

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH, 2023

RE	/ENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH, 2	2023															(An	ount in ₹ Lakhs)
Sr	Particulars	Schedule Ref.		Fi	re			Mai	rine			Miscell	aneous			То	tal	
No		Form No.	For the Quarter	Up to the														
			Mar-23	quarter Mar-23	Mar-22	quarter Mar-22	Mar-23	quarter Mar-23	Mar-22	quarter Mar-22	Mar-23	quarter Mar-23	Mar-22	guarter Mar-22	Mar-23	quarter Mar-23	Mar-22	guarter Mar-22
				·						· ·								
1	Premiums earned (Net)	NL-4	(1)	(1)	1	3	-	-	-	-	25,248	83,844	14,241	44,641	25,247	83,843	14,242	44,644
2	Profit / (Loss) on sale / redemption of Investments		- "		-	-	-	-	-	-	110	262	70	209	110	262	70	209
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	1,946	6,040	860	2,770	1,946	6,040	860	2,770
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		(1)	(1)	1	3	-	-	-	-	27,304	90,146	15,171	47,620	27,303	90,145	15,172	47,623
6	Claims Incurred (Net)	NL-5	(1)	(1)	_	2	_	_	_	_	20,219	70,663	11,481	43,671	20,218	70,662	11,481	43,673
7	Commission (Net)	NL-6	(1)	(1)	_		_	_	_	_	483	740	(1,791)			740	(1,791)	
ν ο	Operating expenses related to Insurance Business	NL-7	_	_	_	2	_	_	_	_	28,096	80,233	12,184	46,874	28,096	80,233	12,184	46,876
۵	Premium Deficiency	142 /	_	_	_		_	_	_	_	20,030	00,233	12,104	40,074	20,030	00,233	12,104	40,070
-	· ·																	
	Total (B)		(1)	(1)	-	4	-	-	-	-	48,798	151,636	21,874	86,920	48,797	151,635	21,874	86,924
11	Operating Profit / (Loss) C = (A-B)		-	-	1	(1)	-	-	-	-	(21,494)	(61,490)	(6,703)	(39,300)	(21,494)	(61,490)	(6,702)	(39,301)
12	Appropriations:																	
	Transfer to Shareholders' Account		-	-	1	(1)	-	-	-	-	(21,494)	(61,490)	(6,703)	(39,300)	(21,494)	(61,490)	(6,702)	(39,301)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		-	-	1	(1)	-	-	-	-	(21,494)	(61,490)	(6,703)	(39,300)	(21,494)	(61,490)	(6,702)	(39,301)

Note - 1 (Amount in ₹ Lakhs)

Particulars Particulars		F	ire			Ma	rine			Miscel	llaneous			To	tal	
	For the Quarter	Up to the														
	Mar-23	quarter Mar-23	Mar-22	quarter Mar-22	Mar-23	quarter Mar-23	Mar-22	quarter Mar-22	Mar-23	quarter Mar-23	Mar-22	quarter Mar-22	Mar-23	quarter Mar-23	Mar-22	quarter Mar-22
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	1,922	6,168	927	3,059	1,922	6,168	927	3,059
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	24	(128)	(67)	(289)	24	(128)	(67)	(289
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	-	-	-	-	-	-	-	-	1,946	6,040	860	2,770	1,946	6,040	860	2,770



PERIODIC DISCLOSURES FORM NL-2B - PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH, 2023

	FIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH, 202					mount in ₹ Lakhs)
Sr.	Particulars	Schedule Ref.	For the Quarter	Up to the quarter		Up to the quarter
lo.		Form No.	Mar-23	Mar-23	Mar-22	Mar-22
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		-	-	1	(1)
	(b) Marine Insurance		- (24.424)	-	- (6.700)	-
	(c) Miscellaneous Insurance		(21,494)	(61,490)	(6,703)	(39,300)
2	INCOME ED ON A INIVESTMENTS		(21,494)	(61,490)	(6,702)	(39,301)
2	INCOME FROM INVESTMENTS		4.507	6.467	204	1 100
	(a) Interest, Dividend & Rent - Gross		1,507	6,167	384	1,109
	(b) Profit on sale of Investments		121	396	44	115
	(c) (Loss on sale/ redemption of investments)		(27)	(129)	(14)	(32
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
_			1,601	6,434	414	1,192
3	OTHER INCOME					
	(a) Provision for diminution in value of investments written back		-	-	-	-
	(b) Others		-	5	1	1
			-	5	1	1
	TOTAL (A)		(19,893)	(55,051)	(6,287)	(38,108)
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		62	78	20	130
	(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)		62	78	20	130
6	Profit/(Loss) Before Tax (A-B)		(19,955)	(55,129)	(6,307)	(38,238)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		(19,955)	(55,129)	(6,307)	(38,238)
	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		(120,080)	(84,906)	(78,599)	(46,668)
	Balance carried forward to Balance sheet		(140,035)	(140,035)	(84,906)	(84,906)



PERIODIC DISCLOSURES FORM NL-3B - BS

BALANCE SHEET AS AT 31ST MARCH, 2023

(Amount in ₹ Lakhs)

	Porticulars	Schedule Ref.		As at 21st March
Sr. No.	Particulars Particulars	Form No.	2023	As at 31st March, 2022
NO.	COLIDERS OF FUNDS	Form No.	2023	2022
	SOURCES OF FUNDS		244.600	111 500
	SHARE CAPITAL	NL-8	214,600	114,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10	3,403	918
4	FAIR VALUE CHANGE ACCOUNT		_	
	-Shareholders' Funds		7	-
	-Policyholders' Funds		11	1
5	BORROWINGS	NL-11	-	-
	TOTAL		218,021	115,519
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	73,393	24,810
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	120,141	65,970
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	671	385
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	3,041	3,460
	Advances and Other Assets	NL-16	17,228	10,383
	Sub-Total (A)		20,269	13,843
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	77,764	46,850
14	PROVISIONS	NL-18	58,724	27,545
	Sub-Total (B)		136,488	74,395
15	NET CURRENT ASSETS (C) = (A-B)		(116,219)	(60,552)
1.0	MISCELLANEOUS EXPENDITURE (To the extent not written off	NI 10		
16	or adjusted)	NL-19	-	-
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		140,035	84,906
	TOTAL		218,021	115,519

CONTINGENT LIABILITIES (Amount in ₹ Lakhs)

Sr.	Particulars Particulars	As at 31st March,	As at 31st March,
No.		2023	2022
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	3
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	300	200
	TOTAL	300	203



istration No. 157 dated September 18, 2017

tration No	o. 157 date	d September	18, 2017
DEI	NODIC DIC	COCURE	

																	DIC DISCLOSU																					
																FORM NL 4	- PREMIUM S	CHEDULE																				
PREMIUM EARNED (NET) [CURRENT YEAR]																																					(Amount	t in ₹ Lakhs)
Sr Particulars		Fire				Marine																Miscelli	aneous														Grand	
No			Marin	ne Cargo	Ma	arine Hull	Tot	al Marine	Mot	or OD	Mot	or TP	Total	Motor	Hea	alth	Personal.	Accident	Travel In	surance	Total	Health	Work	men's	Public/ Pro	duct Liability	Engine	eering	Avia	ition	Crop Ins	surance	Other Misc	ellaneous	Total Misc	ellaneous		
																							Compe	nsation/									segm	ient				
																							Employe	's Liability							1							
	For the	Up to the	For the	Up to the	For the	e Up to th	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the								
	Quarter	quarter	Quarter	quarter	Quarter	r quarter	Quarte	r quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter
	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-2	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23	Mar-23								
1 Gross Direct Premium	(2) (2							6,034	21,566	11,835	44,430	17,869	65,996	20,535	69,737	209	640	919	3,223	21,663	73,600			2,155	8,114			-				974	3,233	42,661	150,943	42,659	150,941
2 Add : Premium on reinsurance accepted	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-		-	-	-	-	-	-				-	
3 Less: Premium on reinsurance ceded	(1) (1		-		-		-	1,791	9,021	3,467	18,485	5,258	27,506	829	2,811	12	42	66	248	907	3,101		-	1,320	4,416		-		-			409	1,353	7,894	36,376	7,893	36,375
Net Written Premium	(1) (1		-					4,243	12,545	8,368	25,945	12,611	38,490	19,706	66,926	197	598	853	2,975	20,756	70,499		-	835	3,698				-	-	-	565	1,880	34,767	114,567	34,766	114,566
4 Add : Opening balance of UPR		0		-		-		-	5,869	2,921	12,816	7,437	18,685	10,358	25,025	13,974	175	177	42	28	25,242	14,179		-	2,745	1,537		-		-			884	278	47,556	26,352	47,556	26,352
5 Less: Closing balance of UPR	-	-		-		-		-	7,387	7,387	15,415	15,415	22,802	22,802	30,052	30,052	232	232	39	39	30,323	30,323		-	2,907	2,907		-		-			1,043	1,043	57,075	57,075	57,075	57,075
Net Earned Premium	(1) (1		-					2,725	8,079	5,769	17,967	8,494	26,046	14,679	50,848	140	543	856	2,964	15,675	54,355		-	673	2,328				-	-	-	406	1,115	25,248	83,844	25,247	83,843
1 1				•	•	•	•																							•								
Gross Direct Premium																																		$\overline{}$, — —		
- In India	(2) (2		-		-		-	6,034	21,566	11,835	44,430	17,869	65,996	20,535	69,737	209	640	919	3,223	21,663	73,600		-	2,155	8,114		-		-	- 1	-	974	3,233	42,661	150,943	42,659	150,941
- Outside India			-	-	-	-		-		-		-		-	-	-			- 1			-	-			-				-	- 1				1	,	-	

