITIES**

Sr.	Particulars Particulars	As at 31st	As at 31st
No.		December, 2023	December, 2022
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	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	210	300
	TOTAL	210	300



																			. 4 - PREMIUM		_																			
	PREMIUM EARNED (NET) [CURRENT YEAR]																	FURM N	4 - PREMIUN	SCHEDUL	3																			
			et				Marine																		ellaneous								_						Grand	in ₹ Lakhs)
Sr	Particulars		Fire		rine Cargo	_	Marine H			Marine		otor OD		tor TP		Motor		ealth		al Accident		nsurance		l Health		kmen's	A 10.40	duct Liability		neering		iation	_	Insurance	0.0		Total Misc		Grano	lotal
No				- Mi	irine Cargo		Iviarine Hi	"	Iotai	iviarine	I M	otor UD	INIC	tor IP	lota	Motor	Н.	eaith	Person	II Accident	Iravei	nsurance	Iotal	Health			Public/ Pro	lauct Liability	y Engi	neering	AV	lation	Lrop	istirance			lotal Misc	ellaneous		/
																										ensation/ er's Liability									segn	hent	1 /			
		For the	He to th	a Card			or the Us	an abo	Contho	Un to the	Constitu	Up to th	For the	Un to the	For the	Un to the	Contho	Up to th	- Faceboo	Un to th	en Farska	He se she	For the	Un to the			Facilia	Up to the	Contho	Up to the	Forebook	Up to the	Facebook	Up to the	For the	Up to the	For the	Un to the	For the	He to the
		Quarter			er quarte		or the Op	to the	Por tile	op to the	POI UK	Op to th	Poi tile	op to the	Por the	Op to the	Por the	Op to ti	e Foi die	Op to a	ie Por tile	op to tile	Por tile	Op to the	Por the	quarter	Por tile	op to the	Por the	op to the	Por tile	op to the	roi tile	Op to the	POI tile	op to tile	Por tile	quarter	Poi tile	
		Quarter	quarte	Quart	er quarti	er Qu	uarter qu	arter	Quarter	quarter	Quarte	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarte	Quarter	quarte	r Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter
1	Gross Direct Premium	Dec-23	Dec-2:	Dec-4	3 Dec-2	3 De	ec-23 L	ec-23	Dec-23	Dec-23	9.72	1 22.22	3 15,50	37.091	25.227	59.314	19,595	62.74	2 114	Dec-23	3 Dec-23	2.997	20.435	66.266	Dec-23	Dec-23	2.230	7.042	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	1.439	3,778	49,331	136.400	49.331	136.400
	Gross Direct Premium Add : Premium on reinsurance accepted	-				-			-		9,72	1 22,22	15,50	37,091	25,227	59,314	19,595	62,74	114	54	2/ /26	2,997	20,435	66,266		-	2,230	7,042	-	-	-				1,439	3,778	49,331	136,400	49,331	136,400
		-				-			-	-	2 94	9 666		11.068	7 562	17 73/	784						860			-	853	3.308		-	-	-					9.677	24.831	9.677	24.831
	Less : Premium on reinsurance ceded	-		_			-	•		-											48 50	180			3 -	-				-		-	<u> </u>	-	402	1,049				
	Net Written Premium					-	-	-			6,77					41,578						2,817	19,575			-	1,377			-		-			1,037	2,729	39,654		39,654	111,569
	Add : Opening balance of UPR					-	-	-			8,98			15,415	25,747	22,802						39	41,649		-	-	4,090	2,907		-		-	-	-	1,601	1,043	73,087	57,075	73,087	57,075
5	Less : Closing balance of UPR	-	-			-	-	-			11,34			19,733	31,074	31,074						65	43,311	43,311		-	4,780	4,780	-	-		-	<u> </u>		1,855	1,855	81,020	81,020	81,020	
Щ	Net Earned Premium										4,41	8 11,60	7,920	21,705	12,338	33,306	17,112	47,28	14 135	46	65 666	2,791	17,913	50,540	- 1	-	687	1,861		-		-	<u> </u>	<del></del>	783	1,917	31,721	87,624	31,721	87,624
_																																								
	Gross Direct Premium																																			1 '	,	1		
	- In India	-	-		-	-	-	-	-	-	9,72	1 22,22	15,50	37,091	25,227	59,314	19,595	62,74	12 114	52	27 726	2,997	20,435	66,266	- 5	-	2,230	7,042	-	-	-	-	-	-	1,439	3,778	49,331	136,400	49,331	136,400
	- Outside India	-	-		-	-	-	-				-	-		-				-		-	-	-	-	-	-	-	-	-	-	-	-	<u> </u>	-	1 - '				-	-

Particulars		Fire			M	arine																Miscel	llaneous														Grand
			Marin	e Cargo	Mar	ine Hull	Total	Marine	Moto	OD	Moto	r TP	Total	Motor	He	ith	Personal A	kccident	Travel In	surance	Total	Health		nsation/	Public/ Pro	duct Liability	Engin	eering	Avi	ation	Crop Ir	nsurance	Other Misco segm		Total Misc	ellaneous	
	For the Quarter Dec-22		For the Quarter Dec-22	Up to the quarter Dec-22	For the Quarter Dec-22																																
oss 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
dd : Premium on reinsurance accepted	-	-							-				-		-	-	-	-		-		-				-									1		1 -
ess : Premium on reinsurance ceded	-	-	-	-		-	-	-	3,031	7,229	5,854	15,018	8,885	22,247	579	1,982	7	30	65	182	651	2,194	-	-	1,561	3,096	-	-	-	-	-	-	415	945	11,512	28,482	11,512
et 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			360	2,863							564	1,315	26,161	79,800	26,161
ld : Opening balance of UPR		0 0	-	-		-	-	-	4,577	2,921	10,805	7,437	15,382	10,358	24,348	13,974	200	177	37	28	24,585	14,179	-	-	3,004	1,537	-	-	-	-	-	-	655	278	43,626	26,352	43,626
ss : Closing balance of UPR	-	-	-	-		-	-	-	5,869	5,869	12,816	12,816	18,685	18,685	25,025	25,025	175	175	42	42	25,242	25,242	-	-	2,745	2,745	-	-	-	-	-	-	884	884	47,556	47,556	47,556
t Earned Premium		-	-	-					2,224	5,355	4,902	12,198	7,126	17,553	13,215	36,169	145	402	791	2,108	14,151	38,679	-	-	619	1,655				-		-	335	709	22,231	58,596	22,231
E Carried F Crimani						-			2,224	3,333	4,302	11,130	7,120	17,555	13,213	30,103	243	702	,,,,	1,100	17,131	30,073			013	1,033										30,330	
ross Direct Premium																																					í
n India									6.547	15,532	12,767	32,595	19,314	48,127	14,471	49.202	127	420	861	2.304	15,459	51,936			1.921	5.959							979	2,260	37,673	108,282	37,673



																PERIOD FORM NL 5	- CLAIMS SCI																					
CLAIMS INCURRED (NET) [CURRENT YEAR]																																					(Amou	ount in ₹ Lakhs)
Sr Particulars		ire			N	larine																Miscellan	eous														Gran	nd Total
No			Marin	ne Cargo	Mai	ine Hull	Tota	Marine	Moto	r OD	Moto	r TP	Total	Motor	Hea	ilth	Personal A	Accident	Travel Insu	rance	Total H	ealth	Compens Employer's	sation/		Product bility	Engir	neering	Avi	ation	Crop I	nsurance	Other Mis seg	rellaneous nent	Total Misc	ellaneous		
	For the	Up to the	For the	Up to the	For the U	lp to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the														
	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter Dec-														
	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	23														
1 Claims Paid (Direct)	-	-	-	-	-	-	-	-	7,055	20,783	2,166	5,689	9,221	26,472	10,040	30,290	105	240	124	324	10,269	30,854		,	857	3,026	-	-	-	-	-		926	2,598	21,273	62,950	21,273	62,950
2 Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
3 Less : Re-insurance ceded to claims paid		-	-	-	-	-	-	-	2,357	7,851	998	2,635	3,355	10,486	403	1,218	52	58	5	13	460	1,289	-	-	368	1,397	-	-	-	-	-	-	321	992	4,504	14,164	4,504	14,164
Net Claims Paid	-	-	-	-	-	-	-	-	4,698	12,932	1,168	3,054	5,866	15,986	9,637	29,072	53	182	119	311	9,809	29,565	-		489	1,628	-		-	-	-		605	1,606	16,769	48,786	16,769	
4 Add : Claims Outstanding at the end of the year	1	1	-	-	-	-	-	-	3,494	3,494	41,983	41,983	45,477	45,477	4,498	4,498	231	231	323	323	5,052	5,052	-	-	480	480	-	-	-	-	-	-	296	296	51,305	51,305	51,306	51,306
5 Less: Claims Outstanding at the beginning of the year	1	1	-	-	-	-	-	-	2,424	1,816	37,989	30,447	40,413	32,263	5,200	5,504	246	150	340	325	5,786	5,979	-	-	295	246	-	-	-	-	-	-	219	176	46,713	38,664	46,714	
Net Incurred Claims								-	5,768	14,610	5,162	14,590	10,930	29,200	8,935	28,066	38	263	102	309	9,075	28,638			674	1,862				-			682	1,726	21,361	61,427	21,361	1 61,427
Claims Paid (Direct)																																						
- In India	-	-	-	-	-	-	-	-	7,055	20,783	2,166	5,689	9,221	26,472	10,040	30,290	105	240	124	324	10,269	30,854	-	-	857	3,026	-	-	-	-	-	-	926	2,598	21,273	62,950	21,273	62,950
- Outside India	-	-	-	-	-	-	-	-	-		-	-			-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-		-	-			-	-
Estimates of IBNR and IBNER at the end of the period (net)	1	1	-	-	-	-	-	-	586	586	31,378	31,378	31,964	31,964	1,675	1,675	112	112	216	216	2,003	2,003	-	-	346	346	-	-	-	-	-	-	125	125	34,438	34,438	34,439	9 34,439
Estimates of IBNR and IBNER at the beginning of the period (net)	1	1	-	-	-	-	-	-	577	403	27,921	22,222	28,498	22,625	1,880	2,332	239	106	244	218	2,363	2,656	-	-	226	212	-	-	-	-	-	-	55	95	31,142	25,588	31,143	3 25,589

CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																					(Amo	unt in ₹ Lakhs)
Sr Particulars	F	ire			M	arine																Miscellane	tous														Gra	nd Total
lo			Marin	ne Cargo	Mar	ne Hull	Total	Marine	Moto	rOD	Moto	TP	Total I	Motor	Hea	ilth	Personal Ac	cident	Travel Insurar	nce	Total He		Workm Compens Employer's	ation/	Public/ F Liab		Engin	eering	Avia	ation	Crop In	surance	Other Misc segm		Total Misc	ellaneous		
	For the Quarter Dec-22	Up to the quarter Dec-22	For the U Quarter of Dec-22	p to the quarter C Dec-22	or the Up to parter quarter Dec-22 De	to the F arter Q c-22 D	For the Unarter Dec-22	Jp 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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-	-		-	-
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
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	35,099	20,469
Net Incurred Claims									3,214	6,786	2,791	7,772	6,005	14,558	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)							_																															
									7.089	18.705	1.832	3.756			13.663				103		13.796	33.637				3.709							501					
- In India	-	-	-	-	-	-		-	7,089	18,705	1,832	3,756	8,921	22,461	13,663	33,303	30	60	103	2/4	13,796	33,637	-	-	1,402	3,709	-	-	-	-	-	-	501	1,124	24,620	60,931	24,620	60,931
- Outside India	-	-	-	-	-	-	-	-	- 1	-			-	-			-	-	-	0		-	-	-	-	-	-	-		-	-	-	لـــــــــــــــــــــــــــــــــــــ				-	
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

**OCKO** 

Commission and Rewards on (Excluding Reinsurance)
Business written:
- In India
- Outside India

