

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBER, 2021

(Amount in ₹ Lakhs)

Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20
1	Premiums earned (Net)	NL-4	-	2	-	-	-	-	-	-	12,575	30,399	5,080	11,777	12,575	30,401	5,080	11,777
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	33	139	117	364	33	139	117	364
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	775	1,910	446	1,203	775	1,910	446	1,203
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		-	2	-	-	-	-	-	-	13,383	32,448	5,643	13,344	13,383	32,450	5,643	13,344
6	Claims Incurred (Net)	NL-5	-	2	-	-	-	-	-	-	11,818	32,189	4,864	9,415	11,818	32,191	4,864	9,415
7	Commission (Net)	NL-6	-	-	-	-	-	-	-	-	(926)	(1,834)	(138)	(753)	(926)	(1,834)	(138)	(753)
8	Operating expenses related to Insurance Business	NL-7	1	2	-	-	-	-	-	-	12,065	34,689	7,988	15,849	12,066	34,691	7,988	15,849
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Others: Administration Charges		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
	Total (B)		1	4	-	-	-	-	-	-	22,957	65,044	12,714	24,512	22,958	65,048	12,714	24,512
11	Operating Profit / (Loss) C = (A-B)		(1)	(2)	-	-	-	-	-	-	(9,574)	(32,596)	(7,071)	(11,168)	(9,575)	(32,598)	(7,071)	(11,168)
12	Appropriations:																	
	Transfer to Shareholders' Account		(1)	(2)	-	-	-	-	-	-	(9,574)	(32,596)	(7,071)	(11,168)	(9,575)	(32,598)	(7,071)	(11,168)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		(1)	(2)	-	-	-	-	-	-	(9,574)	(32,596)	(7,071)	(11,168)	(9,575)	(32,598)	(7,071)	(11,168)

Note - 1

(Amount in ₹ Lakhs)

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	843	2,132	469	1,172	843	2,132	469	1,172
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	(68)	(222)	(23)	31	(68)	(222)	(23)	31
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	-	-	-	-	-	-	-	-	775	1,910	446	1,203	775	1,910	446	1,203



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, 2021

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		(1)	(2)	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(9,574)	(32,596)	(7,071)	(11,168)
			(9,575)	(32,598)	(7,071)	(11,168)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		327	725	171	668
	(b) Profit on sale of Investments		20	71	24	354
	(c) (Loss on sale/ redemption of investments)		(4)	(18)	16	(152)
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
			343	778	211	870
3	OTHER INCOME					
	a) Provision for diminution in value of investments written back		-	-	-	250
	a) Others		-	-	-	-
			-	-	-	250
	TOTAL (A)		(9,232)	(31,820)	(6,860)	(10,048)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance business		72	110	14	42
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		72	110	14	42
6	Profit/(Loss) Before Tax (A-B)		(9,304)	(31,930)	(6,874)	(10,090)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		(9,304)	(31,930)	(6,874)	(10,090)
	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		(69,295)	(46,668)	(36,628)	(33,412)
	Balance carried forward to Balance sheet		(78,599)	(78,598)	(43,502)	(43,502)



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

PERIODIC DISCLOSURES
FORM NL-3B - BS

BALANCE SHEET AS AT 31ST DECEMBER, 2021

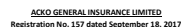
(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	As at 31st December, 2021	As at 31st December, 2020
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	105,600	54,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	527	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		4	4
	-Policyholders' Funds		8	14
5	BORROWINGS	NL-11	-	-
	TOTAL		106,139	54,618
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	27,855	10,381
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	62,289	32,617
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	607	471
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	797	363
	Advances and Other Assets	NL-16	4,173	3,816
	Sub-Total (A)		4,970	4,179
12	CURRENT LIABILITIES	NL-17	43,445	26,897
13	PROVISIONS	NL-18	24,735	9,635
	Sub-Total (B)		68,180	36,532
14	NET CURRENT ASSETS (C) = (A-B)		(63,210)	(32,353)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		78,598	43,502
	TOTAL		106,139	54,618

CONTINGENT LIABILITIES

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	3	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	300	300
	TOTAL	303	300



FORM NL 4 - PREMIUM SCHEDULE

[illegible]



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

PERIODIC DISCLOSURES

FORM NL 5 - CLAIMS SCHEDULE

CLAIMS INCURRED (NET) [CURRENT YEAR]																																	(Amount in ₹ Lakhs)								
Sr No	Particulars	Fire		Marine				Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21		
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	3,782	8,233	394	1,021	4,176	9,254	8,135	20,416	32	114	80	165	8,247	20,695	-	-	-	-	1,044	2,460	-	-	-	-	-	-	13	20	13,480	32,429	13,480	32,429
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	2,458	5,348	227	604	2,685	5,952	407	1,021	2	6	4	8	413	1,035	-	-	-	-	674	1,591	-	-	-	-	-	-	3	3	3,775	8,581	3,775	8,581
4	Net Claims Paid	-	-	-	-	-	-	-	-	1,323	2,885	167	417	1,491	3,302	7,729	19,395	30	109	76	157	7,834	19,660	-	-	-	-	370	869	-	-	-	-	-	-	10	17	9,705	23,848	9,705	23,848
5	Add : Claims Outstanding at the end of the year	2	2	-	-	-	-	-	-	702	702	13,760	13,760	14,462	14,462	4,682	4,682	98	98	195	195	4,975	4,975	-	-	-	-	171	171	-	-	-	-	-	-	87	87	19,695	19,697	19,697	19,697
6	Less : Claims Outstanding at the beginning of the year	2	0	-	-	-	-	-	-	705	463	12,013	9,370	12,718	9,833	4,319	3,200	109	66	190	160	4,618	1,426	-	-	-	-	220	94	-	-	-	-	-	-	26	1	17,582	11,354	17,584	11,354
	Net Incurred Claims	-	2	-	-	-	-	-	-	1,320	3,124	1,934	4,807	3,235	7,931	8,092	22,877	19	141	81	192	8,191	23,209	-	-	-	-	321	946	-	-	-	-	-	-	71	103	11,818	32,189	11,818	32,191
	Claims Paid (Direct)	-	-	-	-	-	-	-	-	3,782	8,233	394	1,021	4,176	9,254	8,135	20,416	32	114	80	165	8,247	20,695	-	-	-	-	1,044	2,460	-	-	-	-	-	-	13	20	13,480	32,429	13,480	32,429
	- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	- Outside India	-	-	-	-	-	-	-	-	0	0	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Estimates of IBNR and IBNER at the end of the period (net)	3	3	-	-	-	-	-	-	88	88	11,105	11,105	11,193	11,193	2,116	2,116	80	80	152	152	2,348	2,348	-	-	-	-	113	113	-	-	-	-	-	-	68	68	13,722	13,722	13,725	13,725
	Estimates of IBNR and IBNER at the beginning of the period (net)	2	0	-	-	-	-	-	-	134	69	9,740	7,552	9,874	7,621	1,880	678	50	50	111	104	2,041	832	-	-	-	-	120	49	-	-	-	-	-	-	14	0	12,049	8,502	12,051	8,502
CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																	(Amount in ₹ Lakhs)								
Sr No	Particulars	Fire		Marine				Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20		
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	2,014	4,183	175	254	2,189	4,437	1,812	2,736	49	98	45	149	1,906	2,983	-	-	-	-	777	2,239	-	-	-	-	-	-	4,872	9,659	4,872	9,659		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	1,304	2,705	60	93	1,364	2,798	91	137	2	5	2	7	95	149	-	-	-	-	505	1,455	-	-	-	-	-	-	1,964	4,402	1,964	4,402		
4	Net Claims Paid	-	-	-	-	-	-	-	-	710	1,478	116	160	825	1,639	1,721	2,599	46	93	43	141	1,811	2,834	-	-	-	-	272	784	-	-	-	-	-	-	2,908	5,257	2,908	5,257		
5	Add : Claims Outstanding at the end of the year	-	0	-	-	-	-	-	-	505	505	7,951	7,951	8,456	8,456	1,372	1,372	198	198	362	362	1,932	1,932	-	-	-	-	413	413	-	-	-	-	-	-	0	0	10,801	10,801	10,801	10,801
6	Less : Claims Outstanding at the beginning of the year	0	-	-	-	-	-	-	-	490	464	6,708	5,524	7,158	5,988	705	184	166	11	376	222	1,301	417	-	-	-	-	386	238	-	-	-	-	-	-	-	-	6,330	5,052	6,330	5,052
	Net Incurred Claims	-	-	-	-	-	-	-	-	765	1,519	1,359	2,587	2,123	4,307	2,394	3,787	78	280	29	281	2,442	4,349	-	-	-	-	299	959	-	-	-	-	-	-	-	-	4,864	9,415	4,864	9,415
	Claims Paid (Direct)	-	-	-	-	-	-	-	-	2,014	4,183	175	254	2,189	4,437	1,812	2,736	49	98	45	149	1,906	2,983	-	-	-	-	777	2,239	-	-	-	-	-	-	4,872	9,659	4,872	9,659		
	- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Estimates of IBNR and IBNER at the end of the period (net)	0	0	-	-	-	-	-	-	68	68	6,561	6,561	6,629	6,629	355	355	138	138	341	341	834	834	-	-	-	-	270	270	-	-	-	-	-	-	0	0	7,733	7,733	7,733	7,733
	Estimates of IBNR and IBNER at the beginning of the period (net)	0	-	-	-	-	-	-	-	57	152	5,448	4,493	5,505	4,645	239	72	108	7	340	169	687	248	-	-	-	-	138	159	-	-	-	-	-	-	-	-	6,330	5,052	6,330	5,052