PREMIUM EARNED (NET) [PREVIOUS YEAR]																																					(Amount	t in ₹ Lakhs)
Sr Particulars		Fire			-	Marine																Miscell	aneous														Grand	
No			Marin	ie Cargo	Ma	rine Hull	Tota	al Marine	Moto	or OD	Mot	or TP	Total	Motor	Hea	lth	Personal Acc	ident	Travel Insu	irance	Total i	Health	Work Compe Employer	nsation/	Public/ Pro	oduct Liability	Engin	neering	Avi	ation	Crop II	insurance	Other Miso segm		Total Misc	ellaneous		
	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the U	p to the	For the	Up to the	For the	Up to the		Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the
	Quarter Mar/22	quarter Mari 22	Quarter Mari22	quarter Mari 22	Quarter Mari 22	quarter Mari 22	Quarter Mar:22	quarter Mari22	Quarter Mar:22	quarter Mar.22	Quarter Mar:22	quarter Mar.22	Quarter Mar:22	quarter Mar.22	Quarter Mar.22	quarter Mar.22	Quarter q	uarter dan 22	Quarter Mar.22	quarter Mari 22	Quarter Mari22	quarter Mari22	Quarter Mar/22	quarter Mar.22	Quarter Mari 22	quarter Mar.22	Quarter Mar:22	quarter Mar.22	Quarter Mar.22	quarter Mar/22	Quarter Mar.22	quarter Mar.22	Quarter Mar.22	quarter Man-22	Quarter Mar.22	quarter Man/22	Quarter Mar:22	quarter Mar-22
1 Gross Direct Premium		- 2						-	4.275	14.695	10.620	36,380	14.895	51,075	11,191	37.453	138	558	586	2,702	11,915	40,713			1.565	5.901						-	605	1.131	28.980	98,820	28.980	98.822
2 Add : Premium on reinsurance accepted												-			-			-								-							-			1	-	
3 Less: Premium on reinsurance ceded									2,794	9,608	6,894	23,737	9,688	33,345	560	1,873	17	60	42	193	619	2,126			989	3,757						-	345	625	11,641	39,853	11,641	39,853
Net Written Premium		- 2		-					1,481	5,087	3,726	12,643	5,207	17,730	10,631	35,580	121	498	544	2,509	11,296	38,587			576	2,144		-					260	506	17,339	58,967	17,339	58,969
4 Add : Opening balance of UPR	1	. 1			-	-	-	-	2,603	1,683	6,786	4,347	9,389	6,030	12,051	4,851	167	78	95	40	12,313	4,969			1,407				-		-	-	145	0	23,254		23,255	12,027
5 Less : Closing balance of UPR			-	-					2,921	2,921	7,437	7,437	10,358	10,358	13,974	13,974	177	177	28	28	14,179	14,179		-	1,537	1,537		-					278	278	26,352	26,352	26,352	26,352
Net Earned Premium									1,163	3,849	3,075	9,553	4,238	13,402	8,708	26,457	111	399	611	2,521	9,430	29,377			446	1,634		-					127	228	14,241	44,641	14,242	44,644
Gross Direct Premium																																			1 '	1 '		
- In India	-	2		-		-			4,275	14,695	10,620	36,380	14,895	51,075	11,191	37,453	138	558	586	2,702	11,915	40,713		-	1,565	5,901		-	-	-	-	-	605	1,131	28,980	98,820	28,980	98,822
- Outside India		1 -	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-		-			'	-	-



																		ERIODIC DISC M NL 5 - CLAIN																					
CLAIMS INCURRED (NET) [CURRENT Y	VEAD1																FURN	H NE 5 * CLAIN	13 SCHEDULE															_	_			(Amou	ınt in ₹ Lakhs)
Sr Particulars	TEAN,	F	re				farine																Miscel	laneous															d Total
No				Marin	ne Cargo		ine Hull	Total	Marine	Mot	tor OD	М	otor TP	То	tal Motor		Health	Pers	onal Acciden	t Trave	Insurance	Tota	il Health	Wor	rkmen's ensation/ er's Liability		Product	Engir	neering	Avi	ation	Crop I	nsurance	Other Mis segr	scellaneous ment	Total Misc	ellaneous		
		For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Ma		Up to t ar quarter f 23	he For the Mar-Quarter N 23	Up to flar-quarte 2	o the For t er Mar- Quart 3 Mar-	he Up to er quar 23 Mar-	the Fort ter Quart	er quart	the Forth er Quarte 3 Mar-2	Up to the quarter Mar-23	For the Quarter Mar-23	Up to th quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23		For the Quarter Mar- 23									
1 Claims Paid (Direct)		-	-	-	-	-	-	-	-	7,114	25,81	9 1,98	5 5,7	740 9,0	99 3	1,559 11,	939 45	,242	44 1	104 1	9 393	12,10	2 45,73	9 -	-	1,042	4,751	-	-	-	-	-	-	537	1,661	22,780	83,710	22,780	83,710
2 Add: Re-insurance accepted to direct 3 Less: Re-insurance ceded to claims pa		-	-	-		-	-	-	-	3,443	16,26	7 1,00	1 8,8	854 4,4	44 2	5,121		.,039	2		5 24	50	7 2,06	9 -	-	555	3,212	- :	-	-	:	-	:	252	842	5,758	31,244	5,758	31,244
Net Claims Paid										3,671	9,55	1 98	4 (3,1	14) 4,6	55	6,438 11,	439 43	,203	42	98 1	4 369	11,59	5 43,67			487	1,539							285	819	17,022	52,466	17,022	52,466
4 Add : Claims Outstanding at the end of	of the year	1	1	-	-	-	-	-	-	1,816	1,81	6 30,44	7 30,4	147 32,2	63 3	2,263 5,	504 5	,504	150 1	150 3	5 325	5,97	9 5,97	9 -	-	246	246	-	-	-	-	-	-	176	176	38,664	38,664	38,665	38,665
5 Less : Claims Outstanding at the begin	nning of the year	2	2	-	-	-	-	-	-	1,535	63	0 27,29					040	,751	172	89 3	215	6,16	2 4,05	5 -	-	328	333		-	-	-	-	-	147	24	35,467		35,469	20,469
Net Incurred Claims		(1)	(1)					-	-	3,952	10,73	7 4,13	6 11,9	108 8,0	88 2	2,646 11,	303 44	,956	20 1	159	479	11,41	45,59			405	1,452			-	-	-	-	314	971	20,219	70,663	20,218	70,662
Claims Paid (Direct)																																							
- In India - Outside India			-	-		-	-			7,114 0	25,81	9 1,98	5 5,	740 9,0	0	1,559 11, 0	939 45	i,242 -	- 44	104 1	9 393	12,10	2 45,73	-	-	1,042	4,751	- :	- 1	- 1	-		-	537	1,661	22,780	83,710	22,780	83,710
					1	1	1			1		1	1		-	- 1	-	-	<u> </u>		1	i i	1	1	1		1		1		1		·	·				1	
Estimates of IBNR and IBNER at the en	nd of the period (net)	1	1	-	-	-	-	-	-	403	40	3 22,22	2 22,2	22,6	25 2	2,625 2,	332 2	,332	106	106 2	B 218	2,65	6 2,65	-	-	212	212	-	-	-	-	-	-	95	95	25,588	25,588	25,589	25,589
Estimates of IBNR and IBNER at the be (net)	eginning of the period	3	3	-	-	-	-	-	-	312	6	3 20,03	8 12,4	112 20,3	50 1	2,475 2,	396 1	,887	101	81 2	5 189	2,74	3 2,15	7 -	-	275	286	-	-	-	-	-	-	71	1	23,439	14,919	23,442	14,922

CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																					(Amo	unt in ₹ Lakhs)
Sr Particulars	F	ire			Ma	rine																Miscella	neous														Gran	nd Total
No			Marine	e Cargo	Marin	e Huli	Total N	Marine	Moto	OD	Moto		Total I	Motor	Hea	lth	Personal Acc	ident	Travel Insur	ance	Total H	lealth	Work	men's	Public/ P		Engin	eering	Avia	ation	Crop In	surance	Other Mi	scellaneous	Total Mis	cellaneous		
																								's Liability	Liabi									ment				
	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the Up	p to the	For the U	p to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the						
	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter o	uarter Mar-	Quarter	quarter	Quarter q	uarter C	Quarter q	uarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter Mar	quarter Mai	Quarter Mai	r quarter Mar-				
	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	22	22	22	22	22	Mar-22	Mar-22	Mar-22 N	/ar-22 ₽	Mar-22 N	Aar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	22	22	22	22
1 Claims Paid (Direct)	-		-						4,446	12,678	1,338	2,359	5,784	15,037	8,480	28,896	38	153	102	267	8,620	29,316		-	1,001	3,461		-	-				88	108	15,493	47,922	15,493	47,922
2 Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	2,890	8,238	776	1,380	3,666	9,618	424	1,445	2	8	5	13	431	1,466	-	-	637	2,228	-	-	-	-	-	-	49	53	4,783	13,365	4,783	13,365
Net Claims Paid									1,557	4,440	562	979	2,118	5,419	8,056	27,451	36	145	97	254	8,189	27,850			364	1,233							39	55	10,710	34,557	10,710	34,557
4 Add : Claims Outstanding at the end of the year	2	2	-	-	-	-	-	-	630	630	15,425	15,425	16,055	16,055	3,751	3,751	89	89	215	215	4,055	4,055	-	-	333	333	-	-	-	-	-	-	24	24	20,467	20,467	20,469	20,469
5 Less: Claims Outstanding at the beginning of the year	2	0	-	-	-	-	-	-	703	462	13,760	9,370	14,463	9,832	4,681	1,200	98	66	196	160	4,975	1,426	-	-	171	94	-	-	-	-	-	-	87	1	19,696	11,353	19,698	11,353
Net Incurred Claims		2							1,484	4,608	2,227	7,034	3,710	11,642	7,126	30,002	27	168	116	309	7,269	30,479			526	1,472		-					(24)	78	11,481	43,671	11,481	43,673
Claims Paid (Direct)																																						
- In India	-	-	-	-	-	-	-	-	4,446	12,678	1,338	2,359	5,784	15,037	8,480	28,896	38	153	102	267	8,620	29,316	-	-	1,001	3,461	-	-	-	-	-	-	88	108	15,493	47,922	15,493	47,922
- Outside India	-	-		-		-	-	-	-	-	-		-	-	-	-	-	-	-	0	-		-	-	-	-		-		-	-	-		-	-	-	-	-
																	•																					
Estimates of IBNR and IBNER at the end of the period (net)	3	3	-	-	-	-	-	-	63	63	12,412	12,412	12,475	12,475	1,887	1,887	81	81	189	189	2,157	2,157		-	286	286	-	-	-	-	-	-	1	1	14,919	14,919	14,922	14,922
Estimates of IBNR and IBNER at the beginning of the period (net)	3	0	-	-	-	-	-	-	88	69	11,105	7,552	11,193	7,621	2,116	678	80	50	152	104	2,348	832	-	-	113	49	-	-	-	-	-	-	68	0	13,722	8,502	13,725	8,502