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

Common Assessment Service Serv	CICKO																Registra	tion No. 157	dated Septe	ember 18, 2	2017																			
*** The content of th																																								
March   Marc	OMMISSION PAID (NFT) [CURRENT YEAR]																FO	RM NL 6 - CC	OMMISSION S	SCHEDULE																			(Amoun	t in 3
Part			Fire				Mar	rine																Miscellan	neous															
Part				N	larine Carg	ţo			Total	l Marine	М	otor OD	Mol	or TP	Total I	Motor	Healt	h	Personal A	Accident	Travel In	urance	Total H		Compensa	ation/			Engin	neering	Avia	ation	Crop Ir	nsurance			Total Misc	ellaneous		
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Seminor Contact of the contact of th		Dec-23	Dec-2	r Quar 3 Dec-	ter qua 23 De	ec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Quarter Dec-23	Dec-23	Quarter Dec-23	Dec-23	Quarter Dec-23	Dec-23	Quarter Dec-23	Dec-23	Dec-23	Quarter Dec-23	Quarter Dec-23	Dec-23	Dec-23	Dec-23	Quarter Dec-23	Dec-23	Quarter Dec-23	Dec-23	Quarter Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Dec-23	Quarter Dec-23		9
Treatment of the property of t	nmission & Remuneration	-			-	-	-	-	-	-	16	i6 732	201	1,343	367	2,075			8	30	1				-	-	41	79	-	-	-	-	-	-	-	-	4,054		4,054	r
Companie		-			-	-	-	-	-	-	-	C	-	-	-	-	912	2,181	0	2	-	106	912	2,289	-	-	-	-	-	-	-	-	-	-	-	-	912	2,289	912	L
Companie of the presentation of the presenta					-	-	-	-	-	-	-	-	-	-	-		-	-		-		-	-	-	-	-	-	-	-		-	-	-	-	-	-	-			+
Companion of the content of the co		-			-	-	-	-	-	-	16	16 /32	201	1,343	367	2,075	4,549	11,366	8	32	1	480	4,558	11,878	-	-	41	79	-		-	-		-	-	-	4,966	14,032	4,966	Ĺ
Company   Comp											18	13 694	574	1 370	757	2.064	81	257	. 0	,	3	12	84	271			73	247							40	105	954	2 687	954	L
The state of the control of the cont																			8	30	(2)	468	4,474	11.607			(32)	(168)							(40					
Section Sectio															1													,,								,, , , , , , ,				_
The property of the property o		business to be f	urnished a	per details	indicated	below:					_		_								, ,									,			,	_						_
Series from the control of the contr		-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	L
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Successional Series (1988)																	-																							L
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Company   Comp				.		-											-	_																			-			L
Section (1998)  The property of the property o				.		-											-	_																			-			L
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Controlled Secretary		-			-	-	-	-	-	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	L
Companies and Reservation   Companies and Reservation   Companies   Companie	otal	-			-	-	-		-	-	16	6 732	201	1,343	367	2,075	4,549	11,366	8	32	1	480	4,558	11,878	-	-	41	79				-	-	-	-	-	4,966	14,032	4,966	Г
Septiminal contents of the content o																																								_
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Company   Comp		-			-	-	-	-	-	-	16	i6 732	201	1,343	367	2,075	4,549	11,366	8	32	1	480	4,558	11,878	-	-	41	79	-	-	-	-	-	-	-	-	4,966	14,032	4,966	
Full Line Particulars   Partic	- Outside India	-			-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	⊥_
Full Line Particulars   Partic	COMMISSION DAID (NET) [DREWING VEAD]																																						/Ama	
The first beat of the partial property and the			Fire				Mar	rine																Miscellar	neous															
For the Language of the Langua				N	tarine Carg	ço o	Marine	e Hull	Total	l Marine	M	otor OD	Mot	or TP	Total I	Motor	Healt	h	Personal A	Accident	Travel In	urance	Total H	ealth					Engin	eering	Avia	ation	Crop In	nsurance	Other Mi	scellaneous	Total Misc	ellaneous		
For the Up 1 part of Court of																											Liab	ility							seg	ment				
Outsign (a guille of the special of																																								
Personal Description		For the	Up to t	he For t						Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Jp to the	For the	Up to the	For the								For the	Up to the	For the	Up to the	For the	Up to the						
Commission & Fermineration &		Quarter	quarte	r Quar						quarter Dec 22	Quarte	quarter	Quarter	quarter Dec 22	Quarter	quarter Dec 33	Quarter	quarter Dec 22	Quarter Page 22	Quarter	Quarter Dec 22	Quarter Dec 22	quarter Dec 22	Quarter	quarter Day 22	Quarter	quarter Dec 22	Quarter	quarter Dec 22	Quarter	quarter Dec 22	Quarter Dec 33								
New	Townstates & Basses and the	Dec-22	Dec-2	Z Dec	22 06	C-22	Dec-22	D60-22	Dec-22	Dec-22			060-22						Dec-22	DEC-22	Dec-22	Dec-22			Dec-22	Dec-22	Decizz	Dec-22	Decizz	Decizz	Dec-22	DEC-22	Dec-22	Dec-22	Dec-22	Dec-22				
Distribution fees		-			1	-	-	-	-				36	81			399		3	22	1	4	405		-	-	-	-	-	-	-	-		-	-		590		590	L
The set of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:    161		-			1	-	-	-	-			.2 30	-	-	12	30	39	333	1	4		-	40	33/	-	-	-	-	-	-	-	-		-	-		52	307	52	Ĺ
Add 5 Commission on the insurance excepted				_	-				-		-	4 240	- 20	- 04	407	420	420	2.050						2.000					-	-	-	-	-	+ -	-	-		2545		$\vdash$
Less - Commosion on Re-insurance ceded		-			1	-	-	-	-				36		197	426	438	2,059	ь	26	1	4		2,089	-	-	-	-	-	-	-	-		-	-		642	2,515	642	L
Net Commission   .   .   .   .   .   .   .   .   .						-	-	-					220		405	1 622	-	100				- 0		210	- 1	-	124			_		-	_		AE		716	2.250	716	Ĺ
irreak-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:    Component Agents Services   100   218   30   76   130   294   1   81   1   1   1   1   1   1   1					-				-	-										24	(2)	(5)	OZ.									- 1	1	-						
Individual Agents  Individual Ag	NET COMMISSION				-				<u> </u>		1	3 (201	(253	(540)	(200)	(1,207	) 380	1,000	3	24	(2)	(3)	363	1,075			(124)	(310)		<u> </u>	_		<u> </u>	-	(43	(103)	(74)	237	(74)	_
Corporate Agents - Danks/Fil/NFC   Corporate Agents - Danks -	Break-up of the expenses (Gross) incurred to procure b	business to be f	urnished as	per details	indicated	below:																																		_
Comported Agents Offices	Individual Agents	-			-	-	-	-	-		-	-	-	-			-	-	-		-	-	-	-	-	-	-	-		-		-	-	-	-		-	-	-	Г
Insurance Parkers	Corporate Agents-Banks/FII/HFC	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	L
	Corporate Agents-Others	-			-	-	-	-	-	-	10	19 218	30	76	139	294	1	81	-	-	-	-	1	81	-	-	-	-	-	-	-	-	-	-	-	-	140	375	140	L
MSF (Direct)  MS	nsurance Brokers	-			-	-	-	-	-	-		2 128	6	19	58	147	437	1,978	6	26	1	4	444	2,008	-	-	-	-	-	-	-	-	-	-	-	-	502	2,155	502	L
Web Aggregators	Direct Business - Onlinec	-	1	. [	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-	-	Ĺ
Web Aggregators	MISP (Direct)	-		. [	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Ĺ
Common Service Centers	Web Aggregators	-		. [	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	L
Common Service Centers	nsurance Marketing Firm	-	1	. [	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-	-	L
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	fotal	-		.	-	-	-		-	-	16	1 346	36	99	197	445	438	2,059	6	26	1	4	445	2,089	- 1	-			-		-	-	-	-		-	642	2,534	642	Г

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

PERIODIC DISCLOSURES

															FO	RM NL 7 - OP	ERATING EXPE	NSES SCHED	ULE																			
OPERATING EXPENSES [CURRENT YEAR]																							llaneous															ount in ₹ Lakh and Total
Sr Particulars No		Fire	Mari	ine Cargo		Marine Varine Hull	1	otal Marine	,	lotor OD	М	otor TP	Tota	l Motor	He	alth	Personal Ac	ccident	Travel Insu	ırance	Total H		Workm Compens Employer's	sation/	Public/ Proc	duct Liability	Engir	eering	Av	viation	Crop I	insurance		tellaneous nent	Total Mis	scellaneous	Gra	nd Total
	Quarter		Quarter	quarter	Quart		er Quar	ter quarte	er Quarte	Up to the quarter	Quarter	quarter	Quarter	quarter	Quarter		Quarter		Quarter	quarter		quarter	For the Quarter	Up to the quarter	For the Quarter Dec-23	quarter	For the Quarter Dec-23	quarter	Quarter		Quarter	quarter	Quarter	Up to the quarter Dec-23	For the Quarter Dec-23	Up to the quarter Dec-23	Quarter	quarter
1 Employees' remuneration & welfare benefits	-		-	-			-			47 1,111				2,989			5	34	54	202	1,208	4,565	-	-	88	268		-	-	-	-	-	67	196	2,524			
2 Travel, conveyance and vehicle running expenses	-	-	-	-			-			10 19	9 1	7 34	27	53	31	79	0	1	1	4	32	84	-	-	2	5	-	-	-	-	-	-	2	4	63	146	6	3 1
3 Training expenses	-	-	-	-			-		.	0 :	1	1 2	1	3	1	6	(0)	1	0	0	1	7	-	-	0	0	-	-	-	-	-	-	0	0	2	10		2
4 Rents, rates & taxes	-	-	-	-			-			23 40	0 3	8 67	61	107	75	155	0	1	4	7	79	163	-	-	6	10	-	-	-	-	-	-	4	7	150	287	150	0 2
5 Repairs & maintenance	_	-					-			2	7	3 1:	5	18	4	25	(0)	0	0	1	4	26			1	2					-		0	1	10	47	10	.0
6 Printing & stationery	_	-					-			0 :	1	0 :	-	2	2	2	0	0	0	0	2	2			0	0					-		0	0	2	4		2
7 Communication	_	-					-		.	11 2	0 1	8 33	29	53	35	76	0	1	2	4	37	81			2	4					-		2	3	70	141	71	0 1
8 Legal & professional charges	_									74 12	5 12	1 208	195	333	242	482	2	4	11	23	255	509	-		16	30						-	12	22	478	894	47	18 8
9 Auditors' fees, expenses etc												-					-	1								-							-			-		
(a) as auditor									.	1 :	2	, ,	2			10	0	0	0	1	4	11			1	1								1		21		
(b) as adviser or in any other capacity, in respect of										-	1	1			-	10	·			-					-									-	ı .			1
(i) Taxation matters						-	-			-				-	-	-	-	-	-	-	-	-	-		-	-				-			-	-	-	-		
(ii) Insurance matters	-					-	-			-				-	-	-	-	-	-	-	-	-	-		-	-				-			-	-	-	-		
	-	-	-				-			-		-	-			-	-	-	-	-	-	-	-		-	-	-		1 :		-			-	-	-	-	1
(iii) Management services; and	-		-			-   -	-							-	1	· .		1	1		· .	1.	-	-		٠.		-		-	-	-		· .	· .	1 .		
(c) in any other capacity	-	-	-			-	-			0	D		-	-	1	1	0	0	0	0	1	1	-	-	0	0		-		-	-	-	0	1	1	2	1	1
10 Advertisement and publicity	-	-	-	-		-	-						7,042	15,466	7,745	22,407	40	178	362	1,048	8,147	23,633	-	-	559	1,389		-	-	-	-	-	419	1,015	16,167		16,16	
11 Interest & Bank Charges	-	-	-	-		-	-			29 5	2 4		/6	139	93	200	1	2	4	9	98	211	-	-	ь	12		-	-	-	-	-	5	9	185			
12 Depreciation	-	-	-			-   -	-	-		19 4	3 3	1 7:	50	114	53	165	0	1	2	8	55	174	-	-	4	11	-	-	-	-	-	-	3	7	112		111	12 3
13 Brand/Trade Mark usage fee/charges	-	-	-	-		-	-	-   -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-			-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	-	-	-	-			-		- 5	95 1,40:			1,550	3,745	1,605	5,425	7	43	75	254	1,687	5,722	-	-	120	336	-	-	-	-	-	-	91	246	3,448	10,049	3,44	10,0
16 Goods and Services Tax (GST)	-	-	-	-			-	-   -	-	6 9	9 1	0 15	16	24	22	36	0	0	1	2	23	38	-	-	1	2	-	-	-	-	-	-	1	2	41	66	4:	1
17 Others:																																						
(a) Solatium fund - Expenses	-	-	-	-	1	-   -	-	-   -	-   -	-	1	5 37	15	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	37	15	5
(b) Stamp Duty Expenses	-	-	-	-		-   -	-			1 :	2	1 3	2	5	3	7	0	0	0	0	3	7	-	-	0	0	-	-	-	-	-	-	0	0	5	12		5
(c) Office Administrative expenses	-	-	-	-		-   -	-		.	4 1	3	7 2:	11	34	10	49	0	0	0	2	10	51	-	-	1	4	-	-	-	-	-	-	(0)	2	22	91	2:	2
(d) Recruitment Charges	-	-	-	-		-   -	-	-   -		4 1	8	6 14	10	22	10	33	0	0	0	1	10	34	-	-	1	2	-	-	-	-	-	-	(0)	1	21	59	2:	1
(e) Subscriptions	-	-	-			-   -	-		.	4 1	2	6 2:	10	33	15	48	0	0	1	2	16	50	-	-	1	3	-	-	-	-	-	-	1	2	28	88	21	8
(f) Business Support Services	-	-	-				-		- 1	30 25	7 20	9 429	339	686	387	993	2	8	18	46	407	1,047	-	-	27	62	-	-	-	-	-	-	20	45	793	1,840	79:	3 1,8
(g) Brand Usage Charges	-						-		.	34 9	5 5		92	254	134	368	1	3	6	17	141	388			8	23	-	-	1 -	1 -		_	6	17	247		24	
(h) Foreign Exchange rate difference	_						-		.   .						1	-	-	. "				-						-		1 -						-	-	
(i) Sale of Assets	_						-										_			_	_															_		
(h) Miscellaneous Expenses							-			10	1 1	4	24	3	(14)	8	0	0	(1)	0	(15)	8			1	0		_					1	0	11	- 11	1	1
Total	-	1	1	1	+		_		4,0	96 9,01	3 6,62	3 15,115	10,719	24,128	11,607	34,904	58	277	540	1,631	12,205	36,812	- :		845	2,164	1	-	1		-	+ -	634	1,581	24,403	64,685	24,40	13 64,6
i van									4,0	5,01	0,02	13,113	10,719	24,120	11,007	54,504	30	2//	340	1,031	12,203	30,012			043	2,104		<u> </u>					034	1,301	24,403	34,003	24,40	/ 04,0
to to die					_				1 40	0.04		2 45.44	40.740	24.420	44.007	24.004	58	222	540	4.524	42.205	20.042			045	2464	_		_			_		4.504	24.402	C4.000	24.40	2 646
- In India	1	1 -	1 -	-		.	-	.	4,0	96 9,01	3 6,62	3 15,115	10,719	24,128	11,607	34,904	58	277	540	1,631	12,205	36,812	-	-	845	2,164	1 -	-	1 -	1 -	-	1 -	634	1,581	24,403	64,685	24,40	
- Outside India	-	1 -	1 -	1 -		-   -	-	-   -	- 1 -				_		_	-	-	-	-	-	-	-	-		-		_					_			-			