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

PERIODIC DISCLOSURES
FORM NL 6 - COMMISSION SCHEDULE

COMMISSION PAID (NET) [CURRENT YEAR]																														(Amount in ₹ Lakhs)									
Sr No	Particulars	Fire		Marine										Miscellaneous																Grand Total									
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering			Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		
		For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21		For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	
1	Commission & Remuneration	-	-	-	-	-	-	-	-	100	247	40	97	140	344	362	1,090	3	20	1	1	366	1,111	-	0	0	-	-	-	-	-	-	-	-	506	1,455	506	1,455	
2	Rewards	-	-	-	-	-	-	-	-	4	12	-	0	4	12	33	100	1	1	-	-	34	101	-	-	-	-	-	-	-	-	-	-	-	38	111	38	111	
3	Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Gross Commission	-	-	-	-	-	-	-	-	104	259	40	97	144	356	395	1,190	4	21	1	1	400	1,212	-	-	-	-	-	-	-	-	-	-	-	544	1,568	544	1,568	
5	Add : Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Less : Commission on Re-insurance ceded	0	0	-	-	-	-	-	-	415	955	966	2,231	1,381	3,186	46	132	0	2	5	11	51	145	-	-	32	65	-	-	-	-	-	-	6	6	1,470	3,402	1,470	3,402
7	Net Commission	-	-	-	-	-	-	-	-	(311)	(696)	(926)	(2,134)	(1,237)	(2,830)	349	1,058	4	19	(4)	(10)	349	1,067	-	-	(32)	(65)	-	-	-	-	-	-	(6)	(6)	(926)	(1,834)	(926)	(1,834)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Corporate Agents-Banks/FI/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Corporate Agents- Others	-	-	-	-	-	-	-	-	-	80	206	34	83	114	289	92	283	0	0	-	-	92	283	-	-	-	-	-	-	-	-	-	206	572	206	572
Insurance Brokers	-	-	-	-	-	-	-	-	-	24	53	6	14	30	67	303	907	4	21	1	1	308	929	-	-	0	0	-	-	-	-	-	338	996	338	996
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MSP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-	104	259	40	97	144	356	395	1,190	4	21	1	1	400	1,212	-	-	-	-	-	-	-	-	-	544	1,568	544	1,568

Commission and Rewards on (Excluding Reinsurance)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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COMMISSION PAID (NET) [PREVIOUS YEAR]																																						(Amount in ₹ Lakhs)			
Sr No	Particulars	Fire		Marine								Miscellaneous																		Grand Total											
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering						Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous	
		For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20				
1	Commission & Remuneration	-	-	-	-	-	-	-	-	94	205	26	55	120	260	73	204	0	4	-	-	73	208	-	-	-	-	-	-	-	-	-	-	-	193	468	193	468			
2	Rewards	-	-	-	-	-	-	-	-	11	22	-	-	11	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	22	11	22				
3	Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
4	Gross Commission	-	-	-	-	-	-	-	-	105	227	26	55	131	282	73	204	-	4	-	-	73	208	-	-	-	-	-	-	-	-	-	-	-	204	490	204	490			
5	Add : Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
6	Less : Commission on Re-insurance ceded	0	0	-	-	-	-	-	-	97	360	185	769	282	1,129	11	28	0	2	3	4	14	34	-	-	46	80	-	-	-	-	-	-	342	1,243	342	1,243				
7	Net Commission	-	-	-	-	-	-	-	-	8	(133)	(159)	(714)	(351)	(847)	62	176	-	2	(3)	(4)	59	174	-	-	(46)	(80)	-	-	-	-	-	-	(138)	(753)	(138)	(753)				

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																					
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Corporate Agents- Others	-	-	-	-	-	57	130	21	41	78	171	41	56	-	-	-	-	-	-	-	-	41	56	-	-	-	-	-	-	-	-	-	119	227	119	227	
Insurance Brokers	-	-	-	-	-	48	96	5	13	53	109	32	148	0	4	-	-	-	-	-	-	32	152	-	-	-	-	-	-	-	-	-	85	261	85	261	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	-	-	-	-	-	-	1	-	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	2		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	105	227	26	55	131	282	73	204	-	4	-	-	-	-	-	73	208	-	-	-	-	-	-	-	-	-	204	490	204	490	



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

PERIODIC DISCLOSURES
FORM NL 7 - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES [CURRENT YEAR]																																			(Amount in ₹ Lakhs)																
No	Particulars	Fire		Marine				Motor OD				Motor TP				Total Motor				Health				Personal Accident				Travel Insurance				Total Health				Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21										
1	Employees' remuneration & welfare benefits	0	0	-	-	-	-	-	-	386	697	951	1,724	1,337	2,421	2,326	4,823	26	73	213	380	2,565	5,276	-	-	-	-	184	303	-	-	-	-	-	-	-	-	41	48	4,127	8,048	4,127	8,048								
2	Travel, conveyance and vehicle running expenses	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	18	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	29	42	29	42								
3	Training expenses	0	0	-	-	-	-	-	-	0	1	1	1	1	2	2	2	0	0	0	0	2	2	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	3	4	3	4								
4	Rents, rates & taxes	(0)	0	-	-	-	-	-	-	10	20	18	47	28	67	39	131	0	2	4	10	43	143	-	-	-	-	4	8	-	-	-	-	-	-	-	-	1	1	76	219	76	219								
5	Repairs & maintenance	0	0	-	-	-	-	-	-	1	1	3	4	4	5	8	11	0	0	1	1	9	12	-	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	14	18	14	18								
6	Printing & stationery	(0)	0	-	-	-	-	-	-	0	0	0	0	0	0	0	2	(0)	0	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0								
7	Communication	(0)	0	-	-	-	-	-	-	4	7	6	15	10	22	13	43	0	1	1	3	14	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	25	72	25	72								
8	Legal & professional charges	(0)	0	-	-	-	-	-	-	(84)	28	(209)	69	(293)	97	(705)	193	(14)	3	(45)	15	(764)	211	-	-	-	-	(31)	12	-	-	-	-	-	-	-	-	(0)	2	(1,088)	322	(1,088)	322								
9	Auditors' fees, expenses etc	(0)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	1	2	14	-	-	0	1	-	-	-	-	-	-	-	-	0	0	4	22	4	22									
	(a) as auditor	-	-	-	-	-	-	-	-	1	2	1	5	2	7	2	13	(0)	-	0	0	1	2	14	-	-	0	1	-	-	-	-	-	-	-	-	0	0	4	22	4	22									
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	(c) in any other capacity	0	0	-	-	-	-	-	-	1	1	0	0	0	1	1	1	0	0	0	0	1	1	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	2	2	2	2								
10	Advertisement and publicity	1	1	-	-	-	-	-	-	737	1,901	1,815	4,706	2,552	6,607	3,825	13,166	22	199	411	1,037	4,258	14,402	-	-	-	-	382	828	-	-	-	-	-	-	-	-	-	106	130	7,298	21,967	7,299	21,968							
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	13	22	27	56	40	78	63	155	1	2	6	12	70	169	-	-	-	-	5	10	-	-	-	-	-	-	-	-	-	1	2	116	259	116	259							
12	Depreciation	0	0	-	-	-	-	-	-	12	26	28	65	40	91	61	182	0	3	6	14	67	199	-	-	-	-	6	11	-	-	-	-	-	-	-	-	-	1	2	114	303	114	303							
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
15	Information Technology Expenses	0	0	-	-	-	-	-	-	95	211	233	522	328	733	526	1,461	4	22	52	115	582	1,598	-	-	-	-	47	92	-	-	-	-	-	-	-	-	-	12	14	969	2,437	969	2,437							
16	Goods and Services Tax (GST)	(0)	0	-	-	-	-	-	-	1	5	1	10	2	15	(2)	28	(0)	0	0	2	(2)	30	-	-	-	-	0	2	-	-	-	-	-	-	-	-	0	0	-	47	-	47	-	-						
17	Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	(a) Solutum fund - Expenses	-	-	-	-	-	-	-	-	-	-	11	26	11	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	26	11	26								
	(b) Stamp Duty Expenses	0	0	-	-	-	-	-	-	2	2	1	2	3	4	2	6	0	0	0	0	2	6	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	0	0	5	10	5	10							
	(c) Office Administrative expenses	(0)	0	-	-	-	-	-	-	1	0	1	3	2	3	2	9	0	0	0	1	2	10	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	0	0	4	14	4	14							
	(d) Recruitment Charges	0	0	-	-	-	-	-	-	4	5	9	12	13	17	23	34	0	1	2	3	25	38	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	0	0	40	57	40	57							
	(e) Subscriptions	0	0	-	-	-	-	-	-	4	4	3	10	7	14	8	27	0	0	1	2	9	29	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	0	0	17	45	17	45							
	(f) Business Support Services	0	0	-	-	-	-	-	-	28	65	71	161	99	226	159	451	1	7	16	36	176	494	-	-	-	-	14	28	-	-	-	-	-	-	-	-	4	4	293	752	293	752								
	(g) Miscellaneous Expenses	(0)	1	-	-	-	-	-	-	(12)	(0)	2	5	1	5	4	13	(0)	0	0	1	4	14	-	-	-	-	1	1	-	-	-	-	-	-	-	0	0	6	20	6	20									
Total		1	2	-	-	-	-	-	-	1,219	3,002	2,979	7,453	4,198	10,455	6,374	20,776	40	313	669	1,635	7,083	22,724	-	-	-	-	618	1,307	-	-	-	-	-	-	-	-	166	203	12,065	34,689	12,066	34,691								