OCKO

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

COMMISSION PAID (NET) [CURRENT YEAR]																																				(Amount in ₹
Particulars		Fire				rine															Miscell															Grand Tota
			Mari	ne Cargo	Mari	ne Hull	Total	Marine	Motor	rOD	Moto	r TP	Total I	Motor	Heal	ilth	Personal Acc	ident	Travel Insurance	Total	Health	Comper Employer		Public/ Liab		Engine	ering	Aviat	tion	Crop Insu	irance	Other Misc segm		Total Misc	llaneous	
	For the Quarter Mar-23	quarter	For the Quarter Mar-23	quarter	For the Quarter Mar-23	quarter	For the Quarter Mar-23	Up to the quarter Mar-23	Quarter	Up to the quarter Mar-23	Quarter	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	Quarter	Up to the quarter Mar-23	Quarter	uarter (or the Up to the	Quarter	Up to the quarter Mar-23		Up to the quarter	For the Quarter Mar-23	Up to the quarter Mar-23	Quarter	Up to the quarter Mar-23	Quarter	quarter	Quarter	quarter	Quarter	Up to the quarter Mar-23	Quarter	quarter	For the Up Quarter qu Mar-23 M
mmission & Remuneration	11101-23	- 10101-23	-	-	-	-	-	-	167	483	41	123	208			2,358	12	33	1	5 644	2,396	-	-	-	-	-	-	-	-	-	-	-	-	852	3,002	852
vards	-		-	-	-	-		-	13	42	-	- 1	13	42	53	386	1	5		54	391	-	-		-	-	-	-		-	-	-		67	433	67
ibution fees	-	_			-	-	_	-		_	-	-	- 1	-	-	-	-	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-
s Commission	-			-				-	180	525	41	123	221	648	684	2.744	13	38	1	5 698	2.787	-	-	-		-				-			-	919	3.435	919
: Commission on Re-insurance accepted	_							-	-						-	-,	-			-	-,		-		-	-				-				-	-,	-
: Commission on Re-insurance ceded	10	0 (0						-	139	746	192	1.220	331	1.966	84	283	1	3	4 1	3 89	299		-	23	333	-				-		(7)	97	436	2.695	436
ommission	-	, ,		_					41	(221)	(151)	(1.097)	(110)) 600	2,461	12	26	(3)	8) 609	2,488		\vdash	(23)						-		(7)	(97)		740	483
dual Agents	usiness to be fu	rnished as p	r details in	licated below	:	-	-	-	~	-	-	-	-	-	- 1	-	-	-		-	-		- 1	-	-	- 1	-	-	- 1	-	-	-	-	-	-	-
	usiness to be fu	rnished as p	r details in	licated below	:																															
idual Agents	usiness to be fu	rnished as p	r details in	licated below	:	-	-		-	•	-		•	-		-	-		: :		-	-	-	-	-				-	:	-	- 1	-			-
idual Agents orate Agents-Banks/FII/HFC	-	-	-	licated below	-		-	-							- (2)		-				79	-	-	-	-	-				-		-		- - 155		- - 155
idual Agents orate Agents-Banks/FII/HFC orate Agents-Others	-	-	-	licated below	-	-		-	- - 124	342	- - 33	109	157	451		- 79		-		- (2	79	-		-	-	-	-	-		-	-	-	-	- - 155	530	155
idual Agents orate Agents-Banks/FII/HFC orate Agents-Others rance Brokers	-		-	-	-		-	-			- - 33 8		157 64				13	38	1	- (2) 5 700	79 2,708		-		-		-	-	-	-		-	-	155 764	530 2,920	- - 155 764
idual Agents orate Agents-Banks/FII/HFC orate Agents-Others ance Brokers t Business - Onlinec	-	-	-	-	-	-	-	-	124 56	342	33 8 -	109	157 64 -	451 212		79 2,665	13	38	1	- (2) 5 700	79 2,708 -	-	-	-	-	-		-		-	-	-	-		530 2,920 -	
idual Agents prate Agents-Banks/FII/HFC prate Agents-Others ance Brokers t Business - Onlinec (Oirect)	-	-	-	-	-	-	-	-	124 56	342	33 8	109	157 64 -	451 212		79 2,665	13	38	1	5 700 -	79 2,708	-	-	-	-	-	-	-	-	-	-	-	-		530 2,920 - -	
ridual Agents orate Agents-Banks/FII/HFC oorate Agents-Others ance Brokers t Business - Onlinec (Direct) Aggregators	-	-	-	-	-	-	-	-	124 56	342	33 8 -	109	157 64 -	451 212		79 2,665	13	38	1	(2) 700 - -	79 2,708 -	-	-		-	-	-	-		-	-	-	-		530 2,920 -	
idual Agents orate Agents-Banks/Fil/HFC orate Agents-Others ance Brokers t Business - Onlinec (Direct) Aggregatiors Aggregatiors ance Marketing Firm	-	-	-	-	-	-	-	-	124 56	342	33 8 - - -	109	157 64 - - -	451 212		79 2,665	13	38	1	(2) 5 700 - - -	79 2,708 -	-	-		-	-	-	-		-	-	-	-		530 2,920 - -	
lik up of the expenses (Gross) incurred to procure indust Agents and spents are spents and spents are spents and spents and spents and spents and spents are spents and spents and spents and spents are spents and spents a	-	-	-	-	-	-	-	-	124 56 - - - -	342 184 - - - -	33 8	109	157 64 - - - -	451 212		79 2,665 - - -	13	38	1	(2) 5 700 - - - -	79 2,708 - - - - -	-	-				-	-		-	-	-	-		530 2,920 - - - - -	
uidual Agents contae Agents-Danks/FII/NFC contae Agents-Danks/FII/NFC arrace Brokers t Business- Onlinec (Direct) Agergeatoris Agence Markers on Agents on Agents on Agents	-	-	-	-	-	-	-	-	124 56 - - - -	342	33 8 - - -	109	157 64 - - - -	451 212		79 2,665	13	38	1	5 700 	79 2,708 - - - - - -	-	-		-		- - - - - -	- - - - -		-		-	-	764 - - - - -	530 2,920 - -	
dual Agents contack Agents Authority FII/NFC sorate Agents - Others ande Brochers Blustiers - Offinec (Direct) Agents form Bayergators ance Marketing Firm mon Service Centers Agents Agents G Sides (Direct)	-	-	-	-	-	-	-	-	124 56 - - - -	342 184 - - - -	33 8	109	157 64 - - - -	451 212		79 2,665 - - -	13	38	1	(2) 5 700 - - - -	79 2,708 - - - - -	-	-				-	-		-	-	-	-		530 2,920 - - - - -	
dual Agents anche Agents-Banks/FII/HFC orate Agents-Others ance Brokers Business - Onlinec (Direct) Aggregators ance Marketing Firm mon Service Centers Agents	-	-	-	-	-	-	-	-	124 56 - - - - -	342 184 - - - - - (1)	33 8	109 28 - - - - - (14)	157 64	451 212 - - - - - - - - - - - - - - - - -	686 - - - - - - - - -	- 79 2,665 - - - - - -	13	38	1	(2) 700	79 2,708 - - - - - - - -	-	-	-	-	-	-	- - - - -	-		-	-	-	764 - - - - - - -	530 2,920 - - - - - - - (15)	764
usil Agents . turi Agents - Manka/Fil/HFC . atle Agents - Manka/Fil/HFC . atle Agents - Others s tue Brokers - Onlinec . Direct) . ggregator s tue Marketing Firm . on Service Centers . Agents . States (Overet)	-	-	-	-	-	-	-	-	124 56 - - - - - - - 180	342 184 - - - - - (1)	33 8	109 28 - - - - - - (14) -	157 64 - - - - - - - - - - - - - - - - - -	451 212 - - - - - - (15) -	686 - - - - - - - - -	79 2,665	13	38 - - - - - - - - -		- (2) 5 700 5 698	79 2,708 - - - - - - - - - - - - - - - - -		-		-	-	-	-	-		-	-	-	764 - - - - - - - - - - - - - - - - - - -	530 2,920 - - - - - - (15) - 3,435	764 - - - - - - - - - - -
ual Agents ual Agents the Agents-Banks the Agents-Chers the Agents-Chers the Repents-Chers the Repents	-	-	-	-	-	-	-	-	124 56 - - - - -	342 184 - - - - - (1)	33 8	109 28 - - - - - (14)	157 64	451 212 - - - - - - - - - - - - - - - - -	686 - - - - - - - - -	- 79 2,665 - - - - - -	13	38	1	(2) 700	79 2,708 - - - - - - - -	-		-	-	-	-	- - - - -	-		-	-	-	764 - - - - - - -	530 2,920 - - - - - - - (15)	764
usil Agents . turi Agents - Manka/Fil/HFC . atle Agents - Manka/Fil/HFC . atle Agents - Others s tue Brokers - Onlinec . Direct) . ggregator s tue Marketing Firm . on Service Centers . Agents . States (Overet)	-	-	-	-	-	-	-	-	124 56 - - - - - - - 180	342 184 - - - - - (1)	33 8	109 28 - - - - - - (14) -	157 64 - - - - - - - - - - - - - - - - - -	451 212 - - - - - - (15) -	686 - - - - - - - - -	79 2,665	13	38 - - - - - - - - -		- (2) 5 700 5 698	79 2,708 - - - - - - - - - - - - - - - - -				-	-	-	-	-		-	-	-	764 - - - - - - - - - - - - - - - - - - -	530 2,920 - - - - - - (15) - 3,435	764 - - - - - - - - - - - - - - - - - - -