Particulars	F	ire				Marine																Miscel	llaneous														Gra	nd Total
			Mar	ine Cargo		Marine Hull		Total Marine		Motor OD	M	tor TP	Total	Motor	Hea	ith	Personal	Accident	Travel In	surance	Total H	ealth	Workm Compens Employer's	ation/	Public/ Prod	luct Liability	Engine	eering	Avia	ation	Crop I	Insurance		cellaneous ment	Total Misc	tellaneous		
	Quarter	Up to the quarter Dec-22	Quarter	quarter	Quar	ter quart	ter Qua		ter Quart		Quarter	quarter	For the Quarter Dec-22	Up to the quarter Dec-22	Quarter	Up to the quarter Dec-22	For the Quarter Dec-22	Up to the quarter Dec-22	Quarter	Up to the quarter Dec-22	Quarter	Up to the quarter Dec-22	Quarter	quarter	Quarter	quarter	For the Quarter Dec-22	quarter	For the Quarter Dec-22	quarter	For the Quarter Dec-22	quarter	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	qua
oloyees' remuneration & welfare benefits	-		-	-		-	_			338 80				2,517	1,336	4,592	11	39	60	206	1,407	4,837	-	-	33	278		-	-			-	54	128	2,494	7,760		
rel, conveyance and vehicle running expenses	-	-	-	-		-	-	-	-	7 1	6 1	34	21	50	28	90	0	1	1	4	29	95	-	-	1	5	-	-	-	-	-	-	1	3	52	153	52	2
ning expenses	-	-	-	-		-	-	-	-	1	1	. 2	2	3	3	6	0	1	0	0	3	7	-	-	0	0	-	-	-	-	-	-	0	0	5	10		5
ts, rates & taxes	-	-	-	-		-	-	-	-	7 1	6 1	35	21	51	30	93	0	1	1	4	31	98	-	-	1	6	-	-	-	-	-	-	2	2	55	157	55	ś
irs & maintenance	-	-	-	-		-	-	-	-	4	8	16	11	24	15	45	0	0	1	2	16	47	-	-	0	3	-	-	-	-	-	-	1	1	28	75	28	3
ng & stationery	-		-	-		-	-		-	0	0	1	-	1	1	2	0	0	0	0	1	2	-	-	0	0	-	-		-		-	0	0	1	3		1
nunication	-		-	-		-	-		-	4	8	17	11	25	15	48	0	0	1	2	16	50	-	-	0	3	-	-		-		-	1	1	28	79	28	3
& professional charges	-		-	-		-	-		-	22 3	9 4	83	67	122	106	225	1	2	5	10	112	237	-	-	5	14	-	-		-		-	4	6	188	379	188	3
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s auditor	-		-	-		-	-		-	1	2	. 4	2	6	2	10	0	0	0	0	2	10	-	-	0	1	-	-				-	0	0	4	17	4	4
adviser or in any other capacity, in respect of	-	-	-	-		-	-	-	-		-	-	-		-	- '	- 1	- '	- '	- '	-	- 1	-	-		-	-	-	-	-	-	-	- '	- '	-	-	-	
Taxation matters	-	-	-	-		-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-			-	-	-	
ii) Insurance matters	-	-	-	-		-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-		-	-	-	
iii) Management services; and	-	-	-	-		-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-		-	-	-	
n any other capacity	-		-	-		-	-		-	0	0	0	-		0	1	0	0	0	0	-	1	-	-	(0)	0		-			-	-	0	0	-	1		
rtisement and publicity	-	-	-	-		-	-	-	- 1,	745 4,00	3 3,44	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	3
st & Bank Charges	-		-	-		-	-		-	13 2	9 2	60	40	89	55	163	0	1	2	7	57	171	-	-	2	10		-			-	-	2	5	101	275	10:	1
ciation				-		-	-		-	9 2	0 1	43	27	63	36	115	0	1	2	5	38	121	-	-	1	7	-			-	-		1	3	67	195	67	,
/Trade Mark usage fee/charges	-			-		-			-			_	-						-		-		-		-	-		-				-	-		_	_		
ess Development and Sales Promotion Expenses	-			-		-			-			-	-						-	-	-		-		-	-		_				-	-	-	-	_		
nation Technology Expenses				-		-	-			172 33	4 34	706	519	1.040	780	1.898	7	16	35	85	822	1.999	-	-	31	115	-			-	-		28	53	1.400	3.207	1.400	٥
s and Services Tax (GST)				-		-	-		-	2	2	5	6	7	12	12	0	0	1	1	13	13	-	-	1	1	-			-	-		0	0	20	21	20	٥
\$:																																						
olatium fund - Expenses		_							_		1	33	13	33									_												13	33	13	3
Stamp Duty Expenses		_							_	m	1	2	1	3	2	7	0	0	0	0	2	7	_		(1)	0							0	0	2	10	-	,
Office Administrative expenses	_	-		_		-	-	-	-	1	4	8	4	12	6	22	0	0	0	1	6	23	-	_	0	1	-			-	-		0	1	10	37	10	اه
ecruitment Charges	_	-		-		-	-	-	-	5 1	1 1	23	16	34	24	63	0	1	1	3	25	67	-	-	1	4	-		-	-	-		1	2	43	107	43	3
ubscriptions		_		_		_	_		_	2	5	11	7	16	15	29	0	0	1	1	16	30		_	1	2				_	_		0	1	24	49	24	4
usiness Support Services		_		_		_			_	53 11	2 10	236	158	348	226	634	2	5	10	29	238	668		_	8	38				_	_		8	18	412	1.072	413	,
tiscellaneous Expenses						.	.			1	2	6	230	340	0	15		,	0	1		16			(0)	1							0	0	411	26	1	2
VIDECIBILEOUS EXPENSES					+				. 2	387 5,42	1 4,72	11,509	7.116	16.930	o ene	30.834	83	261	441	1.384	10,332	22 470	-		283	1.869						_	382	858	18.113	52,137	18,113	,
	<del></del>	<del></del>	<del>                                     </del>	<del></del>	-				- 1 - 2,	3,42	4,72	11,303	7,116	10,530	3,000	50,034	83	201	441	1,364	10,332	JE,473			203	1,003				<del></del>	<del></del>	<del></del>	302	838	10,113	32,137	10,113	+
dia	1		1	_	_					387 5,42	1 4,72	11,509	7,116	16,930	9,808	30,834	83	261	441	1,384	10,332	32,479			283	1,869						1	382	858	18,113	52,137	18,113	т.
ndia side India		-			1	- 1			- 2,	5,42	4,72	11,509	7,116	10,930	3,808	30,834	83	201	441	1,384	10,332	34,479	-		283	1,869						1 -	382	858	18,113	32,137	18,11:	1



### **ACKO GENERAL INSURANCE LIMITED**

### Registration No. 157 dated September 18, 2017

# PERIODIC DISCLOSURES FORM NL 8 - SHARE CAPITAL SCHEDULE

Sr. No	Particulars Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Authorised Capital		
	2500000000 Equity Shares of ₹10 each	250,000	250,000
	(Previous period : 2500000000 Equity Shares of ₹10 each)		
2	Issued Capital		
	2446000000 Equity Shares of ₹10 each	244,600	214,600
	(Previous period : 2146000000 Equity Shares of ₹10 each)		
3	Subscribed Capital		
	2446000000 Equity Shares of ₹10 each	244,600	214,600
	(Previous period : 2146000000 Equity Shares of ₹10 each)		
4	Called up Capital		
	2446000000 Equity Shares of ₹10 each	244,600	214,600
	(Previous period : 2146000000 Equity Shares of ₹10 each)		
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount orginally 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	-	-
5	Paid-up Capital		
	2446000000 Equity Shares of ₹10 each	244,600	214,600
	(Previous period : 2146000000 Equity Shares of ₹10 each)		
	Preference Shares	-	-
	Total	244,600	214,600



## PERIODIC DISCLOSURES FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars Particulars	As at 31st Decen	nber, 2023	As at 31st Dece	mber, 2022
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	2,446,000,000	100	2,146,000,000	100
	b) Foreign	-	-	-	-
2	Investors				
	a) Indian				
	b) Foreign	-	-	-	-
3	Others	-	-	-	-
	Total	2,446,000,000	100	2,146,000,000	100.00

#### ANNEXURE A

#### **DETAILS OF EQUITY HOLDING OF INSURERS**



### PART A:

### PARTICULARS OF THE SHREHOLDING PATTERN OF THE ACKO GENERAL INSURANCE LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)		pledged or encumbered		under Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*10	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*10
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)		2,446,000,000	100	244,600	-	-	-	-
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)		-	-	-	-	-	-	-

В.	Non Promoters							
I								
B.1	Public Shareholders	-	-	-	-	-	-	-
1.1)	Institutions							
i)	Mutual Funds							
	Foreign Portfolio Investors							
	Financial Institutions/Banks							
	Insurance Companies							
	FII belonging to Foreign promoter							
vi)	FII belonging to Foreign Promoter of Indian Promoter							
	Provident Fund/Pension Fund							
	Alternative Investment Fund							
	Any other (Please specify)							
,	rany states (risasse speciny)							
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-
-	President of India							
	Non-Institutions	-	-	-	-	-	-	-
	Individual share capital upto Rs. 2 Lacs							
ii)	Indivudal share capital in excess of Rs. 2 Lacs							
iii)	NBFCs registered with RBI							
	Others:							
	- Trusts							
	- Non Resident Indian							
	- Clearing Members							
	- Non Resident Indian Non Repartriable							
	- Bodies Corporate							
	- IEPF							
v)	Any other (Please Specify)							
	Non Public Shareholders	-	-	-	-	-	-	-
	Custodian/DR Holder							
	Employee Benefit Trust							
2.3)	Any other (Please specify)							
	Total	2,446,000,000	100	244,600	_	_	<u> </u>	_
	1 out	2,770,000,000	100	277,000				

<sup>(</sup>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)

SI. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)		oledged or encumbered		under Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*10	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*10
Α	Promoters & Promoters Group								
A.1	Indian Promoters		-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):								
	(i) (ii) (iii)								
	Bodies Corporate: (i) (ii) (iii)								
iii)	Financial Institutions/ Banks								
	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters		-	-	-	-	-	-	-
	Individuals (Name of major shareholders): (i) (ii) (iii)								
	Bodies Corporate: (i) (ii) (iii)								
iii)	Any other (Please specify)								