OPERATING EXPENSES [PREVIOUS YEAR]																														(Amount in ₹ Lakhs)							
Sr No	Particulars	Fire		Marine						Miscellaneous										Grand Total																	
		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance				Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous	
		For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20	For the Quarter Dec-20	Up to the quarter Dec-20				
1	Employees' remuneration & welfare benefits	0	0	-	-	-	-	-	-	228	512	536	1,308	764	1,720	304	1,436	0	82	133	200	643	1,724	1	-	-	91	223	-	-	-	-	1,498	3,667	2	1,498	3,667
2	Travel, conveyance and vehicle running expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	0	1	0	0	0	0	0	0	1	-	-	-	0	0	-	-	-	-	2	0	2		
3	Training expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	0	0	-	-	-	-	-	1	0	1		
4	Rents, rates & taxes	0	0	-	-	-	-	-	-	21	55	48	131	69	186	40	156	(1)	9	13	22	52	187	-	-	-	8	24	-	-	-	-	-	129	397	129	397
5	Repairs & maintenance	0	0	-	-	-	-	-	-	7	20	17	48	24	68	15	57	(0)	3	5	8	20	68	-	-	-	3	9	-	-	-	-	47	145	47	145	
6	Printing & stationery	0	0	-	-	-	-	-	-	0	1	3	0	1	3	0	2	0	1	3	0	2	5	-	-	-	0	5	-	-	-	-	2	5	2	5	
7	Communication	0	0	-	-	-	-	-	-	3	8	7	17	10	25	7	21	0	1	2	3	9	25	-	-	-	1	3	-	-	-	-	53	20	53	20	
8	Legal & professional charges	0	0	-	-	-	-	-	-	(2)	49	(6)	116	(8)	165	(31)	138	(6)	8	6	20	(31)	166	-	-	-	(3)	21	-	-	-	-	(42)	352	(42)	352	
9	Auditors' fees, expenses etc	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(a) as auditor	0	0	-	-	-	-	-	-	(1)	2	(1)	2	(2)	4	(1)	3	(0)	0	0	0	(1)	3	-	-	(0)	0	-	-	-	-	(3)	7	(3)	7		
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(c) in any other capacity	0	0	-	-	-	-	-	-	0	(1)	0	0	(1)	0	1	(0)	0	0	0	0	1	-	-	-	0	0	-	-	-	-	-	-	-			
10	Advertisement and publicity	0	0	-	-	-	-	-	-	743	1,175	1,746	2,768	2,489	3,943	1,874	3,291	71	187	361	473	2,306	3,951	-	-	-	310	510	-	-	-	-	5,105	8,404	5,105	8,404	
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	11	24	28	57	49	81	27	68	1	4	7	10	35	82	-	-	-	5	10	-	-	-	-	79	173	79	173	
12	Depreciation	0	0	-	-	-	-	-	-	15	39	34	89	48	133	29	111	(0)	6	9	16	39	133	-	-	-	6	17	-	-	-	-	69	282	69	282	
13	Brand/Trade Mark usage fee/charges	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14	Business Development and Sales Promotion Expenses	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15	Information Technology Expenses	0	0	-	-	-	-	-	-	116	234	269	551	385	785	264	656	5	37	63	94	332	787	-	-	-	46	102	-	-	-	-	763	1,674	763	1,674	
16	Goods and Services Tax (GST)	0	0	-	-	-	-	-	-	0	0	0	1	-	1	(0)	1	(0)	0	0	0	0	1	-	-	-	0	0	-	-	-	-	2	-	2		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(a) Solatium fund - Expenses	-	-	-	-	-	-	-	-	2	2	4	6	6	6	-	-	0	0	-	-	-	-	-	-	-	1	1	-	-	-	-	7	7	7	7	
	(b) Stamp Duty Expenses	0	0	-	-	-	-	-	-	0	1	1	1	1	2	1	2	0	0	0	0	1	2	-	-	-	0	0	-	-	-	-	2	4	2	4	
	(c) Office Administrative expenses	0	0	-	-	-	-	-	-	1	0	1	3	2	3	0	4	(0)	0	0	1	-	5	-	-	-	1	1	-	-	-	-	2	9	2	9	
	(d) Recruitment Charges	0	0	-	-	-	-	-	-	2	1	1	2	3	1	3	0	0	0	0	0	1	3	-	-	-	0	0	-	-	-	-	4	6	4	6	
	(e) Subscriptions	0	0	-	-	-	-	-	-	4	7	10	2	11	0	3	14	0	1	1	3	14	-	-	-	-	6	30	-	-	-	-	6	30	6	30	
	(f) Business Support Services	0	0	-	-	-	-	-	-	41	85	96	201	137	286	93	239	-	2	14	23	34	118	287	-	-	16	37	-	-	-	-	271	610	271	610	
	(g) Miscellaneous Expenses	0	0	-	-	-	-	-	-	1	4	(0)	4	1	8	4	9	(1)	0	1	1	4	10	-	-	(0)	1	1	-	-	-	-	5	19	5	19	
	Total	-	-	-	-	-	-	-	-	1,189	2,216	2,784	7,436	5,220	3,973	2,830	6,210	77	352	624	890	3,531	7,452	-	-	-	484	961	-	-	-	-	7,988	15,849	7,988	15,849	



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

PERIODIC DISCLOSURES
FORM NL 8 - SHARE CAPITAL SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Authorised Capital 1500000000 Equity Shares of ₹ 10 each (Previous period : 1000000000 Equity Shares of ₹ 10 each)	150,000	100,000
2	Issued Capital 1056000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each)	105,600	54,600
3	Subscribed Capital 1056000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each)	105,600	54,600
4	Called up Capital 1056000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each) Less: Calls unpaid Add: Equity Shares forfeited (amount originally paid up) Less: Par Value of Equity Shares bought back Less: Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares Preference Shares	105,600 - - - - -	54,600 - - - - -
5	Paid-up Capital 1056000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each) Preference Shares	105,600 -	54,600 -
	Total	105,600	54,600

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**PATTERN OF SHAREHOLDING**

Shareholder	As at 31 December 2021		As At 31 December 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	1,056,000,000	100	546,000,000	100
· Foreign	0	0	0	0
Investors*				
· Indian	0	0	0	0
· Foreign	0	0	0	0
Others (to be specified e.g. ESOP etc.)	0	0	0	0
TOTAL	1,056,000,000	100	546,000,000	100

Notes: -

Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF ACKO GENERAL INSURANCE LIMITED, AS AT QUARTER ENDED 31st DECEMBER, 2021

Sl.no.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under Lock in period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of total shares held (VII)	Number of shares (VII)	As a percentage of total shares held (VIII)
A	Promoters and Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate								
	i. Acko Technology & Services Private Limited		1,056,000,000	100.00	105,600	-	-	-	-
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	i. Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate		-	-	-	-	-	-	-
iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters								
B.1	Public shareholders								
1.1	Institutions								
	i. Mutual Funds		-	-	-	-	-	-	-
	ii. Foreign Portfolio Investors		-	-	-	-	-	-	-
	iii. Financial Institutions/Banks		-	-	-	-	-	-	-
	iv. Insurance Companies		-	-	-	-	-	-	-
	v. FII belonging to Foreign Promoter		-	-	-	-	-	-	-
	vi. FII belonging to Foreign Promoter of Indian Promoter		-	-	-	-	-	-	-
	vii. Provident Fund/Pension Fund		-	-	-	-	-	-	-
	viii. Alternative Investment Fund		-	-	-	-	-	-	-
	ix. Any other (Please specify)		-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
1.3	Non-Institutions								
	i. Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
	ii. Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
	iii. NBFC's registered with RBI		-	-	-	-	-	-	-
	iv. Others:		-	-	-	-	-	-	-
	-Trusts		-	-	-	-	-	-	-
	-Non Resident Indian (NRI)		-	-	-	-	-	-	-
	-Clearing Members		-	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	-Bodies Corporate		-	-	-	-	-	-	-
	-IEPF		-	-	-	-	-	-	-
	v. Any other (Please specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder		-	-	-	-	-	-	-
2.2	Employee Benefit Trust		-	-	-	-	-	-	-
2.3	Any other (Please specify)		-	-	-	-	-	-	-
	Total		1,056,000,000	100.00	105,600	-	-	-	-

Footnotes

i. All holdings, above 1% of the paid up equity, have to be separately disclosed.

ii. Indian Promoters - As defined under regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

iii. Where a Company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.