OMMISSION PAID (NET) [PREVIOUS YEAR] Particulars		ire				Marine																	Miscell	laneous														Gran	nd Total
Falticulars	·	ue	Mari	ine Cargo		rine Hull	T	otal Marine		Motor OD		Motor Ti	,	Total N	Motor	He	alth	Personal A	ccident	Travel Insura	nce	Total H		Work	nsation/		/ Product ibility	Eng	ineering	Avi	ation	Crop In	surance	Other Misc segm		Total Misce	llaneous	Gian	1012
	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	quarter	Quarte	r quarte	er Quar	ter quart	er Qua	irter qua	rter Q	uarter q	uarter	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	Quarter	Up to the quarter Mar-22		arter	Quarter	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	Quarter		Quarter	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	Quarter	quarter	For the Quarter Mar-22	quai
ommission & Remuneration	- Mai - 22	IVIdI - 22	mai 22	IVIAI*22	IVISI 2	mai 2	- IVIGIT		- 19101	85	333	39	135	124	468		1.489	Mai -22	28	(1)	-	406	1.517	IVIdI +22	IVId1*22	IVISIT-22) () -	IVIAI*22	- Mai 22	Widi 22	Ividi *22	- Mai 22	- IVId1*22	Ivial*22	530	1.985	530	
ewards	-								-	5	17	-	0	5	17	38	138	1	2	- ''	-	39	140				1 .	1	_					-		44	157	44	. 1
istribution fees		-	-	-	-		-		-	- "	-	-		- "		-	-			-	-	-		-	-	-	-		-			-		-	-		-		
ross Commission			-			-	-		-	90	350	39	135	129	485	437	1,627	9	30	(1)	-	445	1.657			-			-			-		-		574	2.142	574	
dd : Commission on Re-insurance accepted		-	-	-	-		-		-	-	-	-	-	- 1	-	-		- 1	-	- ' '	-	- 1	-	-	-	-	-		-			-		-	-	-	- 1	-	
ess : Commission on Re-insurance ceded		0	-	-	-		-		-	686	1.642	1.587	3.818	2.273	5.460	56	187	1	3	3	14	60	204	-	-	24	89	- 6	-			-		8	14	2.365	5.767	2.365	
et Commission										(596) (:	1.292)	(1.548)	(3.683)	(2.144)	(4,975)	381	1,440	8	27	(4)	(14)	385	1.453			(24	u (89	- ((8)	(14)	(1.791)	(3,625)	(1,791)	
	ess to be fu	nished as pe	er details in	dicated belo	w:	-																																	_
reak-up of the expenses (Gross) incurred to procure busin	ess to be fu	nished as pe	er details in	dicated below	w:																																		_
dividual Agents orporate Agents-Banks/FII/HFC							-			-		-	-		-	-		-	-	-	-	- 1	-	-		-	1	1	_			1		-		-		-	
orporate Agents-Gallisyrily HPC										60	275	22	115	101	390		339	(0)		-			339			-										157	729	157	.
orporate Agents-Others surance Brokers	-	1								88	75	33	115	28	390	381	1.288	(0)	- 20	- 41	-	389	1.318			٠.					1 :			-		417	1.413	417	
rect Business - Onlinec		1	1							22	/5	ь	20	28	95	381	,	9	30	(1)	-		1,318	-			,	-	-					-		417	1,413	417	
ISP (Direct)		1	1				-			-	-		- 1		-	-		-			-	- 1		-		-	1	1	-	1		- 1	1	-	- 1	-		-	
eb Aggregators		-	1				-			-	-	-	- 1	-	-	-		-		-	-	- 1	-	-	-	-	-	1	_			1	-	-		-		-	
eb Aggregators surance Marketing Firm		-	1			1	-			-	-	-	-	-	-	-		-	-	- 1	-	-	-	-		-	-	1	-			-		-		-		-	
ommon Service Centers		-				1	-	-	-	-	-	-	-	-	-	-		-	-	- 1	-	-	-	-	-	-	1	1	-			-		-		-		-	
icro Agents		1	-	1	1 -	1 .	-	-			-		-	-	-	1				-	-	-	-	1		1	1			-	1	1	1	-	-			-	1
icro Agents sint of Sales (Direct)	-	-	1				-			-	- (0)	-	-		-	-		- 1	- 1	- 1	-				-	-	1	1	-			-		-		-		-	
thers	-	-				1	-	-	-	(0)	(0)	-	-	-	-	-	-	-	-	- 1	-	-	-	-	-	-	-	1	-			-		-		-		-	
tal	-	-		-	-		•		-	- 00	350	- 20	135	129	485	437	1.627		- 20	(4)	-	445	1 657	-	-	-	- 1	-		-	-	-	-	-		574	2.142	574	
ai			<u> </u>				-	-		90	350	39	135	129	485	43/	1,027	9	30	(1)		445	1,057	<u> </u>	٠÷	<u> </u>	<u> </u>		— <u> </u>	٠÷	٠÷	٠÷	٠÷			5/4	2,142	5/4	ㅗ
nmission and Rewards on (Excluding Reinsurance)											-														· ·			_											_
mmission and newards on (excluding neinsurance)																																							1
In India	-	-	-	-	-		-	-	-	90	350	39	135	129	485	437	1.627	9	30	(1)	-	445	1.657	-	-	-	-	-			-	-	-		-	574	2.142	574	
Outside India											-	-				-	2,02.			(-)			-,														-,		

OCKO

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

PERIODIC	DISCLOS	ZIDES	

PERATING EXPENSES [CURRENT YEAR]																																				(AIIIO	nount in ₹
Particulars		ire			Ma	rine															M	iscellaneous														Gra	irand Tota
			Marin	e Cargo	Marin	ne Hull	Total	Marine	Moto	rOD	Moto	тТР	Total	Motor	Healt	:h	Personal Accid	ent Tr	avel Insurance	To	tal Health	Comp	rkmen's ensation/ er's Liability	Public/ Pro	duct Liability	Engin	eering	Avi	ation	Crop In	surance		icellaneous ment	Total Miso	ellaneous		
	Quarter	Up to the quarter Mar-23	Quarter	quarter	Quarter	quarter	Quarter	Up to the quarter Mar-23	Quarter	quarter Mar-	Quarter	quarter		Up to the quarter Mar- 23		quarter	For the Up to Quarter qua Mar-23 Ma		rter quart	er Quart		he For the r Quarter	Up to the quarter	Quarter	Up to the quarter Mar 23		Up to the quarter Mar-23	Quarter	quarter	Quarter				For the Quarter Mar-			Mar quar
nployees' remuneration & welfare benefits	mar-23	IVIAIT-23	Mar-23	mar-23	Mar-23	mar-23	IVIAT-23	Mar-23	446	1,253	882	2,592	1.328	3.845	2.091	6.685	71 Mar-23	60 Wal		297 2,2			Mar-23	Mar-23	369	mar-23	IVIar-23	mar-23	IVIar-23	Mar-23	mar-23	23	188				
avel, conveyance and vehicle running expenses					_				10	26	21	5.4	21	90	49	139		1	3	6 2,2		46 -		2	303		_					1	100	3,004	238		95
aining expenses					_				10	10		34	1	4	3	133	0	1		0	2	0			1		_					1	-		14		4
its, rates & taxes	-		-	-			-	-	(4.2)		(20)	3	(38)	43	(70)	22	443	1	(2)		74)	34	1	(4)		-		-			-	1		(118)	14		401
nairs & maintenance	-					1	-	1	(12)	40	(26)	9	(38)	13	(70)	103	(1)		(3)	-	(4)	09 -		(4)	1 :	1	-	-			1	(2)	1	101	176	5 10	18)
	-		-	-	-	-	-	-	11	19	23	39	34	58	58	103	-	1	3	5	02 1	.09		3		-	-	-			-	- 4	3	101	1/6	10.	01
ting & stationery	-	-	-	-	-	-	-	-	0	1	1	1	1	2	1	3	0	0	0	0	1	3 -	-	0	0	-	-	-	-	-	-	0	0	2	5		2
nmunication	-	-	-	-	-	-	-	-	6	16	13	30	19	46	31	78	0	1	1	3	32	82 -	-	1	4	-	-	-	-	-	-	1	2	53	134		53
al & professional charges	-	-	-	-	-	-	-	-	18	58	36	118	54	176	84	308	1	3	4	14	89 3	25 -	-	3	17	-	-	-	-	-	-	2	9	148	527	7 14	.48
itors' fees, expenses etc																																			1 '		
as auditor	-	-	-	-	-	-	-	-	1	2	1	5	2	7	2	12	0	0	0	1	2	13 -	-	0	1	-	-	-	-	-	-	0	0	4	21	1 4	4
as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	-	-	-	-	-	-	-	-	-	- 1	1 - '	-	
i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-	-	-	-		1 - '	-	-
ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	-	-	-	-	-	-	-	-	-		1 - '	-	
(iii) Management services; and	_	-	-	-	-	-	-	-	-	-	-	-	_	-	-	-	_	-	-				_	_	_	-	-	_	_	-	-	_	-		1 - '	_	-
in any other capacity			_							0	1	- 1	- 1	1	1	2	0	0	0	0	1	2 .	_	0			_	_	_			0	0				2
ertisement and publicity									1.838	5.841	3.607	12,081	5.445	17,922	8,389	31.164	97	278	373 1.	385 8,8	49 32.8	27		342	1,722		_					242	875	14,878	53,346	14,87	270
rest & Bank Charges	-			-			-	-	1,030	3,041	3,007	12,061	3,443	17,522	0,303	233	- 07	2/0	3/3 1,	10		45 -		342	1,722			-			-	242	0/3	14,878	400		
rest & Bank Charges reciation	-			-		1	-	-	15	44	30	91	45	135	/1	162	-	- 2	3	10		70 -		3	13	-		-			-	- 2	_ ′	125	277		25
	-		-	-		-	-	-	10	30	20	0.5	30	93	47	162	U	1	2	1	49 1	.70 -	-	2	9	-		-	-	-	-	1	3	82	2//	/ 8.	82
nd/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-		1 .	-	
iness Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	- 1		-	
ormation Technology Expenses	-	-	-	-	-	-	-	-	854	1,188	1,751	2,457	2,605	3,645	4,441	6,339	41	57	197	282 4,6	79 6,6	78 -	-	235	350	-	-	-	-	-	-	125	178	7,644	10,851	1 7,64	44ر
ods and Services Tax (GST)	-	-	-	-	-	-	-	-	2	4	4	9	6	13	10	22	0	0	0	1	10	23 -	-	0	1	-	-	-	-	-	-	1	1	17	38	3 1	17
ers:																																			1 '		
Solatium fund - Expenses	-	-	-	-	-	-	-	-	-	-	11	44	11	44	-	-	-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	11	44	1 1:	11
Stamp Duty Expenses	-	-	-	-	-	-	-	-	0	2	2	3	2	5	3	9	0	0	0	0	3	9 -	-	0	0	-	-	-	-	-	-	0	1	5	15	5	5
Office Administrative expenses	_	-	-	-	-	-	-	-	4	8	8	16	12	24	18	41	0	0	1	2	19	43 -	_	1	2	-	-	_	_	-	-	1	1	33	70	3	33
Recruitment Charges			_							20	19	42	27	62	46	108	0	1	2	5	49 1	14	_	2	6		-	_	_			1	2	79	185	5 7	78
Subscriptions		(0)			_				4	20	- 0	30	12	30	22	51	0		1	2	22	E2		1	2		_					1	1	22	96		27
		(0)	-	-	-	-	-	-		466	407	343	162	509	22	885	0	0		20	64 9	32 -	1	10	40	-		-	-		-		25	442	1.515	5 44	37
Business Support Services			-	-	-	-	-	-	55	166	107	343 171	162	509 254	250	885 441	3	8	11	39		65 -	-	10	49	-	-	-	-	-	-		25	443 755			.43
Brand Usage Charges	(0	(0)	-			-	-	-	83	83	171	1/1	254	254	441	441	4	4	20	20 4	4	- 00	-	24	24	1 -	-	-	-	-	-	12	12	/55	755	75	22
Foreign Exchange rate difference	(0	(0)	-	-	-	-	-	-	1	1	2	2	3	3	5	5	0	0	0	U	5	5 -	-	0	0	1 -	-	-	-	-	- 1	0	0	8	8	5	8
Sale of Assets	(0	(0)	-	-	-	-	-	-	1	1	3	3	4	4	7	7	0	0	0	0	7	7 -	-	0	0	-	-	-	-	-	-	0	0	11	11	1 1	11
Miscellaneous Expenses	C	0		-	-	-	-	-	1	3	1	7	2	10	2	17	0	0	0	1	2	18 -	-	(0)) 2	-	-	-	-	-	-	0	0	4	30		4
1				-					3,357	8,780	6.696	18,204	10.053	26,984	16,001	46,846	158	418	710 2.	081 16.8	69 49.3	45 -		716	2,588							458	1.316	28,096	80,233	3 28.09	196