B. I Public Shareholders  1.1.1) Institutions  i) Mutual Funds  ii) Foreign Portfolio Investors ii) Financal Institutions/Banks iii) Financal Institutions iii) Financal Institutions/Banks iii) Financal Institutions iii) Financal Institutions/Banks iii) Financal Institutions iii) Financal Institution	1	l	1 1	I	ı	i		1	I	1	1
1.1.1   Institutions	В.	Non Promoters									
Mutual Funds   Foreign protriols investors   Financial Institutions/Banks   Financial Institutions   Financial Insti	B.1	Public Shareholders									
Mutual Funds   Foreign protriols investors   Financial Institutions/Banks   Financial Institutions   Financial Insti	1.1)	Institutions									
ii) Fioreign Portfolio Investors iii) Financial Institutions/Banks iv) Insurance Companies iii) Financial Institutions/Banks iv) Ill bleonging to Foreign promoter of Indian Promoter (e) iii) Fill bleonging to Foreign promoter of Indian Promoter (e) iv) Provident Fund/Pension Fund viii) Alternative Investment Fund a. Ascert Private Equity Trust^\( 1 \) 1 1331430 0.95 3595.18											
Insurance Companies		Foreign Portfolio Investors									
V  Fill belonging to Foreign promoter of Indian   Promoter   Pro	iii)	Financial Institutions/Banks									
Promoter											
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   131430   0.95   3395.18	v)										
Promoter (e)   Promoter Fund Pension Fund											
Vii)   Provident Fund   Provident Fund	VI)										
Alternative Investment Fund   a. Ascent Private Equity Trust^   1	viil										
a. Ascent Private Equity Trust^   1											
b. Ventureast Proactive Fund II ^ 1 1331430 0.95 3595.18	V,		1	4517000	3.21	11.475.42	_	_	_	_	
C. Baring Private Equity India AIF^ d. Multiples Private Equity Fund III^ ix) Any other (Please specify) a. Amazon.Com NV Investment Holdings LLC^* b. RPS Ventures I L.P.^* 1		' '					-	-	-	-	
Any other (Please specify)   a. Amazon.Com NV Investment Holdings LLC^*   1   5204000   3.70   10,491.47   -   -   -   -			1	1335000	0.95	3373.70	-	-	-	-	
a. Amazon.Com NV Investment Holdings LLC^* b. RPS Ventures I L.P.** c. Intact Ventures Inc.^* d. RPS Sidecar Fund I L.P.** 1 1 787000 1.27 4549.90		d. Multiples Private Equity Fund III^	1	7053719	5.02	37961.17	-	-	-	-	
b. RPS Ventures I L.P.^* c. Intact Ventures Inc.^* d. RPS Sidecar Fund I L.P.^* d. RPS Sidecar Fund I L.P.^* 1 6360781 4.52 23,830.91 d. RPS Sidecar Fund I L.P.^* 1 950000 0.68 2850.13 e. Munich Re Fund I L.P.^* 1 1 950000 0.68 18,594.23 e. Munich Re Fund I L.P.^* 1 760000 0.54 2250.21 e. Munich Re Fund I L.P.^* 1 1 760000 0.54 2250.21 e. J. SALF India Partners IV Limited* 1 1 1543000 0.75 10.55 e. J. R. SALF India Partners IV Limited* 1 1 1543000 8.21 7257.12 e. J. SALF India Partners IV Limited* 1 1 1543000 6.31 512.295 e. J. J. Highscale Ventures Classic Fund LLC^* 1 1 2223000 1.58 22.23 e. J. SALF India Partners Ventures Fund LLC k. Techpro Ventures LLP^ 1 L.General Atlantic Singapore ACK Pte. Ltd.^* 1 22493012 20.97 170941.30 e. J. General Atlantic Singapore ACK Pte. Ltd.^* 1 7053719 5.02 38164.06 e. J. General Atlantic Singapore ACK Pte. Ltd.^* 1 7053719 5.02 38164.06 e. J. Central Government/ State Government(s)/ President of India  1.3) Non-Institutions 1 1 151000 0.11 1.51 e. J. SALF India Partners Select IV 2 2 2 2 3 3.24 11600.08 e. J. SALF India Partners Select IV 3 2 2 2 3 5 5.21 40325.31 e. J. SALF India Partners Select IV 4 3 2 2 2 3 5 5.21 40325.31 e. J. SALF India Partners Select IV 5 3 3 3 3 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5	ix)										
C. Intact Ventures Inc.^*		a. Amazon.Com NV Investment Holdings LLC^*	1	5204000	3.70	10,491.47	-	-	-	-	
C. Intact Ventures Inc.^*		L DDGV L TL D AV		4707000	4 27	45.40.00					
d. RPS Sidecar Fund I L.P. ^*   1   950000   0.68   2850.13   -   -   -   -   -							-	-	-	-	
e. Munich Re Fund I L.P. ^*							-	_	_	_	
f. TI JPNIN India Holdco Ltd ^** g. Accel India IV (Mauritius) Ltd.^* h. Accel India IV (Mauritius) Ltd.^* i. SAIF India Partners IV Limited^* j. Highscale Ventures Classic Fund LLC^* j. Highscale Ventures Classic Fund LLC^* I. General Atlantic Singapore ACK Pte. Ltd.^* n. Ciphro Venture State Capital Pte. Ltd.^* n. Ciphro Venture Board Private Holdings (4) Inc.^* o. Three State Capital Pte. Ltd.^* n. Three State Capital Pte. Ltd.^* n. Descriptions n. Venkatram Krishnan^ i. S. Suba Rao Telidevara^ I. S. Suba Rao Telidevara S. Suba Rao			1				-	_	_	_	
g. Accel India IV (Mauritius) Ltd.^*							-	-	_	-	
SAIF India Partners IV Limited^*							-	-	-	-	
j. Highscale Ventures Classic Fund LLC^* (Formerly known as Transamerica Ventures Fund LLC)		h. Accel India V (Mauritius) Ltd.^*	1	11543000	8.21	7257.12	-	-	-	-	
Formerly known as Transamerica Ventures   Fund LLC							-	-	-	-	
Fund LLC) k. Techpro Ventures LLP^ l. General Atlantic Singapore ACK Pte. Ltd.^* I. I. Central Sovernment Board Private Holdings (4) I. Inc.^* I. Inc.^* I. Inc.^* I. Inc. Only Investment Board Private Holdings (4) I. Inc. Only Investment Board Private Holdings (4) I. Inc. Only Investment Board Private Holdings (5) I. Inc. Only Investment Board Private Holdings (7) I. Inc. Only Investment Board Private Holdings (8) I. Inc. Only Inc. Onl		-	1	2223000	1.58	22.23	-	-	-	-	
K. Techpro Ventures LLP^   1   2256260   1.60   22.56   -   -   -   -   -											
I.General Atlantic Singapore ACK Pte. Ltd.^* m.Lightspeed Venture Partners Select IV m.Lightspeed Venture Partners Select IV m.CPP Investment Board Private Holdings (4) Inc.^* n.CPP Investment Board Private Holdings (4) Inc.^* n.CPP Investment Board Private Holdings (4) Inc.^* n.CPP Investment State Capital Pte. Ltd^*			1	2256260	1 60	22.56		_	_	_	
m.Lightspeed Venture Partners Select IV Mauritius^** n.CPP Investment Board Private Holdings (4) Inc.^* o.Three State Capital Pte. Ltd^**  1							-	_	_	_	
Mauritius^*   n.CPP Investment Board Private Holdings (4)   1   7053719   5.02   38164.06   -   -   -   -							_	_	_	_	
Inc.^*			_	, 525552	5.21	.0025.01					
o.Three State Capital Pte. Ltd^*		n.CPP Investment Board Private Holdings (4)	1	7053719	5.02	38164.06	-	-	-	-	
1.2) Central Government/ State Government(s)/ President of India  1.3) Non-Institutions i) a. Venkatram Krishnan^ 1 1 151000 0.11 1.51											
President of India  1.3) Non-Institutions i) a. Venkatram Krishnan^ 1 151000 0.11 1.51		o.Three State Capital Pte. Ltd^*	1	4556000	3.24	11600.08	-	-	-	-	
President of India  1.3) Non-Institutions i) a. Venkatram Krishnan^ 1 151000 0.11 1.51	1 2)	Central Government/ State Government(s)/	_  .	_	_	_	_	_	_	_	
1.3) Non-Institutions a. Venkatram Krishnan^ ii) a. Venkatram Krishnan^ iii) Individual share capital in excess of Rs. 2 Lacs  a. Varun Dua b. Ashish Dhawan^ d. Rajeev Gupta^ e. Sunil Mehta iii) NBFCs registered with RBI iv) Others:  - Trusts	1.2)										
ii) a. Venkatram Krishnan^ 1 151000 0.11 1.51											
b. Subba Rao Telidevara^   1	1.3)										
ii) Individual share capital in excess of Rs. 2 Lacs  a. Varun Dua b. Ashish Dhawan^ d. Rajeev Gupta^ e. Sunil Mehta iii) NBFCs registered with RBI iv) Others: - Trusts	i)						-	-	-	-	
a. Varun Dua b. Ashish Dhawan^ 1 1780000 1.27 d. Rajeev Gupta^ e. Sunil Mehta 1 1 220000 0.16 iii) NBFCs registered with RBI iv) Others: - Trusts			1	51000	0.04	0.51	-	-	-	-	
b. Ashish Dhawan^ 1 1780000 1.27 2194.90	11)	Individual share capital in excess of Rs. 2 Lacs									
b. Ashish Dhawan^ 1 1780000 1.27 2194.90		la Varun Dua	1	5441557	3.87	54 42	_	_	_	_	
d. Rajeev Gupta^ 1 1238000 0.88 12.38			1				_	_	_	_	
iii) NBFCs registered with RBI iv) Others: - Trusts							-	-	-	-	
iv) Others: - Trusts		e. Sunil Mehta	1	220000	0.16	2.20	-	-	-	-	
- Trusts											
	iv)										
1 In Allia DD Familia TarratA 1 11 2000001 0.441 F00.221				200000	0.14	F00 33					
a. Alka DP Family Trust^			1				-	1 -	_	_	
b. Alka PN Family Trust^							-	[	-		
d. RA Trust represented by its trustee Aditya Agal 1 253000 0.18 759.04							-	_	_	_	
f. FPGA Family Foundation, represented by its tru 1 2710000 1.93 6874.60							-	-	-	-	
- Non Resident Indian			-	-	-	-	-	-	-	-	

	Total	32	140635916	100	416,197.67		-	-	-
	Any other (Please specify)	1	120+3700	0.30	120.44	_			
	Employee Benefit Trust ATSPL Employees and other Shareholders Welfare	1	12043700	8.56	120.44	_	_	_	_
	Custodian/DR Holder								
B.2	Non Public Shareholders								
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable a. Binny Bansal^	1	4124000	2.93	10500.16	-	-	_	-
	- Clearing Members	-	-	-	-	-	-	-	-

#### 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
- (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/forign investor of the Indian Insurance company
- \* All Entities are foreign shareholders of Indian Promoter (Acko Technology & Services Private Limited)
- ^ All CCPS taken into account asssuming full conversion into equity shares

26684 convertible warrants had been issued on a non repatriable basis on 21 July 2023. The warrant holder may have the option to exercise the warrants within 90 days upon expiry of 12 months from the date of issuance otherwise the same shall lapse.



## PERIODIC DISCLOSURES FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

Sr. No	Particulars Particulars	As at 31st	As at 31st December, 2022
		December, 2023	December, 2022
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	3,403	918
	Addition during the period	1,109	1,021
		4,512	1,939
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	4,512	1,939



### PERIODIC DISCLOSURES FORM NL 11 - BORROWINGS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars Particulars	As at 31st	As at 31st
		December, 2023	December, 2022
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

### **Disclosure For Secured Borrowings:**

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



### 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	Sharehold	ers (NL 12)	Policyholde	ers (NL 12A)		mount in ₹ Lakhs) Ital
		As at 31st					
		December, 2023	December, 2022	December, 2023	December, 2022	December, 2023	December, 2022
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	25,012	39,563	58,286	42,325	83,298	81,888
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	18,002	21,942	41,951	23,474	59,953	45,416
	(e) Other Securities (FDs, CDs & CPs)	1,231	-	2,869	-	4,100	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	8,530	25,989	19,877	27,804	28,407	53,793
5	Other than approved investments	-	-	-	-	-	-
	Total	52,775	87,494	122,983	93,603	175,758	181,097
(B)	SHORT TERM INVESTMENTS:						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	1,079	1,698	2,515	1,816	3,594	3,514
2	Other Approved Securities	· -	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	3,950	3,839	9,204	4,107	13,154	7,946
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	985	49	2,294	52	3,279	101
	(e) Other Securities (FDs, CDs & CPs)	6,852	4,951	15,969	5,297	22,821	10,248
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	5,580	2,614	13,004	2,796	18,584	5,410
5	Other than approved investments	-	-	-	-	-	-
	Total	18,446	13,151	42,986	14,068	61,432	27,219
	Grand Total	71,221	100,645	165,969	107,671	237,190	208,316

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

-		(Fillioune III C Lakino)									
	Sr. No	Particulars Particulars	Shareholders (NL 12)		Policyhold	ers (NL 12A)	Total				
			As at 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022			
ſ	1	Long Term Investments :									
		Book Value	52,775	87,494	122,983	93,603	175,758	181,097			
		market Value	52,426	86,384	122,165	92,415	174,591	178,799			
	2	Short Term Investments :									
		Book Value	18,446	13,151	42,986	14,068	61,432	27,219			
		market Value	18,351	13,134	42,762	14,052	61,113	27,186			



### ACKO GENERAL INSURANCE LIMITED

### Registration No. 157 dated September 18, 2017

## PERIODIC DISCLOSURES FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

	(Amount in \ Lui					
Sr. No	Particulars Particulars	As at 31st	As at 31st			
		December, 2023	December, 2022			
1	Security wise Classification					
1 -	Secured 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	Performancewise 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	Maturitywise Classification					
	(a) Short Term	-	-			
	(b) Long Term	-	-			
	Total	-	-			

### **Provisions against Non-performing Loans:**

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



### PERIODIC DISCLOSURES

### FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR] (Amount in ₹ Lakhs)

						As at 31st Dec	cember, 2023				
		Cost / Gross Block			Depreciation				Net Block		
Sr. No.	Particulars	Opening	Additions	Deductions	Closing	Up to Last Year	For the period	On Sales/ Adjustments	To Date	As at 31st December, 2023	As at 31st March, 2023
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	864	-	-	864	864	-	-	864	-	-
3	Land - Freehold	-	4,859	-	4,859	-	-	-	-	4,859	-
4	Leasehold Improvements	2	-	-	2	2	-	-	2	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	10	10	-	20	10	1	-	11	9	-
7	Information Technology Equipment	1,222	255	95	1,382	557	283	95	745	637	665
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	41	159	-	200	35	22	-	57	143	6
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	2,139	5,283	95	7,327	1,468	306	95	1,679	5,648	671
	Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	2,139	5,283	95	7,327	1,468	306	95	1,679	5,648	671
	Previous Period Total	1,581	348	1	1,928	1,196	195	1	1,390	538	385



## PERIODIC DISCLOSURES FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Cash (including cheques, drafts and stamps)	3	8
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	902	634
	(c ) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	303	370
	Total	1,208	1,012
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	1,208	1,012
	- Outside India	-	-

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



## PERIODIC DISCLOSURES FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

Sr. No	Particulars Particulars	As at 31st	As at 31st
		December, 2023	December, 2022
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	186	216
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision	155	19
	for taxation)		
6	Others:		
	(a) Security Deposits	549	225
	(b) GST input balance recoverable (net)	2,483	124
	(c) Other Advances	193	629
	Total (A)	3,566	1,213
(B)	OTHER ASSETS		
1	Income accrued on investments	7,313	5,538
2	Outstanding Premiums	459	91
	Less : Provisions for doubtful		
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including	3	1,694
	reinsurers)		
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	20	0
8	Others		
	(a) Unsettled investment contract receivable	-	-
	(b) Other recoverable	717	822
	Total (B)	8,512	8,145
	Total (A) + (B)	12,078	9,358