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

PERIODIC DISCLOSURES
FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
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	-	-
	Addition during the period	527	-
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	527	-



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

PERIODIC DISCLOSURES
FORM NL 11 - BORROWINGS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Disclosure For Secured Borrowings:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 12 & 12A - INVESTMENT SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	12,755	4,386	28,522	13,783	41,277	18,169
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	1,701	295	3,803	926	5,504	1,221
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	7,087	4,178	15,849	13,127	22,936	17,304
5	Other than approved investments	-	-	-	-	-	-
	Total	21,543	8,859	48,174	27,836	69,717	36,694
(B)	SHORT TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	928	-	2,076	-	3,004	-
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	806	381	1,803	1,196	2,609	1,576
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	412	269	922	846	1,334	1,115
	(e) Other Securities (FDs, CDs & CPs)	3,560	707	7,960	2,221	11,520	2,927
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	-	-	-	-
5	Other than approved investments	606	165	1,354	518	1,960	683
	Total	6,312	1,522	14,115	4,781	20,427	6,301
	Grand Total	27,855	10,381	62,289	32,617	90,144	42,995

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

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020
1	Long Term Investments :						
	Book Value	21,543	8,859	48,174	27,836	69,717	36,695
	market Value	21,466	9,059	48,003	28,467	69,469	37,526
2	Short Term Investments :						
	Book Value	6,312	1,522	14,115	4,781	20,427	6,303
	market Value	6,318	1,526	14,128	4,796	20,446	6,322



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

PERIODIC DISCLOSURES
FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Security wise Classification		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside india	-	-
	(b) On shares, Bonds, Govt Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	Total	-	-
2	Borrowerwise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	Total	-	-
3	Performance wise Classification		
	(a) Loans classified as standard		
	(aa) in India	-	-
	(bb) outside India	-	-
	(b) Non performing loans less provisions		
	(aa) in India	-	-
	(bb) outside India	-	-
	Total	-	-
4	Maturity wise Classification		
	(a) Short Term	-	-
	(b) Long Term	-	-
	Total	-	-

Provisions against Non-performing Loans:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR] (Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 31st December, 2021									
		Cost / Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 31st December, 2021	As at 31st March, 2021
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	863	-	-	863	583	210	-	793	70	280
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2	-	-	2	2	0	-	2	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	10	-	-	10	6	2	-	8	2	4
7	Information Technology Equipment	294	490	0	784	169	85	0	254	530	125
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	35	-	-	35	23	7	-	30	5	12
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	1,204	490	-	1,694	783	304	-	1,087	607	421
	Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	1,204	490	-	1,694	783	304	-	1,087	607	421
	Previous Period Total	1,146	20	-	1,166	412	283	-	695	471	734



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

PERIODIC DISCLOSURES
FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Cash (including cheques, drafts and stamps)	13	7
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	508	258
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	276	98
	Total	797	363
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	797	363
	- Outside India	-	-

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



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

PERIODIC DISCLOSURES
FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	72	96
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	43	1
6	Others:		
	(a) Security Deposits	197	247
	(b) GST input balance recoverable (net)	645	1,678
	(c) Other Advances	1,193	817
	Total (A)	2,150	2,839
(B)	OTHER ASSETS		
1	Income accrued on investments	1,687	755
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful		
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	-	-
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders		
8	Others	-	-
	(a) Unsettled investment contract receivable	100	-
	(b) Other recoverable	236	222
	Total (B)	2,023	977
	Total (A) + (B)	4,173	3,816



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

PERIODIC DISCLOSURES
FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Agents' Balances	501	362
2	Balances due to other insurance companies	11,482	5,978
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	3,875	4,125
	(b) for Other Policies	119	541
5	Unallocated premium	-	-
6	Sundry Creditors	3,752	2,624
7	Due to subsidiaries/holding company	171	91
8	Claims outstanding	19,698	10,801
9	Due to Officers / Directors	-	-
10	Unclaimed Amount of policyholders	-	-
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	10	7
14	Others:		
	(a) Employee Benefits	-	741
	(b) Statutory Dues Payable	420	199
	(c) Due to Solatium fund	65	33
	(d) Deposit Premium	3,252	1,395
	(e) Unsettled investment contract payable	100	-
	Total	43,445	26,897

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

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
	Opening Balance	-	-
	Add: Amount transferred to unclaimed amount	-	-
	Add: Cheques issued out of the unclaimed amount but not	-	-
	Add: Investment Income	-	-
	Less: Amount paid during the year	-	-
	Less: Transferred to SCWF	-	-
	Closing Balance of Unclaimed Amount	-	-



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

PERIODIC DISCLOSURES
FORM NL 18 - PROVISIONS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Reserve for Unexpired Risk	23,256	9,420
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,479	215
5	Others	-	-
	Total	24,735	9,635



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

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

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2021	As at 31st December, 2020
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	Total	-	-



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

PERIODIC DISCLOSURES
FORM NL-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20
1	Gross Premium Growth Rate	122.23%	151.88%	12.35%	(0.65%)
2	Gross Premium to Networth Ratio	1.03	2.54	1.15	2.50
3	Growth rate of Net Worth	148.05%	148.05%	(24.91%)	(24.91%)
4	Net Retention Ratio	56.35%	59.60%	48.19%	49.38%
5	Net Commission Ratio	(5.79%)	(4.41%)	(2.25%)	(5.50%)
6	Expense of Management to Gross Direct Premium Ratio	44.44%	51.92%	64.16%	58.93%
7	Expense of Management to Net Written Premium	69.67%	78.93%	133.14%	119.33%
8	Net Incurred Claims to Net Earned premium	93.98%	105.89%	95.74%	79.95%
9	Claims paid to claims provisions	19.84%	17.26%	12.50%	8.84%
10	Combined ratio	163.65%	184.82%	223.30%	190.20%
11	Investment income ratio	5.58%	5.68%	6.82%	8.40%
12	Technical Reserves to Net Premium Ratio	2.69	1.03	3.29	1.48
13	Underwriting Balance Ratio	(0.83)	(1.14)	(1.50)	(1.08)
14	Operating Profit Ratio	(76.14%)	(107.23%)	(139.17%)	(94.83%)
15	Liquid Assets to Liabilities Ratio	0.34	0.34	0.20	0.20
16	Net Earning Ratio	(58.19%)	(76.70%)	(111.70%)	(73.69%)
17	Return on Net Worth Ratio	(33.80%)	(115.99%)	(61.94%)	(90.92%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.77	1.77	1.93	1.93
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	(1.13)	(3.86)	(1.26)	(1.85)
24	Book value per share	2.61	2.61	2.03	2.03

Segmental Reporting up to the quarter

Segments Up to the quarter ended on 31st December, 2021	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	519.21%	95.28%	0.00%	95.28%	100.00%	100.00%	0.00%	200.00%	1.10	(1.00)
Previous Period	NA	0.00%	NA	0.00%	0.00%	0.00%	NA	0.00%	-	-
Marine Cargo										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Marine										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Motor OD										
Current Period	89.28%	34.60%	-19.31%	31.30%	63.97%	116.34%	74.54%	180.31%	0.92	(1.02)
Previous Period	10.80%	34.73%	-6.96%	44.38%	108.94%	89.29%	48.84%	198.24%	1.05	(1.12)
Motor TP										
Current Period	98.76%	34.62%	-23.93%	29.31%	59.65%	74.21%	4.16%	133.86%	2.30	(0.56)
Previous Period	13.78%	34.80%	-15.83%	40.70%	99.91%	65.80%	2.90%	165.71%	2.60	(0.80)
Total Motor										
Current Period	95.93%	34.61%	-22.60%	29.88%	60.89%	86.56%	7.47%	147.45%	1.90	(0.70)
Previous Period	12.88%	34.78%	-13.19%	41.80%	102.60%	72.90%	6.46%	175.50%	2.14	(0.90)
Health										
Current Period	365.21%	95.00%	4.24%	83.64%	87.51%	128.89%	90.80%	216.41%	0.67	(1.52)
Previous Period	347.37%	95.00%	3.28%	113.62%	119.08%	94.29%	67.13%	213.37%	0.82	(1.53)
Personal Accident										
Current Period	14.97%	89.68%	5.04%	79.45%	88.06%	48.81%	53.69%	136.87%	0.70	(0.64)
Previous Period	537.57%	83.41%	0.66%	97.36%	116.07%	107.59%	60.99%	223.66%	0.82	(1.44)
Travel Insurance										
Current Period	139.49%	92.86%	-0.51%	77.31%	82.70%	10.05%	22.87%	92.74%	0.15	0.05
Previous Period	-82.84%	87.26%	-0.52%	100.73%	114.92%	37.51%	17.45%	152.43%	0.50	(0.56)
Total Health										
Current Period	317.71%	94.76%	3.91%	83.12%	87.18%	116.36%	81.46%	203.53%	0.63	(1.36)
Previous Period	6.56%	93.39%	2.70%	111.10%	118.43%	86.51%	39.75%	204.94%	0.78	(1.38)
Workmen's Compensation/ Employer's liability										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Public/ Product Liability										
Current Period	83.12%	36.16%	-4.15%	30.14%	79.21%	79.62%	67.74%	158.83%	1.01	(0.84)
Previous Period	-53.39%	35.09%	-9.63%	40.58%	106.02%	85.75%	14.56%	191.77%	1.80	(0.65)
Engineering										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Miscellaneous										
Current Period	NA	46.73%	-2.44%	38.56%	80.08%	101.75%	58.15%	181.83%	0.94	(1.97)
Previous Period	NA	NA	NA	NA	0.00%	0.00%	NA	0.00%	-	-
Total Miscellaneous										
Current Period	151.88%	59.60%	-4.41%	51.91%	78.93%	105.89%	17.26%	184.82%	1.03	(1.14)
Previous Period	-0.65%	49.38%	-5.50%	58.93%	110.25%	79.93%	8.84%	190.18%	1.48	(1.08)
Total-Current Period	151.88%	59.60%	-4.41%	51.92%	78.93%	105.89%	17.26%	184.82%	1.03	(1.14)
Total-Previous Period	-0.65%	49.38%	-5.50%	58.93%	119.33%	79.95%	8.84%	190.20%	1.48	(1.08)