Perating Expenses [PREVIOUS YEAR] Particulars		ire				Marine	in.																Misco	ellaneous														(Amos	nd Total
Fait (Culais		·iie	Ma	rine Cargo		Marine H		Total	Marine	Moto	rOD	Mol	tor TP	Total N	Motor	Hea	lth	Personal	Accident	Travel Ir	surance	Total F		Works Compen Employer	sation/	Public/ Prod	luct Liability	Engine	eering	Avi	ation	Crop I	nsurance		cellaneous ment	Total Misc	ellaneous	Giai	id Total
	Quarter	quarter	Quarte	r quart	ter Q	tuarter c	quarter	For the Quarter	quarter	Quarter	quarter Mar-	Quarter	Up to the quarter	For the Quarter	quarter Mar	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	For the Quarter	Up to the quarter	For the Quarter	quarter Mar-	Quarter	quarter	Quarter	quarter	Quarter	quarter		quarter Mar-	Quarter Mar		Quarter Ma	ar quarter
	Mar-22	Mar-22	Mar-2	_	22 N	Vlar-22	Mar-22	Mar-22	Mar-22	Mar-22	22		Mar-22	Mar-22	22			Mar-22		Mar-22				Mar-22	Mar-22	Mar-22	22		Mar-22		Mar-22	Mar-22		22	22	22	22	22	22
mployees' remuneration & welfare benefits ravel, conveyance and vehicle running expenses	(0	3			-				-	177	874	448	2,174	625	3,048	1,292	6,115	13	86	51	431	1,356	6,632	-	- 1	65	368	-		- :	1	1	1	39	87	2,085	10,135	2,085	5 10,
raining expenses	100	1 2				-						1	- 11	1	13		25 A	0	0	0		2	31	-		0	2	-	-					0	0	3	40		,
lents, rates & taxes	1 2					-				24	43		106	92	149	167	200	3	4	11	21	180	222	-		10	10	-	-					3		276	404	276	é
lenits, rates & taxes lepairs & maintenance						-	-			24	43	39	100	- 03	145	107	14	2	-	- 11	- 1	100	15	-		10	10	-	-					3	-	2/0	434	270	ć
inting & stationery	(6	1 2				-	-						1	1	,	- 1	14	0	0	0			13	-		0		-	-					0	0	1	23 A	-	4
ommunication	(6	1				-	-			0	40		24	- 42	1	1		0				20	3	-	-			-	-	-						1	443	1	
egal & professional charges						-	- 1			3	10	9	24	12	135	25	274		1	1	- 5	20	74	-		1	4	-	-	-				1	1	127	113	127	
gai & proressional charges iditors' fees, expenses etc	(6	,	' '			-	-	-		11	39	21	96	38	135	/8	2/1	1	4	4	19	83	294	-	-	4	10	-	-	-				2	4	127	449	127	1
a) as auditor																2	16					2	17							_							26		
b) as adviser or in any other capacity, in respect of	- (4	'	'l '			-	-				- 2		0	1	۰	3	10	U			1	3	1/	-			1	-	-							-	20	,	1
(i) Taxation matters						-					-		-	-	-		-	-		-	-		-	-		_	-		-					-	-	-	-		
(ii) Insurance matters						-	-				-	-	-	-	-	-	-	-		-	-	-	-	-		_	-	-	-					-	-	-	-		
(iii) Management services; and	_					-	-				-	-	-	-	-	-	-	-		-	-	-	-	-		_	-	-	-					-	-	-	-		
c) in any other capacity							- 1		1 :	. 0	- 0	1	1	- 1	1			- 0		- 0											1						- 4		2
vertisement and publicity			íl.							680	2,582	1,711	6.417	2,391	8.999	4.894	18.059	53	253	227	1.273	5,184	19.585			260	1 088						_	127	257	7.962	29.929	7,962	2
erest & Bank Charges	(4		: .							10	21	2,722	79	2,332	110	-,054	20,033	1	233	2.37	16	70	240			4	1,000						_	127	2.57	109	266	109	
preciation	(4	1 2								10	36	23	99	33	124	67	249	1	3	3	10	70	270			7	15						_	2		109	413	109	
and/Trade Mark usage fee/charges		1	1											32		- 0,		-	_	,	10						13						_	_	-	103	413	-	1
siness Development and Sales Promotion Expenses													_																				_					_	
formation Technology Expenses							- 1		1 :	90	300	223	745	212	1.045	637	2 098	7	70	22	148	677	2.275			25	127				1			15	30	1.039	3.477	1.039	9
ods and Services Tax (GST)	1 7		íI .							2	7	- 6	16	911	2,043	18	46	ó	1	1	2 - 2	10	50			1	22.7						_	10	1	28	77	29	
hers:	1		1							-			10	ŭ		10				-	,		30			-	,								-	20			1
a) Solatium fund - Expenses												- 11	26	11	26			_		_				_		_	_							_		11	36	11	1
b) Stamp Duty Expenses										0	1	1	30	1	4	2	9	0	0	0	1	2											_	0	0	2	12		2
c) Office Administrative expenses		1 7	íI .							1	,	2	5	2	7	6	14	0	0	0	1	6	15			1	2						_	0	0	10	24	10	á
d) Recruitment Charges	1 6	1 6	ál :							3	8	7	19	10	27	20	54	0	1	1	4	21	59			1	3							0	1	32	90	32	á
e) Subscriptions	1 0					_				1	5	,	11	3	16	5	32	0	0	0	2	5	34			0	2		_				_	0	0	8	52	8	8
(f) Business Support Services	1 (3				_				27	92	68	229	95	321	193	644	2	9	10	45	205	698			10	39		_				_	8	9	318	1.067	318	8
(g) Miscellaneous Expenses	1 (3				_					2	1	6	1	8	2	17	0	0	2	1	4	18			0	1		_					0	1	515	28	510	5
tal	-	1				-	-			1.038	4.041	2.626	10.079	3.664	14.120	7,488	28.263	80	394	357	1.992	7,925	30,649			396	1,703							199	402	12.184	46.874	12.184	4 .
			-							1,030	4,042	2,020	20,075	2,004	_4,120	7,400	_0,203	,	, 334	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2,772	. , , , ,	-3,043			330	2,703							1 233		-1,104	.3,014	12,204	
India			Π.	Т.				-		1,038	4,041	2,626	10,079	3,664	14,120	7,488	28,263	80	394	357	1,992	7,925	30,649			396	1,703							199	402	12,184	46,874	12,184	4
Outside India			1			-			1	- 1,030	4,042		-0,073	-,004	-4,110	7,400	-0,203	-			2,552	.,,,,,	-3,043				2,703				1	1	1	1	1	-1,104	.5,074		1