### PERIODIC DISCLOSURES FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

	(Amount III \ Eukns				
Sr. No	Particulars Particulars	As at 31st	As at 31st		
		December, 2023	December, 2022		
1	Agents' Balances	3,850	466		
2	Balances due to other insurance companies	14,066	13,116		
3	Deposits held on reinsurances ceded	-	-		
4	Premiums received in advance				
	(a) For Long term policies	7,829	5,365		
	(b) for Other Policies	1,366	131		
5	Unallocated premium	6,657	7,164		
6	Sundry Creditors	15,170	11,083		
7	Due to subsidiaries/holding company	898	7		
8	Claims outstanding	51,306	35,470		
9	Due to Officers / Directors	-	-		
10	Unclaimed Amount of policyholders	2	0		
11	Income accrued on Unclaimed amounts	-	-		
12	Interest payable on debentures/bonds	-	-		
13	GST Liabilities	16	29		
14	Others:				
	(a) Statutory Dues Payable	807	567		
	(b) Due to Solatium fund	157	108		
	(c) Unsettled investment contract payable	-	-		
	Total	102,124	73,506		

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

Sr. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Opening Balance	11	-
2	Add: Amount transferred to unclaimed amount	5	0
	Add: Cheques issued out of the unclaimed amount but not		
3	encashed by the policyholders (To be included only when the	-	-
	cheques are stale)		
4	Add: Investment Income	-	-
5	Less: Amount paid during the year	14	0
6	Less: Transferred to SCWF	-	-
7	Closing Balance of Unclaimed Amount	2	-



# PERIODIC DISCLOSURES FORM NL 18 - PROVISIONS SCHEDULE

Sr. No	Particulars Particulars	As at 31st	As at 31st
		December, 2023	December, 2022
1	Reserve for Unexpired Risk	81,020	47,556
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,315	1,690
5	Others	-	-
	Total	82,335	49,246



### **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)

Sr. No		As at 31st December, 2023	As at 31st December, 2022
1	Discount allowed in issue of shares/debentures	-	-
2	Others	1	-
	Total	•	-



#### PERIODIC DISCLOSURES FORM NL-20 - ANALYTICAL RATIO

	- 4.4	For the Quarter	Up to the	For the Quarter	Up to the
S.No.	Particular	Dec-23	quarter Dec-23	Dec-22	quarter Dec-22
1	Gross Premium Growth Rate	30.95%	25.97%	32.76%	55.04%
2	Gross Premium to Networth Ratio	0.69	1.90	0.39	1.12
3	Growth rate of Net Worth	(25.73%)	(25.73%)	250.39%	250.39%
4	Net Retention Ratio	80.38%	81.80%	69.44%	73.70%
5	Net Commission Ratio	10.12%	10.17%	(0.28%)	0.32%
6	Expense of Management to Gross Direct Premium Ratio	59.53%	57.71%	49.78%	50.47%
7	Expense of Management to Net Written Premium	71.66%	68.15%	68.95%	65.66%
8	Net Incurred Claims to Net Earned premium	67.34%	70.10%	84.08%	86.09%
9	Claims paid to claims provisions	15.80%	29.28%	20.59%	28.84%
10	Combined ratio	139.00%	138.25%	153.03%	151.74%
11	Investment income ratio	7.22%	7.52%	6.88%	6.66%
12	Technical Reserves to Net Premium Ratio	3.34	1.19	3.17	1.04
13	Underwriting Balance Ratio	(0.57)	(0.57)	(0.65)	(0.76)
14	Operating Profit Ratio	(1.88%)	(4.59%)	(57.18%)	(68.26%)
15	Liquid Assets to Liabilities Ratio	0.38	0.38	0.26	0.26
16	Net Earning Ratio	(34.64%)	(33.55%)	(41.73%)	(44.08%)
17	Return on Net Worth Ratio	(19.17%)	(52.25%)	(11.32%)	(36.47%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.18	2.18	3.73	3.73
19	NPA Ratio				
1	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	(0.60)	(1.62)	(0.56)	(1.80)
24	Book value per share	2.93	2.93	4.49	4.49

Segmental Reporting up to the quarter

Segmental Reporting up to the quarter										
Segments Upto the quarter ended on 30th September, 2023	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
<b></b>				Premium Ratio	Freiiiuiii Katio	Fremium				
Fire										
Current Period	NA	NA	NA	NA	NA	NA NA	0.00%	NA NA	-	-
Previous Period	-100.00%	NA	NA	NA	0.00%	0.00%	0.00%	0.00%	-	-
Marine Cargo										
Current Period	NA	NA	NA	NA	NA		. NA	. NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA NA	NA	NA	NA
Marine Hull										
Current Period	NA	NA	NA	NA	NA		NA NA	NA NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA NA	NA	NA	NA
Total Marine										
Current Period	NA	NA	NA	NA	NA	NA NA	NA NA	NA NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA NA	NA	NA	NA
Motor OD										
Current Period	43.08%	69.99%	0.24%	43.85%	58.19%		82.93%	184.12%	0.95	(1.04)
Previous Period	49.06%	53.46%	-3.14%	37.12%	62.15%	126.72%	89.77%	188.86%	0.89	(1.23)
Motor TP						1		1		
Current Period	13.79%	70.16%	-0.10%	44.37%	57.98%	67.22%	12.71%	125.20%	2.37	(0.37)
Previous Period	26.53%	53.92%	-5.38%	35.56%	60.10%	63.71%	13.10%	123.81%	2.28	(0.50)
Total Motor					-					
Current Period	23.24%	70.10%	0.03%	44.18%	58.06%	87.67%	17.40%	145.73%	1.84	(0.60)
Previous Period	33.02%	53.77%	-4.66%	36.06%	60.75%	82.93%	16.10%	143.69%	1.84	(0.73)
Health										
Current Period	27.52%	96.00%	18.44%	73.75%	76.39%	59.36%	76.61%	135.75%	0.79	(0.57)
Previous Period	87.35%	95.97%	3.94%	66.85%	69.24%	93.05%	83.19%	162.28%	0.65	(0.83)
Personal Accident		00.01.72					00.207.			(5.55)
Current Period	22.50%	90.97%	6.26%	58.68%	64.09%	56.52%	15.78%	120.61%	1.00	(0.23)
Previous Period	2.25%	93.06%	6.00%	66.77%	71.25%		20.10%	105.84%	0.87	(0.05)
Travel Insurance	2.2370	33.0070	0.0070	00.7770	71.2570	54.5570	20:2070	103.0470	0.07	(0.05)
Current Period	30.07%	93.99%	16.61%	70.44%	74.51%	11.09%	25.43%	85.60%	0.14	0.14
Previous Period	8.89%	92.09%	-0.24%	60.24%	64.99%	18.49%	11.36%	83.48%	0.18	0.14
Total Health	0.0570	32.0370	-0.2470	00.2470	04.5570	10.4570	11.50%	03.4070	0.10	0.10
Current Period	27.59%	95.87%	18.27%	73.48%	76.22%	56.66%	75.67%	132.88%	0.76	(0.52)
	80.34%	95.87%	3.78%	66.56%	69.07%	88.37%	77.99%	157.45%	0.76	(0.52)
Previous Period	80.34%	95.77%	3./6%	00.30%	09.07%	88.37%	77.99%	157.45%	0.03	(0.77)
Workmen's Compensation/ Employer's liability										
Current Period	NA	NA NA	NA	NA	NA	. NA	NA NA	. NA	NA NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA NA	NA	NA	NA
Public/ Product Liability									_	
Current Period	18.19%	53.02%	-4.50%	31.85%	53.45%		46.73%	153.52%	1.41	(1.07)
Previous Period	37.42%	48.05%	-10.83%	31.37%	54.45%	63.23%	40.73%	117.68%	1.07	(0.57)
Engineering										
Current Period	NA	NA	NA	NA	NA	NA NA	NA NA	NA NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA NA	NA	NA	NA
Aviation										
Current Period	NA	NA	NA	NA	NA		NA.	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	. NA	. NA	. NA	NA	NA
Crop Insurance						1		1		
Current Period	NA	NA	NA	NA	NA	NA NA	. NA	NA NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA NA	. NA	NA NA	NA	NA
Other Miscellaneous										-
Current Period	67.19%	72.24%	-3.85%	41.85%	54.09%	90.02%	72.42%	144.11%	0.79	(0.67)
Previous Period	329.21%	58.20%	-7.98%	37.97%	57.26%	92.63%	77.11%	149.89%	0.78	(0.99)
Total Miscellaneous										
Current Period	25.97%	81.80%	10.17%	57.71%	68.15%	70.10%	72.42%	138.25%	1.19	(0.57)
Previous Period	55.04%	73.70%	0.32%	50.47%	65.66%	86.09%	77.11%	151.74%	1.04	(0.76)
	25.97%	81.80%	10.17%	57.71%	68.15%		29.28%	138.25%	1.19	(0.57)
Total-Current Period										



#### PERIODIC DISCLOSURES FORM NL 21 - RELATED PARTY

#### PART-A RELATED PARTY TRANSACTIONS

(Amount in ₹ Lakhs)

S.No.	Name of the Related	Nature of Relationship with	Description of Transactions /	Consideration paid / received*			
	Party	the Company	Categories	For the	Up to the	For the	Up to the
				Quarter Dec-23	quarter Dec-23	Quarter Dec-22	quarter Dec-22
1	Acko Technology and	Holding Company	Subscription received for additional	_	30,000	_	100,000
	Services Pvt Ltd		share capital		30,000		100,000
			Premium received	906	1,135	669	1,363
			Claims paid	253	809	419	1,413
			Payment for technology support	2,713	7,502	231	692
			services / Brand usage fee	,			
			Assistance in operation	709	1,021	758	758
2	Coverfox Insurance	Private company in which	Commission towards broking services	39	77	59	170
	Broking Private Limited	director is a shareholder		39	,,	39	170
3	Key Management						
	Personnel :						
(a)	Mr. Varun Dua	Managing Director & CEO					
		(upto 10th Nov., 2022)					
(b)	Mr. Sanjeev Srinivasan	Managing Director & CEO	Salary Bonus and Other Allowances	212	675	211	642
(c)	Mr. Rohin Vig	Chief Financial Officer	Premium Recevied	-	-	1	1
(d)	Mr. Biresh Giri	Appointed Actuary	Claims Paid	-	-	-	-
(e)	Mr. Virendra Agarwal	Chief Risk Officer (upto 26th					
		Sep., 2022)					
(f)	Mr. Ketul Patel	Chief Risk Officer					
(g)	Mr. Manish Thakur	Chief Investment Officer					
(h)	Mr. Animesh Das	Chief Underwriting Officer					
(i)	Ms. Karishma Desai	Chief Compliance Officer &					
"		Company Secretary					
(j)	Mr. Naseem Halder	Chief Technology Officer					
		from 1st June, 2022 to 3rd					
<u> </u>		July, 2023					

#### PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 31ST DECEMBER, 2023

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 dobutful
1	Acko Technology and Services Pvt Ltd	Holding Company	949	Payable	No	No	NIL	from the related party NIL
	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	26	Payable	No	No	NIL	NIL

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

### STATEMENT OF ADMISSIBLE ASSETS:

### As at 31st December 2023

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)

**OCKO** 

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
.10.	Investments:	A, c.	A) Ci	
	Shareholders as per NL-12 of BS	_	71,221	71,221
	Policyholders as per NL-12 A of BS	165,969	-	165,969
(A)	Total Investments as per BS	165,969	71,221	237,190
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,648	5,648
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	9	9
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	-	1,208	1,208
(F)	Advances and Other assets as per BS	462	11,596	12,058
(G)	Total Current Assets as per BS(E)+(F)	462	12,805	13,267
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	157	727	884
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	16	7	23
	Total Assets as per BS (excl. current liabilities and			
(K)	provisions) $(A)+(C)+(G)+(I)$	166,431	89,674	256,105
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	174	743	916
	Total Admissible assets for Solvency (excl. current liabilities and			
(M)	provisions)(K)-(L)	166,257	88,931	255,188

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 regul	ation		
	Inadmissible Fixed assets			
	(a) Leasehold Improvements		-	-
	(b) Furniture & Fittings		9	9
	(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	157	-	157
	(b) Unutilised GST credit for more than 90 days	-	727	727
	(c)			

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



STATEMENT OF LIABILITIES: As at 31st December 2023

		Curre	ent Year
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	103,182	81,020
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	103,182	81,020
(d)	Outstanding Claim Reserve (other than IBNR reserve)	28,497	16,867
(e)	IBNR reserve	59,836	34,439
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	191,515	132,326

### **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 2023

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	(2)	(2)	1	0	(0)	0	0
2	Marine Cargo	-	-	-	•	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	1	-	-	-
4	Motor	77,183	54,187	60,322	37,287	11,577	13,572	13,572
5	Engineering	-	-	-	•	-	-	-
6	Aviation	-	-	-	1	-	-	-
7	Liability	9,197	4,570	4,148	2,268	1,380	933	1,380
8	Health	87,193	83,609	41,426	39,769	16,722	11,931	16,722
9	Miscellaneous	5,488	3,970	3,691	2,322	794	775	794
10	Crop	-	-	-	-	-	-	ı
	Total	179,059	146,334	109,588	81,647	30,473	27,212	32,468

### 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

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	166,257
	Available assets(as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	132,326
(C)	Provisions as per BS	-
(D)	Other Liabilities	33,925
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	6
	Shareholder's FUNDS	
(F)	Available Assets	88,931
	Deduct:	
(G)	Other Liabilities	18,207
(H)	Excess in Shareholder's funds (F-G)	70,724
(I)	Total ASM (E+H)	70,730
(J)	Total RSM	32,468
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.18