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

PERIODIC DISCLOSURES
FORM NL 21 - RELATED PARTY

PART-A RELATED PARTY TRANSACTIONS

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-20	Up to the quarter Dec-20
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital Premium received Payment for technology support services / Brand usage fee Claims paid	16,000 844 231 575	46,000 1,485 692 1,495	- 702 231 614	- 1,479 692 1,854
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	30	60	46	84
3	Chatpay Commerce Private Limited	Private company in which our director holds full time director position in Chatpay Commerce Private Limited	Claim Service Expenses	14	76	-	-
4	Key Management Personnel : (a) Mr. Varun Dua (b) Mr. Vaibhav Shah (c) Mr. Jitendra Nayyar (d) Mr. Rohin Vig (e) Mr. Biresh Giri (f) Mr. Virendra Agarwal (g) Mr. Manish Thakur (h) Mr. Animesh Das (i) Ms. Karishma Desai	Managing Director & CEO Chief Technology Officer w.e.f. 1st May, 2021 Chief Financial Officer (from 1st April, 2021 to 21st October, 2021) Chief Financial Officer w.e.f. 27th November, 2021 Appointed Actuary Chief Risk Officer Chief Investment Officer Chief Underwriting Officer Chief Compliance Officer & Company	Salary Bonus and Other Allowances	198	637	157	428

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 31ST DECEMBER, 2021

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Acko Technology and Services Pvt Ltd	Holding Company	417	Payable	No	NIL	NIL
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	26	Payable	No	NIL	NIL

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

STATEMENT OF ADMISSIBLE ASSETS :
As at December 31, 2021

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)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	27,855	27,855
	Policyholders as per NL-12 A of BS	62,289	-	62,289
(A)	Total Investments as per BS	62,289	27,855	90,144
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	607	607
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2	2
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	797	797
(F)	Advances and Other assets as per BS	11	4,162	4,173
(G)	Total Current Assets as per BS...(E)+(F)	11	4,959	4,970
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	52	361	413
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	8	4	12
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	62,300	33,421	95,721
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	61	366	427
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	62,239	33,055	95,294

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Leasehold Improvements		-	-
	(b) Furniture & Fittings		2	2
	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	52	-	52
	(b) Unutilised GST credit for more than 90 days	-	361	361

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

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

STATEMENT OF LIABILITIES :

As at December 31, 2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	44,022	23,256
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	44,022	23,256
(d)	Outstanding Claim Reserve (other than IBNR reserve)	10,515	5,974
(e)	IBNR reserve	29,809	13,724
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	84,346	42,954

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on December 31, 2021

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	3	3	3	2	1	1	1
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	44,523	15,481	28,412	10,262	6,678	6,393	6,678
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	5,096	1,764	2,834	997	764	638	764
8	Health	20,719	19,638	27,176	25,817	3,928	7,745	7,745
9	Miscellaneous	840	522	200	180	118	54	118
10	Crop	-	-	-	-	-	-	-
	Total	71,182	37,408	58,623	37,260	11,489	14,830	15,306

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

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

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	62,239
	Available assets(as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	42,954
(C)	Provisions as per BS	-
(D)	Other Liabilities	19,285
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(0)
	Shareholder's FUNDS	
(F)	Available Assets	33,055
	Deduct:	
(G)	Other Liabilities	5,941
(H)	Excess in Shareholder's funds (F-G)	27,114
(I)	Total ASM (E+H)	27,114
(J)	Total RSM	15,306
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.77

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

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Acko General Insurance Limited

Date: 31-12-2021



Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Private Car Policy - Bundled - Add-ons: Small Repair Claim	157	IRDAN157RP0014V01201819/A001V01202122	Motor	Retail	12/27/2021
2	Private Car Policy - Bundled - Add-ons: NCB Protect	157	IRDAN157RP0014V01201819/A002V01202122	Motor	Retail	12/27/2021
3	Private Car Policy - Bundled - Add-ons: Key Protect	157	IRDAN157RP0014V01201819/A003V01202122	Motor	Retail	12/27/2021
4	Private Car Policy - Bundled - Add-ons: Engine Protect	157	IRDAN157RP0014V01201819/A004V01202122	Motor	Retail	12/27/2021
5	Private Car Policy - Bundled - Add-ons: Personal Belongings - Damage	157	IRDAN157RP0014V01201819/A005V01202122	Motor	Retail	12/27/2021
6	Private Car Policy - Bundled - Add-ons: Personal Belongings – Theft	157	IRDAN157RP0014V01201819/A006V01202122	Motor	Retail	12/27/2021
7	Private Car Policy - Bundled - Add-ons: Personal Belongings including Electronic Equipment	157	IRDAN157RP0014V01201819/A007V01202122	Motor	Retail	12/27/2021
8	Private Car Policy - Bundled - Add-ons: Loss of License/RC	157	IRDAN157RP0014V01201819/A008V01202122	Motor	Retail	12/27/2021
9	Private Car Policy - Bundled - Add-ons: Invoice Cover	157	IRDAN157RP0014V01201819/A009V01202122	Motor	Retail	12/27/2021

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - A

Company Name & Code: Acko Geeral Insurance Limited / 157

Statement as on: 31st December, 2021

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

(Business within India)

Periodicity of Submission: Quarterly (Q3 - FY 2021-22)



₹ in Lakhs										
Section I										
No	PARTICULARS	SCH ++	AMOUNT							
1	Investments									
	a. Shareholders Fund	8	27,854.55							
	b. PolicyholdersFund	8A	62,289.63							
2	Loans	9	-							
3	Fixed Assets	10	606.71							
4	Deferred Tax Assets									
5	Current Assets									
	a. Cash & Bank Balance	11	796.83							
	b. Advances & Other Assets	12	4,172.84							
6	Current Liabilities									
	a. Current Liabilities	13	(43,444.76)							
	b. Provisions	14	(24,735.10)							
	c. Misc. Exp not Written Off	15	-							
	d. Debit Balance of P&L A/c		78,598.64							
	Application of Funds as per Balance Sheet (A)		106,139.34							
	Less: Other Assets	SCH ++	AMOUNT							
1	Loans (if any)	9	-							
2	Fixed Assets (if any)	10	606.71							
3	Deferred Tax Assets		-							
4	Cash & Bank Balance (if any)	11	796.83							
5	Advances & Other Assets (if any)	12	4,172.84							
6	Current Liabilities	13	(43,444.76)							
7	Provisions	14	(24,735.10)							
8	Misc. Exp not Written Off	15	-							
9	Debit Balance of P&L A/c		78,598.64							
		TOTAL (B)	15,995.15							
	'Investment Assets' As per FORM 3B	(A-B)	90,144.19							
Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)						
1	G. Sec.	Not less than 20%	-	10,704.55	23,938.01	34,642.56	38.44	-	34,642.56	34,410.01
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	13,682.81	30,598.13	44,280.95	49.13	-	44,280.95	44,034.39
3	Investment subject to Exposure Norms		-	14,168.04	31,683.21	45,851.25	50.87	12.00	45,863.24	45,879.94
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	7,087.24	15,848.82	22,936.06	25.45	-	22,936.06	22,954.62
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding	-	6,478.55	14,487.63	20,966.18	23.26	1.29	20,967.47	20,965.61
	c. Other Investments (not exceeding 25%)		-	602.24	1,346.76	1,949.00	2.16	10.71	1,959.71	1,959.71
	Total Investment Assets	100%	-	27,850.85	62,281.35	90,132.19	100.00	12.00	90,144.19	89,914.34

Note:

1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. Investment Regulations, as amended from time to time, to be referred



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

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - B

Company Name & Code: Acko Geeral Insurance Limited / 157

Statement as on: 31st December, 2021

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly (Q3 - FY 2021-22)



₹ in Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities							
	Central Government Bonds	CGSB	22,836.26	31.40%	10,838.95	62.29%	33,675.21	37.36%
	Treasury Bills	CTRB	-	-	967.35	5.56%	967.35	1.07%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Government Bonds	CGSB	22,836.26	31.40%	10,838.95	62.29%	33,675.21	37.36%
	Treasury Bills	CTRB	-	-	967.35	5.56%	967.35	1.07%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	9,706.51	13.35%	-68.13	(0.39%)	9,638.39	10.69%
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	8,677.76	11.93%	1,968.62	11.31%	10,646.38	11.81%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	11,789.16	16.21%	500.52	2.88%	12,289.68	13.64%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,641.25	3.63%	-2,641.25	(15.18%)	-	-
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	-	-	-	-
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Invest)	ECDB	8,526.02	11.72%	2,994.09	17.21%	11,520.11	12.78%
	Corporate Securities - Debentures	ECOS	7,462.78	10.26%	-624.96	(3.59%)	6,837.81	7.59%
	Deposits - CDs With Scheduled Banks	EDCD	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,091.21	1.50%	1,517.04	8.72%	2,608.25	2.89%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	1,949.00	11.20%	1,949.00	2.16%
	Total		72,730.95	100.00%	17,401.24	100.00%	90,132.19	100.00%

Note: 1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities



Insurer:

Acko General
Insurance Limited

Date:

31-Dec-21

₹ in Lakhs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Dec 31, 2021	as % of total for this class	As at Dec 31, 2020	as % of total for this class	As at Dec 31, 2021	as % of total for this class	As at Dec 31, 2020	as % of total for this class
Break down by credit rating								
AAA rated	29,790.58	33.13	20,392.38	46.51	29,773.88	33.03	19,639.79	45.70
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	44,034.39	48.97	18,269.05	41.66	44,280.95	49.13	18,170.60	42.28
Any other (Fixed Deposits)	11,520.11	12.81	2,927.29	6.68	11,520.11	12.78	2,927.29	6.81
Any other (Mutual Funds)	4,569.25	5.08	2,259.53	5.15	4,557.25	5.06	2,241.00	5.21
Total (A)	89,914.34	100.00	43,848.25	100.00	90,132.19	100.00	42,978.69	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,355.82	4.84	1,135.12	2.59	4,338.21	4.81	1,114.67	2.59
More than 1 year and upto 3 years	37,290.33	41.47	19,168.33	43.72	37,292.92	41.38	18,584.49	43.24
More than 3 years and up to 7years	12,318.17	13.70	15,849.69	36.15	12,344.24	13.70	15,605.95	36.31
More than 7 years and up to 10 years	10,350.77	11.51	-	-	10,451.56	11.60	-	-
Above 10 years	9,509.90	10.58	2,508.29	5.72	9,627.89	10.68	2,505.28	5.83
Any other (Fixed Deposits)	11,520.11	12.81	2,927.29	6.68	11,520.11	12.78	2,927.29	6.81
Any other (Mutual Funds)	4,569.25	5.08	2,259.53	5.15	4,557.25	5.06	2,241.00	5.21
Total (A)	89,914.34	100.00	43,848.25	100.00	90,132.19	100.00	42,978.69	100.00
Breakdown by type of the issuer								
a. Central Government	34,410.01	38.27	15,760.76	35.94	34,642.56	38.44	15,665.33	36.45
b. State Government	9,624.39	10.70	2,508.29	5.72	9,638.39	10.69	2,505.28	5.83
c. Corporate Securities	29,790.58	33.13	20,392.38	46.51	29,773.88	33.03	19,639.79	45.70
Any other (Fixed Deposits)	11,520.11	12.81	2,927.29	6.68	11,520.11	12.78	2,927.29	6.81
Any other (Mutual Funds)	4,569.25	5.08	2,259.53	5.15	4,557.25	5.06	2,241.00	5.21
Total (A)	89,914.34	100.00	43,848.25	100.00	90,132.19	100.00	42,978.69	100.00

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st December, 2021

Details of Investment Portfolio

Periodicity of Submission: Quarterly (Q3 - FY 2021-22)



₹ in Lakhs

NO	PARTICULARS	Bonds / Debentures		Loan		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)
1	Investments Assets (As per Form 5)	29,773.88	17,972.39	-	-	55,801.06	25,100.92	4,557.25	2,762.56	90,132.19	45,835.87
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	29,773.88	17,972.39	-	-	55,801.06	25,100.92	4,557.25	2,762.56	90,132.19	45,835.87
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

b) Total Investment Assets should reconcile with figures shown in other relevant forms

c) Gross NPA is investments classified as NPA, before any provisions

d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

e) Net Investment assets is net of 'provisions'

f) Net NPA is gross NPAs less provisions

g) Write off as approved by the Board

f) Investment Regulations, as amended from time to time, to be referred

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

Company Name & Code: ACKO General Insurance Limited & 157



Statement as on: 31st December, 2021

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	G. Sec													
	Central Government Bonds	CGSB	29,937.83	431.44	5.72%	3.93%	24,466.62	927.41	5.03%	3.46%	13,170.20	973.26	9.81%	6.75%
	Treasury Bills	CTRB	1,289.05	5.10	1.57%	1.08%	2,238.06	25.19	1.49%	1.03%	6,753.94	142.89	2.81%	1.93%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	9,671.72	130.86	5.37%	3.69%	8,567.00	298.54	4.63%	3.18%	2,682.45	43.35	2.14%	1.48%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	9,709.65	154.94	6.33%	4.36%	7,523.53	451.19	7.96%	5.48%	5,557.98	357.27	8.53%	5.87%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	500.00	-145.00	(0.38)	(0.26)
4	Infrastructure Investment													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	11,035.54	175.97	6.33%	4.35%	10,070.99	471.23	6.21%	4.27%	8,238.12	673.65	10.85%	7.47%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,639.64	2.33	0.35%	0.24%	1,476.35	28.33	2.55%	1.75%	2,473.68	188.29	10.10%	6.95%
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	9,882.05	126.28	5.07%	3.49%	6,663.31	253.05	5.04%	3.47%	1,767.12	70.97	5.33%	3.67%
	Corporate Securities - Debentures	ECOS	6,900.05	106.15	6.10%	4.20%	6,266.02	292.71	6.20%	4.27%	3,691.15	283.58	10.20%	7.02%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,317.72	17.56	3.01%	2.07%	2,582.72	58.45	3.00%	2.07%	1,421.21	31.07	2.90%	2.00%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Investment													
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	1,949.00	-	-	-	2,287.29	20.51	1.19%	0.82%	1,383.44	67.21	6.45%	4.44%
	TOTAL		85,332.25	1,150.62	5.35%	3.68%	72,141.88	2,826.62	5.20%	3.58%	47,639.31	2,686.54	7.48%	5.15%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown⁴ FORM shall be prepared in respect of each fund.⁵ YTD Income on investment shall be reconciled with figures in P&L and Revenue account⁶ Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Company Name & Code: ACKO General Insurance Limited & 157



Statement as on: 31st December, 2021

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.	<u>During the Quarter ¹</u>								
	-----NIL-----								
B.	<u>As on Date ²</u>								
	-----NIL-----								

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION
Name of the Insurer: Acko General Insurance Limited
Date: 31-12-2021
Registration No: 157
(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	1	(0.00)			0%
3	No. of Reinsurers with rating A but less than AA					0%
4	No. of Reinsurers with rating BBB but less than A					0%
5	No. of Reinsurers with rating less than BBB					0%
	Total (A)	1	(0.00)	-	-	0%
	With In India					
1	Indian Insurance Companies					0%
2	FRBs	1	17,839.61	213.46		64%
3	GIC Re	1	9,936.20	213.46	9.86	36%
4	Other (to be Specified)					0%
	Total (B)	2	27,775.81	426.93	9.86	100%
	Grand Total (C)= (A)+(B)	3	27,775.81	426.93	9.86	100%

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)



		Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(A)		Total Miscellaneous		Total				
SL.No.	State / Union Territory	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter			
STATES ^(a)																																										
1	Andhra Pradesh	-	0.0	-	-	-	-	-	-	233.0	549.1	64.6	152.0	297.6	701.2	113.8	313.8	-	-	-	0.1	0.5	113.9	314.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.3	17.3	428.9	1,032.8
2	Arunachal Pradesh	-	0.0	-	-	-	-	-	-	0.0	0.3	0.0	0.1	0.0	0.3	0.8	1.7	-	-	-	-	0.8	1.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8	2.0		
3	Assam	-	0.0	-	-	-	-	-	-	7.6	22.3	0.5	1.2	8.1	23.5	28.0	70.5	-	-	0.0	0.1	28.0	70.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.9	2.9	39.0	97.0	
4	Bihar	-	0.3	-	-	-	-	-	-	156.4	362.5	70.1	141.8	226.4	504.3	66.7	180.1	-	-	0.1	0.3	66.8	180.5	-	-	-	-	-	-	-	-	-	-	-	-	-	22.4	22.4	315.7	707.5		
5	Chhattisgarh	-	0.0	-	-	-	-	-	-	49.9	113.4	16.9	36.9	66.9	150.3	26.9	50.6	-	-	0.0	0.1	26.9	50.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.9	6.9	100.6	207.8	
6	Goa	-	0.0	-	-	-	-	-	-	47.6	114.1	14.4	33.8	62.0	148.0	8.5	19.5	-	-	0.0	0.2	8.6	19.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70.6	167.7		
7	Gujarat	-	0.0	-	-	-	-	-	-	633.9	1,444.1	135.5	312.4	769.4	1,756.5	121.0	343.3	0.0	1.8	1.8	3.4	122.8	348.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68.7	68.7	960.9	2,173.7	
8	Haryana	-	0.0	-	-	-	-	-	-	535.6	1,304.0	134.8	311.2	670.4	1,615.2	1,855.1	4,990.0	22.1	180.5	0.1	0.2	1,877.2	5,170.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.4	12.4	2,560.0	6,798.3	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	16.0	41.4	19.0	46.4	35.1	87.8	54.0	62.2	0.3	0.3	0.0	0.1	54.3	62.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	89.4	150.4	
10	Jharkhand	-	0.0	-	-	-	-	-	-	73.1	170.7	41.3	83.0	114.4	253.7	24.7	60.5	-	-	0.0	0.1	24.8	60.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	139.2	314.4	
11	Karnataka	0.1	1.0	-	-	-	-	-	-	3,168.3	7,438.5	551.5	1,211.9	3,719.8	8,650.5	3,291.4	9,334.3	12.4	80.0	12.6	16.3	3,316.3	9,430.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58.8	104.3	7,095.0	18,186.3	
12	Kerala	-	0.0	-	-	-	-	-	-	211.5	510.3	101.7	219.0	313.2	729.3	48.8	106.9	-	-	1.2	2.6	50.0	109.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.9	12.9	376.1	851.8	
13	Madhya Pradesh	-	0.1	-	-	-	-	-	-	66.7	161.9	24.9	64.2	91.6	226.1	77.2	172.0	-	-	0.2	0.3	77.4	172.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.2	30.2	199.2	428.7	
14	Maharashtra	-	0.1	-	-	-	-	-	-	2,099.1	4,761.5	525.0	1,111.6	2,624.2	5,873.1	1,548.4	4,120.0	23.4	70.5	5.0	11.7	1,576.8	4,202.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65.8	65.8	6,418.2	14,477.3	
15	Manipur	-	-	-	-	-	-	-	-	0.1	0.2	0.0	0.0	0.1	0.2	4.0	10.2	-	-	0.0	0.0	4.0	10.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.0	10.4	
16	Meghalaya	-	0.0	-	-	-	-	-	-	0.2	0.7	0.3	0.4	0.6	1.2	1.1	2.4	-	-	0.0	0.0	1.1	2.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0	0.0	1.7	3.6	
17	Mizoram	-	-	-	-	-	-	-	-	0.0	0.1	0.1	0.1	0.1	0.1	0.7	1.9	-	-	0.0	0.0	0.7	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.7	2.0		
18	Nagaland	-	-	-	-	-	-	-	-	0.0	0.2	0.0	0.1	0.0	0.2	1.7	4.0	-	-	0.0	0.0	1.7	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.8	4.3	
19	Odisha	-	0.0	-	-	-	-	-	-	90.9	195.8	37.2	69.8	128.0	265.6	44.0	108.6	-	-	0.0	0.2	44.1	108.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.3	0.3	172.4	374.7
20	Punjab	-	0.0	-	-	-	-	-	-	33.9	84.2	85.2	160.5	119.0	244.6	27.0	72.4	-	-	0.3	1.4	27.3	73.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.4	30.4	176.8	348.9
21	Rajasthan	-	0.0	-	-	-	-	-	-	186.1	432.4	51.6	130.0	237.8	562.4	89.7	224.7	-	-	0.2	0.5	89.9	225.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22.4	22.4	350.1	810.0
22	Sikkim	-	-	-	-	-	-	-	-	1.4	3.1	4.2	7.0	5.6	10.1	1.0	1.5	-	-	-	-	1.0	1.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.6	11.6	
23	Tamil Nadu	-	0.1	-	-	-	-	-	-	1,590.8	3,742.6	424.3	1,011.1	2,015.1	4,753.8	208.8	920.3	8.4	11.0	1.2	3.2	218.5	934.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55.7	55.7	2,289.3	5,744.0	
24	Telangana	-	-	-	-	-	-	-	-	850.1	1,971.0	128.6	299.8	978.7	2,270.8	1,174.4	4,137.3	6.4	58.7	1.5	3.7	1,182.3	4,199.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.5	3.5	2,164.4	6,473.9
25	Tripura	-	0.0	-	-	-	-	-	-	0.1	1.5	0.1	0.2	0.2	1.7	2.5	7.4	-	-	0.0	0.0	2.5	7.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.7	9.1		
26	Uttarakhand	-	0.0	-	-	-	-	-	-	26.9	67.5	34.0	75.9	60.9	143.4	14.0	36.0	-	-	0.0	0.1	14.1	36.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74.9	179.4		
27	Uttar Pradesh	-	0.1	-	-	-	-	-	-	836.4	1,945.0	240.0	500.0	1,076.4	2,444.9	230.3	719.7	0.3	11.9	0.4	1.2	231.0	732.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.6	29.6	1,336.9	3,207.4
28	West Bengal	-	0.2	-	-	-	-	-	-	237.7	594.9	168.9	326.9	406.7	921.8	93.9	466.1	-0.0	1.8	0.4	1.0	94.3	468.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26.1	26.1	527.1	1,417.0	
TOTAL (A)		0.1	2.1	-	-	-	-	-	-	11,153.2	26,033.1	2,874.8	6,307.4	14,028.0	32,340.5	9,158.6	26,537.9	73.2	416.3	25.4	47.1	9,257.2	27,001.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	466.5	512.0	25,903.1	64,192.0	
UNION TERRITORIES ^(a)																																										
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	2.6	5.8	8.0	14.0	10.6	19.8	0.8	2.1	-	-	-	-	0.8	2.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.4	21.9	
2	Chandigarh	-	0.0	-	-	-	-	-	-	18.3	42.0	7.0	17.8	25.3	59.9	6.8	19.4	-	-	0.0	0.1	6.9	19.5	-	-	-	-	-	-	-	-	-	-	-	-	-	5.7	5.7	37.8	85.0		
3	Dadra and Nagar Haveli	-	0.0	-	-	-	-	-	-	3.9	10.9	2.5	4.6	6.4	15.5	1.1	3.0	-	-	-	-	1.1	3.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.5	18.5		
4	Daman & Diu	-	0.0	-	-	-	-	-	-	2.4	5.7	1.0	2.3	3.4	8.0	0.7	1.6	-	-	-	-	0.7	1.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.1	9.7		
5	Govt. of NCT of Delhi	-	0.0	-	-	-	-	-	-	1,271.1	3,083.0	243.0	501.7	1,514.1	3,584.6	788.0	1,715.4	3.7	4.0	11.4	21.2	803.1	1,740.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.8	0.8	2,318.1	5,326.1	
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	8.8	23.6	19.1	36.7	27.9	60.3	8.2	24.0	-	-	0.1	0.2	8.3	24.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36.2	84.4	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Lakshadweep	-	-	-	-	-	-	-	-	0.5	0.6	1.0	2.7	1.4	3.3	0.0	0.1	-	-	-	-	0.0	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.5	3.3		
9	Puducherry	-	0.0	-	-	-	-	-	-	28.6	66.9	7.4	20.0	36.0	86.9	3.0	6.2	-	-	-	-	0.0	3.0	6.2	-	-	-	-	-	-	-	-	-	-	-	-	-	8.0	8.0	47.0	101.1	
TOTAL (B)		-	0.0	-	-	-	-	-	-	1,336.3	3,238.5	288.8	599.8	1,625.1	3,838.3	808.8	1,771.8	3.7	4.0	11.5	21.4	824.0	1,797.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.5	14.5	2,463.6	5,650.1	
Outside India																																										
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-</					

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS
Name of the Insurer: Acko General Insurance Limited

Date: December 31, 2021
(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2020-21		upto the quarter		Up to the corresponding quarter of the previous year 2020-21	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	0	-	0	-	2	1	0	1
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	12,489	414,976	7,505	257,422	29,272	987,287	15,594	530,271
5	Motor TP	3,164	244,695	1,335	92,580	6,907	494,668	2,871	216,329
6	Health	9,967	953	2,799	364	28,310	385,945	6,525	482
7	Personal Accident	77	24	58	13	420	40,940	366	30
8	Travel	37	1	2	2	69	2	4	2
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	2,151	35	1,070	23	4,336	78	2,368	58
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	481	-	0	1	526	2	0	1

Notes:

- (a) Premium stands for amount of gross direct premium written in India
- (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE
Name of the Insurer: Acko General Insurance Limited

Date: December 31, 2021

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year 2020-21		Up to the corresponding quarter of the previous year 2020-21	
		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	-	-	-	-	2	0	4	-0
3	Corporate Agents -Others	67,442	2,402	168,868	6,607	48,452	1,525	101,350	3,060
4	Brokers	51,619	4,958	217,761	16,259	55,798	1,927	139,157	5,246
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	541,623	21,007	1,522,294	46,976	246,153	9,317	506,663	19,422
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	-	-	-	-	-	-	-	-
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified) (i) _____ (ii) _____	-	-	-	-	-	-	-	-
	Total (A)	660,684	28,367	1,908,923	69,842	350,405	12,769	747,174	27,728
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	660,684	28,367	1,908,923	69,842	350,405	12,769	747,174	27,728

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: ACKO General Insurance Limited

Upto the quarter ending Q-3 FY'2021-22



Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	2,171	456	2,627	1,160	37	200	1,397	-	1,218	-	-	-	-	4	5,246
2	Claims reported during the period	-	-	-	-	59,458	442	59,900	115,875	888	7,769	124,532	-	47,510	-	-	-	-	1,824	233,766
	(a) Booked During the period	-	-	-	-	59,271	442	59,713	115,375	872	7,760	124,007	-	46,809	-	-	-	-	1,823	232,352
	(b) Reopened during the Period	-	-	-	-	187	-	187	500	16	9	525	-	701	-	-	-	-	1	1,414
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	44,868	194	45,062	84,447	333	3,360	88,140	-	38,665	-	-	-	-	351	172,218
	(a) paid during the period	-	-	-	-	44,868	194	45,062	84,447	333	3,360	88,140	-	38,665	-	-	-	-	351	172,218
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	862	-	862	3,229	20	42	3,291	-	68	-	-	-	-	11	4,232
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claims Closed other than Repudiation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	12,100	9	12,109	24,420	540	4,267	29,227	-	8,015	-	-	-	-	1,213	50,564
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	3,799	695	4,494	4,939	32	300	5,271	-	1,980	-	-	-	-	253	11,998
	Less than 3 months	-	-	-	-	3,482	171	3,653	4,256	28	280	4,564	-	1,965	-	-	-	-	252	10,434
	3 months to 6 months	-	-	-	-	265	112	377	439	1	9	449	-	9	-	-	-	-	1	836
	6 months to 1 year	-	-	-	-	40	207	247	121	3	9	133	-	-	-	-	-	-	-	380
	1 year and above	-	-	-	-	12	205	217	123	-	2	125	-	6	-	-	-	-	-	348