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 8 - SHARE CAPITAL SCHEDULE

Sr. No	Particulars Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Authorised Capital		
	2500000000 Equity Shares of ₹10 each	250,000	150,000
	(Previous period: 1500000000 Equity Shares of ₹10 each)		
2	Issued Capital		
	2146000000 Equity Shares of ₹10 each	214,600	114,600
	(Previous period: 1146000000 Equity Shares of ₹10 each)		
3	Subscribed Capital		
	2146000000 Equity Shares of ₹10 each	214,600	114,600
	(Previous period: 1146000000 Equity Shares of ₹10 each)		
4	Called up Capital		
	2146000000 Equity Shares of ₹ 10 each	214,600	114,600
	(Previous period : 1146000000 Equity Shares of ₹10 each)		
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount orginally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	underwriting or subscription of shares	-	-
	Preference Shares	-	-
5	Paid-up Capital	244.522	
	2146000000 Equity Shares of ₹ 10 each	214,600	114,600
	(Previous period : 1146000000 Equity Shares of ₹10 each)		
	Preference Shares	-	-
	Total	214,600	114,600



PERIODIC DISCLOSURES FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

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



DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	otherwise encumbered			under Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*10
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
	(i) (ii) (iii)								
ii)	Bodies Corporate: (i)Acko Technology & Services Private Limited (ii) (iii)		2146000000	100	214600	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (i) (ii) (iii)		-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) (ii) (iii)		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
В.	Non Promoters								
B.1	Public Shareholders		-	-	-	-	-	-	-
i) ii) iii) iv) v) vi) vii) viii)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter Provident Fund/Pension Fund Alternative Investment Fund Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
i)	Non-Institutions Individual share capital upto Rs. 2 Lacs Indivudal share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-

iii)	NBFCs registered with RBI								ı
iv)	Others:								ı
	- Trusts								ı
	- Non Resident Indian								ı
	- Clearing Members								ı
	- Non Resident Indian Non Repartriable								l
									ı
	- Bodies Corporate								ı
	- IEPF						1		ı
v)	Any other (Please Specify)								ı
	N. D. I. C. J. I.								l
	Non Public Shareholders	-	-	=	-	-	- !	-	ı
	Custodian/DR Holder						1		ı
	Employee Benefit Trust						1		ı
2.3)	Any other (Please specify)								ı
]		ı
	Total	2146000000	100	214600	-	-	-	[- 	ı
l								1	

Foot Notes:

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

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

PART B:

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

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

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

iii)	Any other (Please specify)								
В.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii) iii)	Foreign Portfolio Investors Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian								
vi)	Promoter ^(e) FII belonging to Foreign promoter of Indian								
vii)	Promoter (e) Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
	a. Ascent Private Equity Trust^	1	4517000		,	-	-	-	-
	b. Ventureast Proactive Fund II^ c. Baring Private Equity India AIF^	1	1331430 1335000		3595.18 3373.70	-	-	-	-
	d. Multiples Private Equity Fund III^	1	6081233		29761.17	-	-	_	-
ix)	Any other (Please specify)								
	a. Amazon.Com NV Investment Holdings LLC^*	1	5204000	4.12	10,491.47	-	-	-	-
	b. RPS Ventures I L.P.^*	1	1787000		4549.90	-	-	-	-
	c. Intact Ventures Inc.^*	1	6360781 950000	5.04 0.75	23,830.91 2850.13	-	-	-	-
	d. RPS Sidecar Fund I L.P. ^* e. Munich Re Fund I L.P. ^*	1	5423086		18,594.23	-	-	_	_
	f. TI JPNIN India Holdco Ltd ^*	1	760000		2250.21	-	-	-	-
	g. Accel India IV (Mauritius) Ltd.^*	1	1055000			-	-	-	-
	h. Accel India V (Mauritius) Ltd.^*	1	11543000		7257.12	-	-	-	-
	i. SAIF India Partners IV Limited^* j. Highscale Ventures Classic Fund LLC^*	1	8877000 2223000		5122.95 22.23	-	-	-	_
	(Formerly known as Transamerica Ventures Fund	1	2223000	1.70	22.23	_	_	_	_
	LLC)								
	k. Techpro Ventures LLP^	1	2256260		22.56	-	-	-	-
	I.General Atlantic Singapore ACK Pte. Ltd.^*	1	19768153			-	-	-	-
	m.Lightspeed Venture Partners Select IV Mauritius^*	1	5575177	4.42	25565.31	-	-	-	-
	n.CPP Investment Board Private Holdings (4) Inc.^*	1	6081233	4.82	29964.06	-	-	-	-
	o.Three State Capital Pte. Ltd^*	1	4556000	3.61	11600.08	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	a. Venkatram Krishnan^	1	151000	0.12	1.51	-	-	-	-
	b. Subba Rao Telidevara^	1	51000	0.04	0.51	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs								
	a. Varun Dua	1	5441557	4.31	54.42	_	_	_	_
	b. Ashish Dhawan^	1	1780000		2194.90	-	-	-	-
	d. Rajeev Gupta^	1	1238000			-	-	-	-
:::\	e. Sunil Mehta NBFCs registered with RBI	1	220000	0.17	2.20	-	-	-	-
iii) iv)	Others:								
,	- Trusts								
	a. Alka DP Family Trust^	1	200000	0.16	509.22	-	-	-	-
	b. Alka PN Family Trust	1	200000			-	-	-	-
	c. Hober Mallow Trust, acting through its trustee C d. RA Trust represented by its trustee Aditya Agan	1 1	3119000 253000		2220.59 759.04	-	-	_	_
	f. FPGA Family Foundation, represented by its trus	1	2710000		6874.60	-	-	-	-
	- Non Resident Indian	-	-	-	- [-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable a. Binny Bansal^	1	4124000	3.27	10500.16	_	_	_	_
	- Bodies Corporate	-	-	- 5.27	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust ATSPL Employees and other Shareholders Welfare	1	11094140	8.79	110.94	_	_	_	_
2.3)	Any other (Please specify)		1105-1140	0.79	110.54	-	_		_
	Total	32	126266050	100	303,028.16		-	-	-
					,				

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.



PERIODIC DISCLOSURES FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

Sr. No	Particulars Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Conital Reserve		
	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	-Share Based Payment Reserve	-	-
	Balance at the begning of the year	918	-
	Addition during the period	2,485	918
		3,403	918
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	3,403	918



PERIODIC DISCLOSURES FORM NL 11 - BORROWINGS SCHEDULE

(Amount in ₹ Lakhs)

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

Disclosure For Secured Borrowings:

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



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 Particulars	Sharehold	lers (NL 12)	Policyhold	ers (NL 12A)	(Amount in ₹ Lakhs) Total		
		As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	
(A)	LONG TERM INVESTMENTS :							
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	21,791	12,501	35,671	33,239	57,462	45,740	
	Other Approved Securities	-	-	-	-	-	-	
	Other Investments	-	-	-	-	-	-	
	(a) Shares	-	-	-	-	-	-	
	(i) Equity Shares	-	-	-	-	-	-	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	
	(c) Derivative Instruments	-	-	-	-	-	-	
	(d) Debenture /Bonds	13,447	1,504	22,012	3,999	35,459	5,503	
	(e) Other Securities (FDs, CDs & CPs)	-	-	-	-	-	-	
	(f) Subsidiaries	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	
4	Investments in Infrastructure and Housing	20,564	6,603	33,663	17,556	54,227	24,159	
5	Other than approved investments	-	-	-	-	-	-	
	Total	55,802	20,608	91,346	54,794	147,148	75,402	
(B)	SHORT TERM INVESTMENTS :							
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	4,743	-	7,764	-	12,507	-	
2	Other Approved Securities	-	-	-	-	-	-	
3	Other Investments	-	-	-	-	-	-	
	(a) Shares	-	-	-	-	-	-	
	(i) Equity Shares	-	-	-	-	-	-	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	2,244	340	3,672	905	5,916	1,245	
	(c) Derivative Instruments	-	-	-	-	-	-	
	(d) Debenture /Bonds	3,841	373	6,288	992	10,129	1,365	
	(e) Other Securities (FDs, CDs & CPs)	6,763	3,148	11,071	8,373	17,834	11,521	
	(f) Subsidiaries	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	
	Investments in Infrastructure and Housing	-	341	-	906	-	1,247	
5	Other than approved investments	-	-	-	-	-	-	
	Total	17,591	4,202	28,795	11,176	46,386	15,378	
	Grand Total	73,393	24,810	120,141	65,970	193,534	90,780	

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

_	(Alliount III \ Lukiis)									
S	r. No	Particulars	Sharehold	lers (NL 12)	Policyholders (NL 12A)		Total			
			As at 31st March,	As at 31st March,	As at 31st March,	As at 31st March,	As at 31st March,	As at 31st		
			2023	2022	2023	2022	2023	March, 2022		
								,		
	1	Long Term Investments :								
		Book Value	55,802	20,608	91,346	54,794	147,148	75,402		
		market Value	54,896	20,443	89,863	54,357	144,759	74,800		
	2	Short Term Investments :								
		Book Value	17,591	4,202	28,795	11,176	46,386	15,378		
		market Value	17,562	4,204	28,749	11,178	46,311	15,382		



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

Cu. No.	Deutleuleus	As at 31st As at 31st			
Sr. No	Particulars Particulars		As at 31st		
		March, 2023	March, 2022		
1	Security wise Classification				
	Secured				
	(a) On mortgage of property	-	-		
	(aa) In India	-	-		
	(bb) Outside india	-	-		
	(b) On shares, Bonds, Govt Securities	-	-		
	(c) Others	-	-		
	Unsecured	-	-		
	Total	-	-		
2	Borrowerwise Classification				
_	(a) Central and State Governments	_	_		
	(b) Banks and Financial Institutions	-	_		
	(c) Subsidiaries	_	_		
	(d) Industrial Undertakings	-	_		
	(e) Companies				
	(f) Others	-	_		
	Total	-	_		
3	Performancewise Classification				
	(a) Loans classified as standard				
	(aa) in India	-	-		
	(bb) outside India	-	-		
	(b) Non performing loans less provisions				
	(aa) in India	-	-		
	(bb) outside India	-	-		
	Total	-	-		
4	Maturitywise Classification				
	(a) Short Term	-	-		
	(b) Long Term		_		
	Total	-	-		