### FORM NL-27- PRODUCTS INFORMATION





List balow the	Products Information									
LIST DEIOW THE P	ist below the products and/or add-ons introduced during the period									
SI. No.	Name of Product /Add On	Co. Ref. No.	TPDAT HTN		Category of product	Date of allotment of UIN				
1	Acko Event Based Personal Accident Policy	157	ACKPAIP24096V012324	Health	Personal Accident	10/6/2023				
2	Service Contract Liability Insurance Policy (Modification)	157	IRDAN157P0004V02201819	Liability	Commercial Liability	07-11-2023 (Self Updated UIN)				
3	Standalone Own Damage Private Car Policy (Modification)	157	IRDAN157RP0033V02201920	Motor	Motor OD	23-11-2023 (Self Updated UIN)				
4	Standalone Own Damage Two Wheeler Policy (Modification)	157	IRDAN157RP0034V02201920	Motor	Motor OD	23-11-2023 (Self Updated UIN)				
n										



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

### FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Acko General Insurance Limited / 157
Statement as on: 31st December, 2023
Statement of Investment Assets (General Insurer, Re-insurers)
(Business within India)
Periodicity of Submission: Quarterly (Q3 - FY 2023-24)

			III Lakiis
Section I			
No	PARTICULARS	SCH + +	AMOUNT
1	Investments		
	a. Shareholders Fund	8	71,228.10
	b. PolicyholdersFund	8A	165,961.71
2	Loans	9	-
3	Fixed Assets	10	5,648.19
4	Deferred Tax Assets		
5	Current Assets		
	a. Cash & Bank Balance	11	1,208.36
	b. Advances & Other Assets	12	12,076.73
6	Current Liabilities		
	a. Current Liabilities	13	(102,123.44)
	b. Provisions	14	(82,334.96)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		177,470.19
	Application of Funds as per Balance Sheet (A)		249,134.88
	Less: Other Assets	SCH + +	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,648.19
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	1,208.36
5	Advances & Other Assets (if any)	12	12,076.73
6	Current Liabilities	13	(102,123.44)
7	Provisions	14	(82,334.96)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		177,470.19
		TOTAL (B)	11,945.07
	'Investment Assets' As per FORM 3B	(A-B)	237,189.81
Section II			

•••••										
	'Investment' represented as		SH		DLI	PH Book Value (SH +	%	FVC	Total	
No		Reg. %	Balance	FRSM <sup>+</sup>	rn	PH)	Actual	Amount	Total	Market Value
			(a)	(b)	(c)	d = (b+c)	Actual	(e)	(d + e)	
1	C Cos	Not less		22 624 10	52.737.73	75 271 02	31.78		75 271 02	75 070 67
1	G. Sec.	than 20%	_	22,634.19	52,/3/./3	75,371.92	31.78	-	75,371.92	75,078.67
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less		36,003,56	60.798.07	96 901 63	36.64		96 901 63	96 405 93
2		than 30%	-	26,093.56	60,798.07	86,891.63	30.04	-	86,891.63	86,405.82
3	Investment subject to Exposure Norms		-	45,127.97	105,148.33	150,276.30	63.36	21.89	150,298.19	149,298.33
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less								
	1. Approved Investments	than 15%	-	14,111.43	32,879.68	46,991.11	19.81	-	46,991.11	46,374.43
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not	-	31,016.54	72,268.65	103,285.19	43.55	21.89	103,307.07	102,923.89
	c. Other Investments (not exceeding 25%)	exceeding	-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	71,221.53	165,946.40	237,167.93	100.00	21.89	237,189.81	235,704.15



### 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, 2023
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission: Quarterly (Q3 - FY 2023-24)

No	Category of Investments	СОІ	Opening Balance	% to Opening  Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)	Bulance	(B)		(A+B)	
1	Central Govt. Securities							
	Central Government Bonds	CGSB	73,614.07	30.47%	1,757.85	(39.87%)	75,371.92	31.78%
	Treasury Bills	CTRB	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Government Bonds	CGSB	73,614.07	30.47%	1,757.85	(39.87%)	75,371.92	31.78%
	Treasury Bills	CTRB	-	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	17,136.50	7.09%	-5,616.80	127.38%	11,519.71	4.86%
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	27,255.15	11.28%	-2,511.62	56.96%	24,743.53	10.43%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	22,890.18	9.48%	-642.60	14.57%	22,247.58	9.38%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	-	-	-	-
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Investment), CCIL, RBI	ECDB	23,921.51	9.90%	3,000.13	(68.04%)	26,921.64	11.35%
	Corporate Securities - Debentures	ECOS	69,236.18	28.66%	-6,004.16	136.17%	63,232.01	26.66%
	Deposits - CDs With Scheduled Banks	EDCD	-			-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,523.75	3.11%	5,607.79	(127.18%)	13,131.53	5.54%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
_	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	-	-	-	-
	Total		241,577,35	100.00%	-4,409,42	100.00%	237,167,93	100.00%

NL-29-Debt Sec

### PERIODIC DISCLOSURES

#### FORM NL-29

### Detail regarding debt securities

-	110	7
C	KC	D)

Insurer: Insurance Limited Date: 31-	-Dec-23

		Detail F	Regarding debt	securities						
		MARKET	VALUE		Book Value					
	As at Dec 31, 2023	as % of total for this class	As at Dec 31, 2022	as % of total for this class	As at Dec 31, 2023	as % of total for this class	As at Dec 31, 2022	as % of total for this class		
Break down by credit rating										
AAA rated	109,223.26	46.34	108,258.90	52.56	110,223.12	46.47	109,382.89	52.51		
AA or better	-	-	-	-	-	-	-	-		
Rated below AA but above A	-	-	-	-	-	-	-	-		
Rated below A but above B	-	-	-	-	-	-	-	-		
Any other (Govt. Securities)	86,405.82	36.66	84,194.62	40.87	86,891.63	36.64	85,401.40	41.00		
Any other (Fixed Deposits)	26,921.64	11.42	5,585.13	2.71	26,921.64	11.35	5,585.13	2.68		
Any other (Mutual Funds)	13,153.42	5.58	7,946.51	3.86	13,131.53	5.54	7,933.54	3.81		
Total (A)	235,704.15	100.00	205,985.17	100.00	237,167.93	100.00	208,302.96	100.00		
DESAMBOMAL BY DESIDUAL MATURITY										
BREAKDOWN BY RESIDUALMATURITY	05.407.00	40.07	40.054.40	2.22	05.450.50	40.70	10.000.05	0.57		
Up to 1 year	25,137.92	10.67	13,654.48	6.63	25,456.53	10.73	13,688.25	6.57		
More than 1 year and upto 3 years	48,312.25	20.50	71,448.49	34.69	48,785.80	20.57	72,601.23	34.85		
More than 3 years and up to 7years	36,729.66	15.58	63,762.63	30.95	36,971.22	15.59	64,210.62	30.83		
More than 7 years and up to 10 years	36,766.35	15.60	23,347.95	11.33	37,315.26	15.73	23,928.68	11.49		
Above 10 years	48,682.90	20.65	20,239.98	9.83	48,585.95	20.49	20,355.50	9.77		
Any other (Fixed Deposits)	26,921.64	11.42	5,585.13	2.71	26,921.64	11.35	5,585.13	2.68		
Any other (Mutual Funds)	13,153.42	5.58	7,946.51	3.86	13,131.53	5.54	7,933.54	3.81		
Total (A)	235,704.15	100.00	205,985.17	100.00	237,167.93	100.00	208,302.96	100.00		
Breakdown by type of the issurer										
a. Central Government	75.078.67	31.85	69,087.30	33.54	75,371.92	31.78	69,993.51	33.60		
b. State Government	11,327.15	4.81	15,107.32	7.33	11,519.71	4.86	15,407.89	7.40		
c. Corporate Securities	109,223.26	46.34	108,258.90	52.56	110,223.12	46.47	109,382.89	52.51		
Any other (Fixed Deposits)	26,921.64	11.42	5,585.13	2.71	26,921.64	11.35	5,585.13	2.68		
Any other (Mutual Funds)	13,153.42	5.58	7,946.51	3.86	13,131.53	5.54	7,933.54	3.81		
Total (A)	235,704.15	100.00	205,985.17	100.00	237,167.93	100.00	208,302.96	100.00		

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Company Name & Code: Acko General Insurance Limited / 157 Statement as on: 31st December, 2023

Details of Investment Portfolio

Periodicity of Submission: Quarterly (Q3 - FY 2023-24)

	PARTICULARS	Bonds / Debentures		Lo	an	Other Debt instruments		All Other Assets		TOTAL	
NO		YTD ( As on date)	Prev. FY ( As on 31 Mar 2023)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2023)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2023)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2023)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2023)
1	Investments Assets (As per Form 5)	110,223.12	99,815.37	-	-	113,813.27	83,053.65	13,131.53	10,647.00	237,167.93	193,516.02
2	Gross NPA	-	-	-	-	1	-	İ	-	ı	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	ı	-	ı	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	ı	-	ı	-
6	Provision on Standard Assets	-	-	-	-	-	-	ı	-	ı	-
7	Net Investment Assets (1-4)	110,223.12	99,815.37	-	-	113,813.27	83,053.65	13,131.53	10,647.00	237,167.93	193,516.02
8	Net NPA (2-4)	-	-	-	-	1	-	İ	-	ı	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	1	-
10	Write off made during the period	-	-	-	-	-	-	1	-	-	-

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

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st December, 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly



Rs. Lakhs

			Current Quarter				Year to Date (current year)				Year to Date (previous year)2			
No.	Category of Investment	Category Code	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%)²
1	G. Sec													
	Central Government Bonds	CGSB	80,596.29	1,469.45	7.25%	7.25%	64,788.91	3,666.36	7.53%	7.53%	67,457.04	3,555.93	7.00%	4.81%
	Treasury Bills	CTRB	-	-	-	-	10,481.75	252.73	3.21%	3.21%	5,423.75	116.46	2.85%	1.96%
2	Other Approved Sec/Guaranteed Sec												<del>                                     </del>	
	Deposit under Section 7 of Insurance Act, 1938	CDSS	_	_	-	_	_	_	_	_	_	-	_	
	State Government Bonds	SGGB	12,552.40	161.61	5.12%	5.12%	13,159.03	617.48	6.25%	6.25%	15,543.47	733.37	6.26%	4.31%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE			-				-				-	<del>                                     </del>	
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	25,349.15	443.21	6.96%	6.96%	24,822.13	1,340.58	7.19%	7.19%	22,977.21	1,169.68	6.76%	4.65%
	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	22,686.59	346.94	6.08%	6.08%	24,042.96	1,220.24	6.75%	6.75%	27,082.06	1,299.77	6.37%	4.38%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	5,040.23	189.41	4.99%	3.43%
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments												<del>                                     </del>	
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	4,803.71	117.70	3.26%	3.26%	4,226.79	28.07	0.88%	0.61%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	24,736.80	497.95	8.01%	8.01%	24,780.17	1,454.45	7.81%	7.81%	9,437.61	395.75	5.57%	3.83%
	Corporate Securities - Debentures	ECOS	67,421.15	1,293.03	7.63%	7.63%	58,886.27	3,351.63	7.58%	7.58%	26,810.56	1,398.24	6.92%	4.76%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	5,919.03	114.07	7.67%	7.67%	8,112.31	387.55	6.36%	6.36%	5,126.42	176.01	4.56%	3.14%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO	ECBO	1,000.00	0.18	0.07%	0.07%	292.77	0.46	0.21%	0.21%	-	-	-	-
	Application Money	ECAM	-	-	-	-	5,086.81	-	-	-	-	-	-	-
6	Other Investment												<del>                                     </del>	
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-		-
	TOTAL		239,272.28	4.326.44	7.19%	7.19%	225.135.84	12.409.19	7.34%	7.34%	189.125.12	9.062.70	6.36%	4.38%
	IVIAL		233,272.20	7,520.44	7.13/6	7.13/6	223,133.04	12,703.13	7.54/0	7.57/0	100,120.12	3,002.70	0.50/6	7.50/0

# FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st December, 2023 Statement of Down Graded Investments Periodicity of Submission: Quarterly



Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks				
A.	During the Quarter <sup>1</sup>												
		NIL											
В.	As on Date <sup>2</sup>												

# FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

**acko** 

12/31/2023

Name of the Insurer: Acko General Insurance Limited

Registration No: 157

(Amount in Rs. Lakhs)

Date:

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ce	ded to reinsurers (Upto th	e Quarter)	Premium ceded to
			Proportional	Non-Proportional	Facultative	reinsurers / Total reinsurance premium
	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	18,630	306		76.6%
3	GIC Re	1	5,485	306		23.4%
4	Other (to be Specified)					0.0%
	Total (B)	2	24,115	611	-	100.0%
	Grand Total (C)= (A)+(B)	2	24,115	611		- 100.0%

#### FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN



(Amount in Rs. Lakhs)