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending Q-3 FY'2021-22

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	1,123.73	3,586.31	4,710.04	549.62	17.09	59.19	625.90	-	129.51	-	-	-	-	0.40	5,465.85
2	Claims reported during the period	-	-	-	-	11,861.91	3,072.27	14,934.18	37,865.60	434.75	761.57	39,061.91	-	3,923.47	-	-	-	-	92.69	58,012.24
	(a) Booked During the period	-	-	-	-	11,734.43	3,072.27	14,806.70	37,733.13	411.75	748.24	38,893.11	-	3,856.71	-	-	-	-	92.59	57,649.12
	(b) Reopened during the Period	-	-	-	-	127.48	-	127.48	132.47	23.00	13.33	168.79	-	66.75	-	-	-	-	0.10	363.12
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	8,232.08	1,020.99	9,253.07	20,414.43	114.13	167.02	20,695.58	-	2,460.02	-	-	-	-	20.20	32,428.87
	(a) paid during the period	-	-	-	-	8,232.08	1,020.99	9,253.07	20,414.43	114.13	167.02	20,695.58	-	2,460.02	-	-	-	-	20.20	32,428.87
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	202.79	-	202.79	3,639.54	28.90	27.74	3,696.19	-	7.88	-	-	-	-	0.39	3,907.24
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claims Closed other than Repudiation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	2,541.90	46.89	2,588.78	6,458.34	281.14	568.62	7,308.10	-	810.30	-	-	-	-	56.40	10,763.58
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	1,757.09	5,804.39	7,561.48	2,701.31	18.73	46.14	2,766.18	-	163.81	-	-	-	-	23.50	10,514.96
	Less than 3 months	-	-	-	-	1,427.17	1,250.54	2,677.71	2,491.82	17.22	38.90	2,547.94	-	160.04	-	-	-	-	23.40	5,409.10
	3 months to 6 months	-	-	-	-	232.71	948.22	1,180.93	168.06	0.24	0.17	168.46	-	1.86	-	-	-	-	0.10	1,351.35
	6 months to 1 year	-	-	-	-	64.12	1,449.43	1,513.55	39.91	1.26	0.79	41.96	-	0.12	-	-	-	-	-	1,555.63
	1 year and above	-	-	-	-	33.09	2,156.20	2,189.29	1.52	0.01	6.28	7.81	-	1.79	-	-	-	-	-	2,198.89

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



For the Quarter ending on Q-3 FY'2021-22

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	17,576	2,099	401	130	30	-	-	2,230.29	988.97	399.58	134.40	30.26	-	-	20,236	3,783.50
5	Motor TP	-	16	14	32	26	-	-	0.60	91.91	48.35	140.25	112.49	-	-	88	393.60
6	Health	26,802	1,851	818	735	5	-	-	7,204.58	770.22	123.65	35.25	0.04	-	-	30,211	8,133.75
7	Personal Accident	121	14	-	2	6	-	-	16.17	14.34	0.09	0.81	0.01	-	-	143	31.42
8	Travel	1,895	66	3	4	-	-	-	58.18	10.81	0.10	12.76	-	-	-	1,968	81.85
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	12,844	2,773	306	47	79	-	-	830.01	184.98	20.91	3.33	4.73	-	-	16,049	1,043.95
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	174	4	-	-	-	-	-	12.49	0.20	-	-	-	-	-	178	12.69

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Upto the Quarter ending on Q-3 FY'2021-22

(Rs in Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	39,143	4,438	919	298	70	-	-	4,783.86	2,132.53	882.47	366.81	66.42	-	-	44,868	8,232.08
5	Motor TP	2	19	39	74	60	-	-	8.84	102.59	167.36	386.25	355.93	-	-	194	1,020.99
6	Health	76,117	6,022	1,460	837	11	-	-	17,436.06	2,576.12	341.02	60.16	1.07	-	-	84,447	20,414.43
7	Personal Accident	266	49	7	4	7	-	-	33.50	53.38	4.31	12.90	10.05	-	-	333	114.13
8	Travel	3,219	123	13	5	-	-	-	111.68	19.95	9.84	25.48	0.08	-	-	3,360	167.02
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	33,412	4,103	602	276	272	-	-	2,095.66	282.09	46.41	17.36	18.50	-	-	38,665	2,460.02
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	343	8	-	-	-	-	-	19.80	0.39	-	-	-	-	-	351	20.20

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium



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

PERIODIC DISCLOSURES
FORM NL-40-UNDERWRITING PERFORMANCE

SEGMENTAL PERFORMANCE UPTO THE 31ST DECEMBER, 2021 QUARTER OF CURRENT FINANCIAL YEAR																														(Amount in ₹ Lakhs)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Sr No	Particulars	Fire	Marine		Motor OD	Motor TP	Motor Other	Total Motor	Miscellaneous										Total Health										Other Miscellaneous										Total Miscellaneous			Grand Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
			Marine Cargo	Marine Other than Marine Cargo					Motor OD- Private car	Motor OD- Commercial Vehicle	Motor TP- Private car	Motor TP- Two Wheeler	Motor TP- Commercial Vehicle (Dedicated Pool)	Motor TP- Commercial Vehicle (TP Pool)	Motor TP- Commercial Vehicle (Other than Pool)	Health				Personal Accident		Travel Insurance		Total Health		Other Miscellaneous								Total Miscellaneous																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
																Health Insurance- Individual	Health Insurance- Group Government Schemes	Health Insurance- Group Employer/ Employee Schemes	Health Insurance- Group Other Schemes	Personal Accident- Individual	Personal Accident- Group (Government Schemes)	Personal Accident- Group (Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Other Miscellaneous	Retail	Group	Government Schemes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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FORM NL-41 OFFICES INFORMATION

As at: December 31, 2021



Name of the Insurer: Acko General Insurance Limited

Date: December 31, 2021

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	3
2	No. of branches approved during the year	0
3	No. of branches opened during the year	0
4	Out of approvals of previous year	0
	Out of approvals of this year	0
5	No. of branches closed during the year	1
6	No of branches at the end of the year	2
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	2
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	a. 2 b. 2# c. 3* d. 1** e. 1#
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) : 418 (b) : 191 (c) : 609
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	No. of Insurance Agents and Intermediaries (a) 0 (b) 0 (c) 6 (d) 45 (e) 0 (f) 0 (g) 0 (h) 36 (i) -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	Onroll : 339	85
Recruitments during the quarter	Onroll : 99	3
Attrition during the quarter	Onroll : 20	1
Number at the end of the quarter	Onroll : 418	87

Notes:

*The Company has total 3 Non-Executive Directors, out of which 2 are Non-Executive, Independent Directors and 1 is Non-Executive, Non-Independent Director.

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

The Company has total 1 Executive Director as on December 31, 2021, who is Managing Director & CEO.

Mr. Jitendra Nayyar, Whole Time Director cum Chief Financial Officer of the Company has vacated office w.e.f. October 21, 2021

Name of the Insurer: Acko General Insurance Limited

Statement as on December 31, 2021

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. G N Agarwal	Non-Executive Director	Independent Director	No change
2	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
3	Ms. Ruchi Deepak	Non-Executive Director	Non-Independent Director	No change
4	Mr. Varun Dua	Managing Director & CEO	Managing Director & CEO	No change
5	Mr. Jitendra Nayyar	Whole-time Director & CFO	Finance	Resigned w.e.f. October 21, 2021
6	Mr. Rohin Vig	Chief Financial Officer	Finance	Appointed as CFO w.e.f. November 27, 2021
7	Mr. Vaibhav Shah	Chief Technology Officer	Technology	No change
8	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
9	Mr. Biresh Giri	Appointed Actuary	Actuarial	No change
10	Mr. Virendra Agarwal	Chief Risk Officer	Risk	No change
11	Mr. Animesh Das	Chief Underwriting Officer	Underwriting	No change
12	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	Compliance & Secretarial	No change

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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

Insurer: **Acko General Insurance Limited**

Upto the Quarter ending on

Dec'21

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	338,837	10,382	631,717
		Social	-	-	-
5	MOTOR TP	Rural	223,612	2,879	27,409
		Social	-	-	-
6	HEALTH	Rural	927	51	5,489
		Social	2	4,367	125,009,432
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	61	2,026,131
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment ^(a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	563,376	13,311	664,614
		Social	2	4,428	127,035,563

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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. 4,22,38,65,126/-**
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: **Rs. 1,88,83,03,756/-**
(v) Obligation of the Insurer to be met in a financial year: Rs. 120.99 crores

Statement Period: Quarter ending **Dec'21**

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	3,164	6,907
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	7,968	18,853
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	11,132	25,760
Total Gross Direct Motor Own damage Insurance Business Premium	4,521	10,419
Total Gross Direct Premium Income	28,376	69,842

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

Name of the Insurer: Acko General Insurance Limited

Date: 31-12-2021

GRIEVANCE DISPOSAL

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claims Related	5	70	32	23	16	4	201
c)	Policy Related	0	10	9	1	0	0	25
d)	Premium Related	1	1	1	1	0	0	2
e)	Refund Related	0	4	4	0	0	0	4
f)	Coverage Related	0	1	1	0	0	0	2
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	1	1	0	0	0	4
i)	Others	0	4	2	0	2	0	27
	Total	6	91	50	25	18	4	266
2	Total No. of policies during previous year:	747,175						
3	Total No. of claims during previous year:	128,891						
4	Total No. of policies during current year:	1,485,144						
5	Total No. of claims during current year:	233,766						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.44						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	8.60						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	82	90%	0	0%	82	96%	
b)	15 - 30 days	5	6%	0	0%	5	4%	
c)	30 - 90 days	4	4%	0	0%	4	0%	
d)	90 days & Beyond	0	0%	0	0%	0	0%	
	Total Number of Complaints	91		0		91		

Note :- (a) Opening balance should tally with the closing balance of the previous quarter.

(b) Complaints reported should be net of duplicate complaints

(c) No. of policies should be new policies (both individual and group) net of cancellations

(d) Claims should be no. of claims reported during the period

(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

For the Quarter ending: December 2021

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