Provisions against Non-performing Loans:

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



PERIODIC DISCLOSURES

FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR] (Amount in ₹ Lakhs) As at 31st March, 2023 Depreciation Cost / Gross Block **Net Block** As at 31st Opening Additions **Deductions** Closing Up to Last For The year On Sales/ To Date As at 31st Sr. No. **Particulars Adjustments** March, 2023 March, 2022 Year Goodwill 1 Intangibles: 2 - Computer Software 863 863 859 863 3 Land - Freehold **Leasehold Improvements** 2 2 2 4 5 **Buildings** 6 Furniture & Fittings 10 2 2 10 9 1 0 10 1 7 Information Technology Equipment 671 566 15 1,222 294 269 6 557 665 377 8 Vehicles Office Equipment 9 35 7 41 32 3 0 35 3 1 6 10 Others Total 1,581 575 18 2,138 1,196 277 6 1,467 671 385 Work In Progress **Grand Total** 1,581 575 18 2,138 1,196 277 6 1,467 671 385 Previous Period Total 1,204 377 1,581 783 413 1,196 385 421



PERIODIC DISCLOSURES FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Cash (including cheques, drafts and stamps)	5	9
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	2,369	2,660
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	667	791
	Total	3,041	3,460
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	3,041	3,460
	- Outside India	-	-

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



PERIODIC DISCLOSURES FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

Sr. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
(0)	ADVANCES		
(A)	ADVANCES Descript Denocit with coding Companies		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	354	115
4	Prepayments Advance to Directors / Officers	354	115
5	Advance Tax Paid and Tax Deducted at source (Net of provision for	111	- 81
)	taxation)	111	01
6	Others:		
	(a) Security Deposits	450	397
	(b) GST input balance recoverable (net)	5,517	1,566
	(c) Other Advances	208	4,915
			·
	Total (A)	6,640	7,074
(B)	OTHER ASSETS		
1	Income accrued on investments	5,096	2,122
2	Outstanding Premiums	242	800
	Less : Provisions for doubtful		
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including	4	100
	reinsurers)		
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	20	-
8	Others		
	(a) Unsettled investment contract receivable	4,919	-
	(b) Other recoverable	307	287
	Total (B)	10,588	3,309
	Total (A) + (B)	17,228	10,383



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

		(2	Hount III \ Lukiisj	
Sr. No	Particulars Particulars	As at 31st	As at 31st	
		March, 2023	March, 2022	
1	Agents' Balances	757	428	
2	Balances due to other insurance companies	10,884	10,029	
3	Deposits held on reinsurances ceded	-	-	
4	Premiums received in advance			
	(a) For Long term policies	4,556	3,549	
	(b) for Other Policies	2,132	111	
5	Unallocated premium	6,045	5,674	
6	Sundry Creditors	12,106	5,681	
7	Due to subsidiaries/holding company	517	10	
8	Claims outstanding	38,658	20,469	
9	Due to Officers / Directors	-	-	
10	Unclaimed Amount of policyholders	9	-	
11	Income accrued on Unclaimed amounts	-	-	
12	Interest payable on debentures/bonds	-	-	
13	GST Liabilities	25	45	
14	Others:			
	(a) Statutory Dues Payable	1,955	630	
	(b) Due to Solatium fund	120	75	
	(c) Cheque issued but not cleared	-	149	
	Total	77,764	46,850	

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

(Amount in ₹ Lakhs)

Sr. No	Particulars Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Opening Balance	-	-
2	Add: Amount transferred to unclaimed amount	9	-
	Add: Cheques issued out of the unclaimed amount but not		
3	encashed by the policyholders (To be included only when the	-	-
	cheques are stale)		
4	Add: Investment Income	0	-
5	Less: Amount paid during the year	0	-
6	Less: Transferred to SCWF	-	-
7	Closing Balance of Unclaimed Amount	9	-

Note - investment income includes the income accrued on investments of unclaimed amount.



PERIODIC DISCLOSURES FORM NL 18 - PROVISIONS SCHEDULE

Sr. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Reserve for Unexpired Risk	57,074	26,352
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,650	1,193
5	Others	-	-
	Total	58,724	27,545



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES

FORM NL 19 - MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

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



PERIODIC DISCLOSURES FORM NL-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter	Up to the	For the Quarter	Up to the
5.NO.	Particular	Mar-23	quarter Mar-23	Mar-22	quarter Mar-22
1	Gross Premium Growth Rate	47.20%	52.74%	99.72%	133.96%
2	Gross Premium to Networth Ratio	0.55	1.94	0.95	3.33
3	Growth rate of Net Worth	154.70%	154.70%	136.72%	129.61%
4	Net Retention Ratio	81.50%	75.90%	59.83%	59.67%
5	Net Commission Ratio	1.39%	0.65%	(10.33%)	(6.15%)
6	Expense of Management to Gross Direct Premium Ratio	68.02%	55.43%	44.02%	49.60%
7	Expense of Management to Net Written Premium	82.20%	70.68%	59.94%	73.35%
8	Net Incurred Claims to Net Earned premium	80.08%	84.28%	80.61%	97.83%
9	Claims paid to claims provisions	15.88%	27.75%	19.41%	13.86%
10	Combined ratio	162.28%	154.96%	140.55%	171.17%
11	Investment income ratio	7.14%	6.87%	5.73%	5.75%
12	Technical Reserves to Net Premium Ratio	2.75	0.84	2.70	0.79
13	Underwriting Balance Ratio	(0.93)	(0.81)	(0.54)	(0.95)
14	Operating Profit Ratio	(85.13%)	(73.34%)	(47.06%)	(88.03%)
15	Liquid Assets to Liabilities Ratio	0.41	0.41	0.28	0.28
16	Net Earning Ratio	(57.40%)	(48.12%)	(36.37%)	(64.84%)
17	Return on Net Worth Ratio	(25.59%)	(70.71%)	(20.60%)	(128.77%)
18	Available Solvency Margin Ratio to Required Solvency	2.75	2.75	1.68	1.68
10	Margin Ratio	2.73	2./3	1.00	1.00
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	(1.00)	(2.76)	(0.71)	(4.27)
24	Book value per share	3.63	3.63	2.67	2.67

Segmental Reporting up to the quarter				Expense of	Expense of	Net Incurred				
Secure de	Gross Direct	No. of Section 1995					Claims paid to		Technical	
Segments	Premium	Net Retention	Net Commission	Management to	Management to	Claims to Net	claims	Combined Ratio	Reserves to net	Underwriting
Upto the quarter ended on 31st March, 2023	Growth Rate	Ratio	Ratio	Gross Direct Premium Ratio	Net Written Premium Ratio	Earned Premium	provisions		premium ratio	balance ratio
Fire				Fremium Katio	Fremium Katio	Premium				
Current Period	-188.74%	95.00%	-0.56%	0.00%	0.00%	100.00%	0.00%	100.00%	(1.49)	0.07
Previous Period	47.50%	91.90%	-1.04%	95.28%	100.00%	66.67%	0.00%	166.67%	1.09	(0.59)
Marine Cargo									00	()
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
Marine Hull	INA	INA	IVA	INA	INA	INA	IVA	INA	IVA	INA
		N/A	NI A	N/A	N/A		81.6			210
Current Period	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
Previous Period	INA	NA.	NA.	INA	NA.	INA	NA.	NA.	INA	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	46.76%	58.17%	-1.76%	43.15%	68.23%	132.90%	96.07%	201.13%	0.73	(1.39)
Previous Period	85.38%	34.61%	-25.39%	29.88%	54.04%	119.73%	77.24%	173.77%	0.70	(0.91)
Motor TP										
Current Period	22.13%	58.40%	-4.23%	41.25%	65.94%	66.27%	12.08%	132.21%	1.77	(0.61)
Previous Period	92.66%	34.75%	-29.13%	28.08%	50.59%	73.63%	6.06%	124.22%	1.81	(0.41)
Total Motor										
Current Period	29.21%	58.32%	-3.42%	41.87%	66.68%	86.94%	15.38%	153.62%	1.43	(0.85)
Previous Period	90.51%	34.71%	-28.06%	28.59%	51.58%	86.87%	8.27%	138.45%	1.49	(0.55)
Health										
Current Period	86.20%	95.97%	3.68%	71.11%	73.67%	88.41%	80.02%	162.09%	0.53	(0.85)
Previous Period	267.69%	95.00%	4.05%	79.81%	83.48%	113.40%	46.14%	196.88%	0.50	(1.26)
Personal Accident	207.0370	33.0070	4.0370	75.0170	05.4070	115.4070	40.2470	130.0070	0.50	(1.20)
Current Period	14.57%	93.48%	5.99%	71.23%	75.75%	29.24%	11.27%	105.00%	0.64	(0.13)
Previous Period	19.59%	89.18%	5.45%	76.00%	84.54%	42.12%	36.42%	126.66%	0.53	(0.48)
Travel Insurance	13.3370	03.1070	3.4370	70.0070	04.5470	42.12/0	30.42/0	120.0070	0.55	(0.40)
Current Period	19.29%	92.31%	-0.27%	64.73%	69.68%	16.16%	16.92%	85.84%	0.12	0.14
Previous Period	64.15%	92.87%	-0.56%	73.73%	78.84%	12.25%	14.97%	91.09%	0.10	0.09
Total Health										/
Current Period	80.78%	95.79%	3.53%	70.83%	73.52%	83.88%	75.16%	157.40%	0.51	(0.79)
Previous Period	231.04%	94.78%	3.77%	79.35%	83.19%	103.75%	43.02%	186.94%	0.47	(1.13)
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	37.49%	45.58%	-9.02%	31.89%	60.98%	62.35%	42.66%	123.33%	0.85	(0.59)
Previous Period	88.64%	36.33%	-4.16%	28.86%	75.28%	90.08%	19.44%	165.36%	0.87	(0.89)
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	NA NA	NA NA	NA NA	NA NA	NA NA
Other Miscellaneous	l like	INA	ING	100	INA	INA	INA	IVA	ING	INA
Current Period	185.82%	58.14%	-5.17%	40.70%	64.84%	87.08%	92.33%	151.92%	0.65	(0.96)
Previous Period	105008.84%	38.14% 44.77%	-5.17%	35.53%	76.68%	34.37%	23.37%	111.05%	0.60	(0.96)
Total Miscellaneous	103008.84%	44.77%	-2.8270	33.33%	/0.08%	34.37%	23.3770	111.05%	0.60	(1.04)
	F2 750/	75 000/	0.0504	FF 430/	70.000	04 200/	02.222/	154.050/	0.04	(0.04)
Current Period	52.75%	75.90%	0.65%	55.43%	70.68%	84.28%	92.33%	154.95%	0.84	(0.81)
Previous Period	133.96%	59.67%	-6.15%	49.60%	73.34%	97.83%	23.37%	171.17%	0.79	(0.95)
Total-Current Period	52.74%	75.90%	0.65%	55.43%	70.68%	84.28%	27.75%	154.96%	0.84	(0.81)
Total-Previous Period	133.96%	59.67%	-6.15%	49.60%	73.35%	97.83%	13.86%	171.17%	0.79	(0.95)