																			Mis	scellaneous																	
		Fire		larine Hull	Mari Car		Total Marine	<u>e</u>	Moto	r OD		Moto	or TP	Tota	Motor	He	alth	Personal	Accident	Travel I	nsurance	Total	Health	Workmen s Compens		Product bility	Engine ng	eri Aviati			Other Misc	seg	ther ments	Total Misc	ellaneous	Tot	čal
Sl.No. State / U	Union Territory		he th uar Qu	e the	the Quar	the quar (	Quar qu	he Jar	For the Quarter	Upto ti quarb		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		For Upt the o Qua the rter qua ter	Quarter	Upto the quarter	the qua the	ne Qua 1	o the the Qua	o Qua	he Upto ter qua	the For	Upt	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter
	STATES																																				
<ol> <li>Andhra Prades</li> </ol>		0	0	0 1	0 0	0	0	0 1	111.7738626	267.433		202.4166292	504.1812013	314.190491	771.6149899	429.2178271		0.831996689		10.8796628		440.929487		0 1	0 (		0 0	0 0	0 0	0	0	0	0 0	755.119979	1906.56778	755.119979	
2 Arunachal Pra 3 Assam	idesh	0	0	0 1	0	0	0	0 2	0.15653	0.36292		0.14974 8.269606	0.527342 15.91642599	0.3062	7 0.890271758 3 21.21611527	3.194756627 74.62453519	7.338160183 180.1196848	0.021475336		0.02173559 18.914872	57.7564391	3.23796755 93.5963671	7.45982652 1 238.73168	0 1	0 0		0 0	0 0	0 0	0	0	0	0 0	3.54423755 104.161145	8.35009828		8.35009828 259.947795
4 Bihar		0	0	0 1	0	0	0		104.0674983	217.931		193.8125368	444.0014987	297.880035	661.9331541	367.0725157			5.26860915			373,623382		0	1 (		0 0	0 0	0 0	0	0	0		671.503417		671.503417	
5 Chhattisgarh		ő	ō	0 1	0 0	0	ō		39.80326634	103.68		87.44683363	188.0582592	127.250		67.01909005			0.29596509				209,701346	0	0 0	1	0 0	0 0	0 0	0	0	0		195.222812			501,444098
6 Goa		0	0	0 (	0 0	0	0		52.20158094	119.589		104.9786885	261.8437036	157.180269		16.06111572		0.008492312				17.7704388		0 1	0 0		0 0	0 0	0 0	0	0	0		174.950708		174.950708	
7 Gujarat		0	0	0 1	0 0	0	0		559.5158033	1309.04		911.311747	2175.122246	1470.8275		381.0491692		0.356047752				394.880095		0 1	0 (	(	0 0	0 0	0 0	0	0	0		1865.70765			4525.98265
8 Haryana		0	0	0 1	0 0	0	0		496.860688	1060.70		602.9395572	1478.77371	1099.80024		2988.741049		9.755808031			177.020394		11382.7227	0 1	149.00895	367.44259	9 0	0 0	0 0	0 1179	4116 3019	0.7161		5516.25379	17309.3589	5516.25379	
<ol> <li>Himachal Prad</li> <li>Jharkhand</li> </ol>	desh	0	0	0 1	0 0	0	0		9.600853942	19.3066		43.19285683 118.4266452	104.6771046 269.234668	52.7937107 168.14921	7 123.9837318 2 376.4428935	20.2871654		0.051937217	0.10761225	1.18610025	2.7393693 6.35244817	21.5252029		0	0 0	0.32	0 0	0 0	0 0	0	0	0	0 0	74.3189136 259.53061	180.650269 620.109016	74.3189136 259.53061	
11 Karnataka		0	0	0 1	0 0	0	0		2471.466018	5897.20		3473.024766	8330.622413	5944,49078	14227.82729	6866.057732	20104.28032		201.471804		576.240472			0	907.48115	3443.3387		0 0	0 0	0 54.3	8726 141.	78335	0 0	13971.0468	38694.942	13971.0468	
12 Kerala		0	0	0 1	0 0	0	0		69.061699	233,130		348.2649331	878.305186	417.326632	1111.435441	204.1444906			0.44177402			211.661154		0 1		26,46747		0 0	0 0	0	0	0		635.379267	1713,43825	635,379267	
13 Madhya Prade	esh	0	0	0 1	0 0	0	0	0 6	55.04052038	157.543	5606 1	147.6875118	326.7541418	212.728032	484.2977024	426.3040867	1080.550735	0.472804166	1.055308	5.08016517	26.4970244	431.857056	5 1108.10307	0 1	0 0	) (	0 0	0 0	0 0	0	0	0	0 0	644.585088	1592.40077	644.585088	1592.40077
14 Maharashtra		0	0	0 1	0 0	0	0	0 1	1944.896012	4300.02		2977.388014	6821.315347	4922.28402	11121.34335	2863.577077			132.042291			2963.28002		0	1167.43	3204.6819	9 0	0 0	0 0	0 205.2	5621 616	27863		9258.25023	24954.1029	9258.25023	
15 Manipur		0	0	0 1	0 0	0	0	0	0.00893	0.0		0.0482	0.21913	0.0571				-0.009722487		0.05852927			13.1943105	0 1	0 (	(	0 0	0 0	0 0	0	0	0		5.61930284		5.61930284	
16 Meghalaya 17 Mizoram		0	0	0 1	0 0	0	0	0	0.15405	0.38334		0.52818	1.339096 0.42132	0.6822		3.863714559 1.036682213		0.016370452		0.0826632	0.16317566	3.96274821 1.06514476		0 !	0 0		0 0	0 0	0 0	0	0	0		4.64497821 1.38964476	12.220449		12.220449
18 Nagaland		0	0	0 1	0	0	0	0	0.01000	0.0		0.30844	0.42132	0.324		3.654594681		0.000214000		0.02224783	0.03038783		9.36148835	0 1	0 0		0 0	0 0	0 0	0	0	0	0 0	3.86978806	10.1357584		10.1357584
19 Odisha		0	0	0 1	0 0	0	0	0 6	50.06454516	153.531		125.6120091	306.4094902	185,676554				0.329286569		1.49395216	16.0195913			0	0 0		0 0	0 0	0 0	0	0	0	0 0	330.948449			927.213183
20 Punjab		0	0	0 1	0 0	0	0		54.88324933	109.979		164.0866154	392.0489664	218.969864		115.7515162		0.071640101				120.075616		0	0 0		0 0	0 0	0 0	0	0	0	0 0	339.04548			853.863579
21 Rajasthan		0	0	0 1	0 0	0	0		152.7543688	359.146		306.5814128	708.6677488	459.335781			870.4479902	0.290884396				367.347964		0 1	0 (	(	0 0	0 0	0 0	0	0	0		826.683746			1979.43224
22 Sikkim		0	0	0 1	0 0	0	0		0.407475882	0.72994		2.87697	7.069538082	3.28444588		4.43116494				0.02195664			1 12.6589466	0 1	0 (	(	0 0	0 0	0 0	0	0	0		7.73149398			20.458433
23 Tamil Nadu		0	0	0 1	0 0	0	0		763.9590373 891.3676615	1903.51		1898.91128 948.8368929	4973.697716	2662.87031	6877.212017	733.0088015			38.0330009			768.832136		0 1	0 0		0 0	0 0	0 0	0	0	0		3431.70245		3431.70245	
24 Telangana 25 Tripura		0	0	0 1	0	0	0	0 8	0.21954	1975.41		1.42687	2223.664226 2.328838358	1840.20455		797.0273738		-0.02089422		0.02101505		819.581742 39.6900913		0 1	0 0		0 0	0 0	0 0	0	0	0		2659.7863 41.3365013			8162.00839 110.185894
26 Uttarakhand		0	0	0 1	0 0	0	0	0 4	41.95570768	89.4690		100.35403	229,9698199	142.309737		59.08697171			0.72289041			61.2162724		0	0 0	1	0 0	0 0	0 0	0	0	0		203.52601			477.495682
27 Uttar Pradesh		0	0	0 1	0 0	0	0		665,9000414	1383.60		936.8979332	2176.163155	1602,79797		789.1661547			32.3321622		79.8841028			0 1	0 0	1	0 0	0 0	0 0	0	0	0	0 0	2405.1591	7136,3766		7136,3766
28 West Bengal		0	0	0 1	0 0	0	0	0 1	170.0169474	385.927	7027 4	445.6088848	1043.691585	615.625832	1429.619287	264.4603287	694.9628	0.240649151	0.84845153	7.12170407	45.7423802	271.822682	741.553632	0 1	0 0		0 0	0 0	0 0	0	0	0	0 0	887.448514	2171.17292	887.448514	2171.17292
	OTAL (A)	0	0	0 (	0	0	0	0 8	3778.19241	201	.60.8	14151.516	33865.6929	22929.708	54026.4927	18119.1611	60218.2009	110.644782	509.95005	449.58546	1780.3403	18679.391	62508.491	0 (	2230.312	7042.251	1 0	0 0	0 0	0 1439	.055 377	7.778	0 0	45278.466	127355.01	45278.466	127355.01
	TERRITORIES					-				1.8866		R.350753333	17.53587333	9.41856653	40 40057457	0.409328403						0.4093284										-		9.82789494	20 20 10 10 1		20 75 10 15
2 Chandigarh	Nicobar Islands	0	0	0 1	0	0	0		1.067813199 37.60998511	75.9632		52.46256472	17.53587333	9.41856653				0.017571318	0 02216502	0.52074601		9.97348269		0 1	) (		0 0	0 0	0 0	0	0	0			226.634509		20.7640451
3 Dadra and Na	ınar Haveli	0	0	0 1	0 0	0	0		1.26488473	2.60521		5.102990895	11.21749263	6.36787562		2.784840736		0.01/3/1310		0.00714195		2.79198268		0	1 (		0 0	0 0	0 0	0	0	0		9.15985831		9.15985831	
4 Daman & Diu	igui riutcii	ő	ō	0 1	0 0	0	ō		0.226366747	0.79703		2.445303893	5.210926431	2,6716706		0.988588771		0		0.03337366		1.02196243		0	0 0	1	0 0	0 0	0 0	0	0	0			9,44961599	3.69363307	
5 Govt. of NCT of NC	of Delhi	0	0	0 1	0 0	0	0	0 8	889.0307764	1948.16	5072 1	1220.899458	2902.890393	2109.93023	4851.055465	1441.756304	2434.140289	3.167259037	16.2731994	275.016457	1209.13707	1719.94002	2 3659.55056	0	0 0	(	0 0	0 0	0 0	0	0	0	0 0	3829.87025	8510.60603	3829.87025	8510.60603
6 Jammu & Kasl	hmir	0	0	0 1	0 0	0	0	0 5	5.774799786	14.7922	7124 3	31.63299877	83.05786962	37.4077985	97.85014085	15.04933831		0.151742092	0.26465709	0.49645483	1.30751071	15.6975352		0 1	0 (	(	0 0	0 0	0 0	0	0	0		53.1053338	139.945709		139.945709
7 Ladakh		0	0	0 1	0 0	0	0	0	C	1	0	0	0		0	0.076091815		0	0	0	0	0.07609181		0 1	0 (		0 0	0 0	0 0	0	0	0		0.07609181	0.27179961		0.27179961
8 Lakshadweep 9 Puducherry		0	0	0 1	0 0	0	0		0.288952144 7.936732371	0.48425		3.33762 29.58959305	7.900264	3.62657214		0.067476734 5.34496524		-0.009225	0.044775	0.6492481		0.06747673 5.98498834		0 1	0 (		0 0	0 0	0 0	0	0	0		3.69404888 43.5113138	8.62950152 108.067328	3.69404888 43.5113138	8.62950152
	OTAL (B)	0	0	0 (	0	0	0		943.20031	2062.6		1353.82128			5287.50031		2524.17581							0 0	1 0		0 0	0 0	0 0	0	0	0			9045.0074		
	(-/	1		1	1 1	- 1			_ /5.20031	2002.0					3207.30031	1475.7033		2.52754743		_, 0., 5242		_, 55.5525		<u> </u>	1 '	† <b>"</b>	1	11			1	-	7 7		45.0074		
Outside Indi	ia.	0	0	0 1	0 0	0	0	0		4	0	0	0		0	- (	0	0	0	0	0		0	0	0 0		0 0	0 0	0 0	0	0	0	0 0	0	0	0	
1 TO	OTAL (C)	0	0	0 (	0	0	0	0		1	0	0	0							0			0	0 0	) (		0	0 0	0 0	0	0	0	0 0	0	0	- 0	
		ك	i	ĬĽ.			i	İ											L •					ٔ کلکا	L '	<u> </u>	ٺٺ	اللت	ıl"			_1	ائلا		1	1	
Grand Total	(A)+(B)+(C)	0	0	0 0	0	0	0	0 9	721.39272	22223	.459 1	15505.3373	37090.5339	25226.73	59313.993	19595.0642	62742.3768	113.972129	526.55485	726.31789	2997.0668	20435.354	66265.998	0 0	2230.312	7042.251	LI O	0 0	0 0	0 1439	.055 377	7.778	0 0	49331.451	136400.02	49331.451	136400.02

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

Name of the Insurer: Acko General Insurance Limited



Date: 31-Dec-2023

(Amount in Rs. Lakhs)

SI.No.	Line of Business		Quarter 23	For the corre quarter of th yea	e previous	upto the Q	•	Up to the corr quarter of the p 2022	esponding previous year
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	9,721	611,731	6,548	490,494	22,223	1,518,309	15,532	1,314,700
5	Motor TP	15,505	228,932	12,767	187,597	37,091	537,781	32,595	443,345
6	Health	19,595	6,679	14,471	1,662	62,742	17,312	49,202	2,811
7	Personal Accident	114	37	127	34	527	160	430	151
8	Travel	726	8,538	861	12	2,997	11,683	2,304	20
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	2,230	34	1,921	37	7,042	118	5,959	89
11	Engineering	-	_	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	1,439	1	979	4	3,778	6	2,260	4

### FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Acko General Insurance Limited



Date: 31-Dec-2023

SI.No.	Channels	For the Q		upto the o	-	For the corres quarter of the pr 2022-	revious year	Up to the corre quarter of the p 2022-	revious year
		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	95,101	7,217	269,435	18,697	81,930	2,217	194,872	5,553
4	Brokers	85,654	8,549	148,427	32,314	49,001	8,316	121,795	31,944
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website)								
	-Others	675,195	33,565	1,667,368	85,388	548,908	27,141	1,444,315	70,784
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Point of sales person (Direct)	2	0	139	1	1	(0)	138	1
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	-	-	-	-	-	-	-	-
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)								
	(i) (ii)	-	-	-	-	-	-	-	-
	Total (A)	855,952	49,331	2,085,369	136,400	679,840	37,673	1,761,120	108,282
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	855,952	49,331	2,085,369	136,400	679,840	37,673	1,761,120	108,282



-																		No.	of claim	s only
SI. No.	Claims Experience	Fire	Marin e Cargo	Marin e Hull	Total Marin e	Motor OD	Motor TP	Total Motor	Health	Perso nal Accide nt	Travel		Workmen's Compensati on/ Employer's liability		ering	Aviati on	Crop Insura nce	Other segme nts **	Miscel laneo us	Total
														V						L
1	Claims O/S at the beginning of the period	0	0	_	_	1001		6555				5529		591				0	1535	
2	Claims reported during the period	0	0	_	•	111064						95387		30897		·		0	27093	266074
	(a) Booked During the period	0	0	_	0	110305	1623			34	2205			30844		·		0	26944	
	(b) Reopened during the Period	0	0	0	0	759	10	769	561	5	47	613	C	53	0	0	0	0	149	1584
	(c) Other Adjustment (to be specified) (i)(ii)	0	0	0	0	0	0	0	0	0	0	0		0	0	,		0	0	0
3	Claims Settled during the period	0	0		0	97432	917	98349	84611	33	2252	86896		29893	0	0		0	23710	238848
,	(a) paid during the period	Ū				37 132	317	30313	01011	33	2232	00030		23033					23/10	230010
	(b) Other Adjustment ( to be specified)	0	0	0	0	97432	917	98349	84611	33	2252	86896	c	29893	0	0	0	0	23710	238848
4	Claims Repudiated during the period	0	0	0	0	994	8	1002	2945	0	0	2945	C	66	0	0	0	0	291	4304
	Other Adjustment ( to be specified) (i)Claims Closed other than Repudiation	0	0	0	0	7472	116	7588	4309	7	298	4614	C	103	0	0	0	0	2134	14439
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	C	0	0	0	0	0	0	0
6	Claims O/S at End of the period	0	0	0	0	10120	2193	12313	6316	19	126	6461	C	1426	0	0	0	0	2493	22693
	Less than 3months	0	0	0	0	9354	419	9773	6150	9	117	6276	(	1224	0	0	0	0	2454	19727
	3 months to 6 months	0	0	0	0	629	418	1047	102	5	2	109	C	134	0	0	0	0	23	1313
	6months to 1 year	0	0	0	0	93	677	770	43	3	4	50	C	53	0	0	0	0	16	
	1year and above	0	0	0	0	44	679	723	21	2	3	26	C	15	0	0	0	0	0	764

### Upto the quarter ending Q-3 FY'2023-24

(Amount in Rs. Lakhs) SI. No. Claims Experience Marin Marin Total Motor Motor Total Health Perso Total Workmen's Public/ Engine Aviati Crop Other Miscel е e Hull Marin OD TP Motor nal Travel Health Compensati ering on Insura segme laneo Cargo Accide on/ Produc nce nts \*\* nt Employer's t Liabilit liability Claims O/S at the beginning of the period 0 2631.1 15316 17947 3302.7 46.165 110.82 3459.7 0 72.7509 0 139.74 21619.6 0 0 26960 10281 37241 45161 344.97 465.02 45971 0 3447.1 0 0 2514.4 89174.3 Claims reported during the period 0 26701 10217 36918 0 3440.89 0 2498.2 42857 (a) Booked During the period 0 0 0 5.54432 ) Reopened during the Period 0 226.41 64.16 290.57 0 16.135 312.249 c) Other Adjustment (to be specified) Claims Settled during the period 0 20227 5688.7 25915 30313 240.72 301.02 30854 0 3027.29 0 2596.7 62393.6 (a) paid during the period b) Other Adjustment ( to be specified) 20227 5688.7 25915 30313 240.72 301.02 30854 0 3027.29 0 2596.7 62393.6 4 Claims Repudiated during the period 0 0 261.86 90.2 352.06 1616.5 0 0 1616.5 0 6.53683 0 21.041 1996.18 Other Adjustment ( to be specified) i)Claims Closed other than Repudiation 1561.3 944.06 2505.3 6844.8 26.458 135.86 7007.1 0 10.3075 0 169.35 9692.09 Únclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) 0.1847 0.08 0.2647 0.26473 0 5144.2 19653 24798 2978.4 123.51 73.823 3175.7 0 256.6 28493.7 Claims O/S at End of the period 0 0 263.74 Less than 3months 0 4318.5 2734.8 7053.3 2772.1 113.19 43.709 2929 0 236.945 0 252.75 10472 440.5 2988.4 3428.9 142.53 4.6233 10.743 157.89 0 17.1521 0 6.64828 0 2.497 3606.46 0 1.3577 5996.93 3 months to 6 months 0 226.79 5701.3 5928.1 45.075 5.3 10.421 60.796 6months to 1 year 1year and above 0 158.46 8228.8 8387.3 18.723 0.4 8.95 28.073 0 2.99479 0 8418.33

#### FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



#### For the Quarter ending on Q-3 FY'2023-24

(Amount in Rs. Lakhs)

	Quarter ending on Q-3 i i					A	geing of	Claims (	Claims paid)							(	ili Ks. Lakiis)
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			
1	Fire	0	0	0	0	0	0	0	0	0	0	0	(	0	0	0	0
2	Marine Cargo	0	0	0	0	0	0	0	0	0	0	0	(	0	0	0	0
	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	(	0		0	0
	Motor OD	28,127	3,549	399	53	4	1	-	4,765	1,500	389	84	11			32,133	6,750
	Motor TP	10	47	119	85	64	3	-	96	220	555	646	613	37	-	328	2,166
6	Health	30,610	1,513	133	28	-	-	-	8,917	920	214	10	-	-	-	32,284	10,061
7	Personal Accident	5	5	1	1	-	-	-	1	2	1	102	-	-	-	12	106
8	Travel	659	77	1	-	-	-	-	79	23	1	0	-	-	-	737	103
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	8,444	318	24	-	-	-	-	812	38	6	0	-	-	-	8,786	858
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	7,013	1,048	31	1	-	-	-	779	142	3	0	-	-	-	8,093	924

Upto the quarter ending Q-3 FY'2023-24

(Rs in Lakhs)

						A	geing of	Claims (0	Claims paid)								
SI.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	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			
1	Fire	0		0	0	0	0	0	0	0	0	0	C	0	0	0	0
2	Marine Cargo	0		0	0	0	0	0	0	0	0	0	C	0	0	0	0
3	Marine Other than Cargo	0		0	0	0	0	0	0	0	0	0		0	0	0	0
4	Motor OD	86,652	9,483	1,108	180	8	1	-	14,069	4,582	1,252	291	31	1	-	97,432	20,227
5	Motor TP	29	181	292	263	145	7	-	195	809	1,452	1,732	1,404	97	-	917	5,689
6	Health	80,685	3,526	314	71	15	-	-	27,161	2,576	539	25	12	-	-	84,611	30,313
7	Personal Accident	14	12	5	2	-	-	-	39	43	31	128	-	-	-	33	241
8	Travel	1,972	272	6	2	-	-	-	219	60	21	0	-	-	-	2,252	301
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	28,887	923	71	4	8	-	-	2,896	118	12	1	1	-	-	29,893	3,027
11	Engineering	-	-	-	-	-			1	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-		-	•	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-			•	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	20,307	3,264	127	11	1	-	-	2,179	401	15	2	0	-	-	23710	2596.65382

#### **FORM NL-41 OFFICES INFORMATION**

### As at: December 31, 2023



#### Name of the Insurer: Acko General Insurance Limited

SI. No.	Office Information	Number
1	No. of offices at the beginning of the year	5
2	No. of branches approved during the year	1
3	No. of branches opened during the Out of approvals of previous year	5
4	year 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	11
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	11
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director No. of Employees (a) On-roll:	(a) 3 (b) 1 (c) 5* (d) 1** (e) 1#
11	(b) Off-roll: (c) Total	689 346 1035
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) 13 (d) 57 (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	642	67
quarter		
Recruitments during the quarter	105	3
Attrition during the quarter	58	0
Number at the end of the quarter	689	70

<sup>\*</sup>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.

<sup>\*\*</sup> The Company has 1 Women Director. She is also the Non-Executive, Non-Independent Director of the Company.

<sup>#</sup> The Company has total 1 Executive Director as on December 31, 2023, who is Managing Director & CEO.

# FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS



Name of the Insurer:Acko General Insurance Limited Date:31.12.2023

SI. 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	Non-Executive Director	Non-Independent Director	No change
6	Mr. Sanjeev Srinivasan	Executive Director	Managing Director & CEO	No change
7	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
8	Mr. Naveen Marchala	Chief Technology Officer	Technology	appointed w.e.f 07.11.2023
9	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
10	Mr. Biresh Giri	Appointed Actuary	Actuarial	No change
11	Mr. Animesh Das	Chief Underwriting Officer	Underwriting	No change
12	Mr. Ketul Patel	Chief Risk Officer	Risk	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'23

(Amount in Rs. Lakhs)

	Rural & Social Obligat	ions (Quarterly	,	Amount in RS. Lai	
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
-	Take	Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
	MARTINE CARGO	Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
3	MARINE OTHER THAN CARGO	Social	-	-	-
4	MOTOR OD	Rural	567,041	7,801	1,150,862
4	MOTOR OD	Social	-	-	-
	MOTOR TR	Rural	220,753	13,518	-
5	MOTOR TP	Social	-	-	-
	LICALTIL	Rural	5,392	1,593	11,249,175
6	HEALTH	Social	-	3,695	12,608,951
-	DEDCOMAL ACCORDANT	Rural	-	-	
7	PERSONAL ACCIDENT	Social	-	2	64,250
	TD 11/51	Rural	-	-	-
8	TRAVEL	Social	-	-	-
		Rural	-	-	-
9	Workmen's Compensation/ Employer's liability	Social	-	-	-
		Rural	-	-	-
10	Public/ Product Liability	Social	-	-	-
		Rural	-	-	=
11	Engineering	Social	-	_	_
		Rural	-	_	_
12	Aviation	Social	_	_	_
	(2)	Rural	_	_	_
13	Other Segment <sup>(a)</sup>	Social	-	-	_
		Rural	-	-	_
14	Miscellaneous	Social	_	_	_
		Rural	793186	22,911	12,400,03
	Total	Social	0	3,698	12,673,20

# 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. 15,09,40,62,567/-
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: Rs. 4,44,30,04,256/-
- (v) Obligation of the Insurer to be met in a financial year Rs. 337.40 Cr

# Statement Period: Quarter ending

	(Amount in Rs. Lakhs)			
Items	For the Quarter	Up to the Quarter		
Gross Direct Motor Third Party Insurance Business				
Premium in respect of liability only policies (L)	4,353	9,943		
Gross Direct Motor Third Party Insurance Business				
Premium in respect of package policies (P)	11,153	27,148		
Total Gross Direct Motor Third Party Insurance				
Business Premium (L+P)	15,505	37,091		
Total Gross Direct Motor Own damage Insurance				
Business Premium	9,721	22,223		
Total Gross Direct Premium Income	49,331	136,400		

### FORM NL-45-GRIEVANCE DISPOSAL FOR THE QUARTER ENDED DECEMBER 31, 2023

Name of the Insurer: Acko General Insurance Limited

Total No. of Policy Complaints (current year) per 10,000 policies

Total No. of Claim Complaints (current year) per 10,000 claims

registered (current year):

(current year):



Date: 31-01-2024

SI No.	Particulars	Opening Balance *	Additions during the	Complaints Resolved			Complaints	Total Complaints
			quarter (net of duplicate complaints)	Fully Accepted	Partial Accepted	Rejected	Pending at the end of the quarter	registered up to the quarter during the financial year
1	Complaints made by customers							
a)	Proposal Related	0	6	2	3	1	0	13
b)	Claims Related	4	224	45	97	63	23	663
c)	Policy Related	2	77	31	18	27	3	178
d)	Premium Related	1	3	1	3	0	0	7
e)	Refund Related	0	8	4	2	0	2	21
f)	Coverage Related	0	3	0	2	1	0	16
g)	Cover Note Related	0	1	0	1	0	0	1
	Product Related	0	2	1	1	0	0	4
	Others (to be specified) (i)Enquiry (ii) RSA	0	15	6	4	5	0	45
	Total	7	339	90	131	97	28	948
2	Total No. of policies during previous year:	2,428,364						
3	Total No. of claims during previous year:	256,645						
4	Total No. of policies during current year:	2,085,369						
5	Total No. of claims during current year:	266,074						

	Duration wise Pending Status	Complaints ma	Complaints made by Intermediaries		Total		
8		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	26	8%	0	0%	26	8%
b)	15 - 30 days	1	0%	0	0%	1	0%
c)	30 - 90 days	1	0%	0	0%	1	4%
d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number of Complaints	28		0		28	

1.37

24.92

### Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Company Name & Code: ACKO General Insurance Limited & 157

For the Quarter ending: December 2023



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