PERIODIC DISCLOSURES FORM NL 21 - RELATED PARTY

PART-A RELATED PARTY TRANSACTIONS

S.No.	Name of the Related	Nature of Relationship with	Description of Transactions /	(Amount in ₹ L Consideration paid / received*			
3.140.	Party	the Company	Categories	For the	Up to the	For the	Up to the
				Quarter Mar-	quarter Mar-	Quarter Mar-	quarter Mar-
				23	23	22	22
1	Acko Technology and	Holding Company	Subscription received for additional	_	100,000	9,000	55,000
	Services Pvt Ltd		share capital		· ·	,	
			Premium received	106	1,469	284	1,769
			Payment for technology support	7,610	8,302	230	922
			services / Brand usage fee	24.4	4 727	400	4 002
			Claims paid	314	1,727	498	1,993
			Assistance in operation	(147)	611	-	-
2	Coverfox Insurance	Private company in which	Commission towards broking services	52	222	50	110
	Broking Private Limited	director is a shareholder					
3	Chatpay Commerce	Private company in which our	Claim Service Expenses				
	Private Limited	director holds full time		_	_	_	76
		director position in Chatpay					
		Commerce Private Limited					
4	Key Management						
	Personnel:						
(a)	Mr. Varun Dua	Managing Director & CEO					
		(upto 10th Nov., 2022)					
(b)	Mr. Sanjeev Srinivasan	Managing Director & CEO					
		w.e.f. 10th Nov., 2022					
(c)	Mr. Vaibhav Shah	Chief Technology Officer					
		(from 1st May, 2021 to 19th Feb, 2022)					
(d)	Mr. Jitendra Nayyar	Chief Financial Officer &					
(u)	ivii . Siteriara ivayyar	Whole-time Director (upto	Salary Bonus and Other Allowances	194	836	172	809
		21st Oct, 2021)	Salary Borras and Other Allowances	154	030	1,2	003
(e)	Mr. Rohin Vig	Chief Financial Officer w.e.f.					
. ,		27th November, 2021					
(f)	Mr. Biresh Giri	Appointed Actuary					
(g)	Mr. Virendra Agarwal	Chief Risk Officer (upto 26th					
		Sep., 2022)					
(h)	Mr. Ketul Patel	Chief Risk Officer w.e.f 9th					
		Feb, 2023					
(i)	Mr. Manish Thakur	Chief Investment Officer					
(j)	Mr. Animesh Das	Chief Underwriting Officer					
(k)	Ms. Karishma Desai	Chief Compliance Officer &					
		Company Secretary					
(1)	Mr. Naseem Halder	Chief Technology Officer					
		w.e.f 1st June, 2022					

	PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 31ST MARCH, 2023											
							(Amo	unt in ₹ Lakhs)				
S.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	recognised up to the quarter				
1	Acko Technology and Services Pvt Ltd	Holding Company	848	Payable	No	No	NIL	NIL				
	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	34	Payable	No	No	NIL	NIL				



PERIODIC DISCLOSURES FORM NL 22 - RECEIPT & PAYMENT ACCOUNT (DIRECT BASIS)

Cu No	Dawkinglage	•	nount in \prec Lakns)
Sr. No	Particulars	For the year	For the year
		ended 31st	ended 31st
4	CACH ELONIC EDONATUE ODERATING ACTIVITIES	March, 2023	March, 2022
1	CASH FLOWS FROM THE OPERATING ACTIVITIES:	454.000	100.267
	(a) Premium received from policyholders, including advance receipts	154,898	100,367
	(b) Other receipts	5	(46.744)
	(c) Payments to the re-insurers, net of commissions and claims	(1,575)	(16,744)
	(d) Payments to co-insurers, net of claims recovery	94	(29)
	(e) Payments of claims	(83,859)	(47,772)
	(f) Payments of commission and brokerage	(3,106)	(2,029)
	(g) Payments of other operating expenses	(65,607)	(45,810)
	(h) Preliminary and pre-operative expenses	- (0.1)	- (224)
	(i) Deposits, advances and staff loans	(91)	(281)
	(j) Income taxes paid (Net)	1,287	258
	(k) Good & Service tax paid	(3,971)	337
	(I) Other payments	(19)	1
	Cash flows before extraordinary items	(1,944)	(11,702)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(1,944)	(11,702)
2	CASH FLOWS FROM INVESTING ACTIVITIES:		
	(a) Purchase of fixed assets	(576)	(377)
	(b) Proceeds from sale of fixed assets	0	-
	(c) Purchases of investments	(495,306)	(203,345)
	(d) Loans disbursed	-	-
	(e) Sales of investments	387,922	158,288
	(f) Repayments received	-	-
	(g) Rents/Interests/ Dividends received	9,490	3,250
	(h) Investments in money market instruments and in liquid mutual funds	_	_
	(Net)		
	(i) Expenses related to investments	-	1
	Net cash flow from investing activities (B)	(98,470)	(42,184)
3	CASH FLOWS FROM FINANCING ACTIVITIES:		
	(a) Proceeds from issuance of share capital	99,995	54,947
	(b) Proceeds from borrowing	-	-
	(c) Repayments of borrowing	-	-
	(d) Interest/dividends paid	-	-
	Net cash flow from financing activities (C)	99,995	54,947
4	EFFECT OF FOREIGN EXCHANGE RATES ON CASH AND CASH EQUIVALENTS, NET (D)	-	-
	Net increase in cash and cash equivalents (A + B + C + D)	(419)	1,061
Ì	NET INCREASE IN CASH AND CASH EQUIVALENTS:		
	(a) Cash and cash equivalents at the beginning of the year	3,460	2,399
	(b) Cash and cash equivalents at the end of the year	3,041	3,460

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA) STATEMENT OF ADMISSIBLE ASSETS: As at 31st March 2023 Name of Insurer: Acko General Insurance Limited Registration Number: 157 Date of Registration: September 18, 2017 Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	73,393	73,393
	Policyholders as per NL-12 A of BS	120,141	-	120,141
(A)	Total Investments as per BS	120,141	73,393	193,534
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	671	671
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	-	-
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	-	3,041	3,041
(F)	Advances and Other assets as per BS	246	16,963	17,208
(G)	Total Current Assets as per BS(E)+(F)	246	20,004	20,249
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	161	822	984
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	11	7	18
	Total Assets as per BS (excl. current liabilities and			
(K)	provisions) $(A)+(C)+(G)+(I)$	120,387	94,068	214,455
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	172	829	1,002
<u> </u>	Total Admissible assets for Solvency (excl. current liabilities and			
(M)	provisions)(K)-(L)	120,215	93,239	213,453

(All amounts in Rupees of Lakhs)

Item	Inadmissible Investment assets (Item wise Details)	Policyholders	Shareholders	Total
No.	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	A/c.	A/c.	
		UII		
	Inadmissible Fixed assets			
	(a) Leasehold Improvements		-	-
	(b) Furniture & Fittings		-	-
	(c)			
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances and outstanding premiums in India, to the			
	extent they are not			
	realized within a period of thirty days	161	-	161
	(b) Unutilised GST credit for more than 90 days	ı	822	822
	(c)			

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



STATEMENT OF LIABILITIES: As at 31st March 2023

(All amounts in Rupees of Lakhs)

		Curre	ent Year
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	78,499	57,074
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	78,499	57,074
(d)	Outstanding Claim Reserve (other than IBNR reserve)	21,620	13,067
(e)	IBNR reserve	48,106	25,590
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	148,224	95,732

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Name of Insurer: Acko General Insurance Limited

Registration Number: 157

Date of Registration: September 18, 2017 Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st March 2023

(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	(2)	(2)	1	0	(0)	0	0
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-		-	-	-
4	Motor	65,996	38,491	54,580	22,645	9,899	12,280	12,280
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-		-	-	-
7	Liability	8,113	3,698	4,442	1,452	1,217	999	1,217
8	Health	72,960	69,901	47,535	45,435	13,980	13,631	13,980
9	Miscellaneous	3,873	2,478	2,109	1,130	542	443	542
10	Crop	-	-	-	-	-	-	-
	Total	150,941	114,565	108,666	70,663	25,639	27,354	28,020

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	120,215
	Available assets(as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	95,732
(C)	Provisions as per BS	-
(D)	Other Liabilities	24,482
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0
	Shareholder's FUNDS	
(F)	Available Assets	93,239
	Deduct:	
(G)	Other Liabilities	16,266
(H)	Excess in Shareholder's funds (F-G)	76,973
(I)	Total ASM (E+H)	76,973
(J)	Total RSM	28,020
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.75

FORM NL-27- PRODUCTS INFORMATION





Products Information									
List below the	products and/or add-ons introduced during a	the period							
SI. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN			
1	Retail International Travel Insurance	157	ACKTIOP23174V012223	Travel Insurance	Use and File	3/3/2023			
2									
n									

Please Note: The above mentioned product (Retail International Travel Insurance) has not been launched



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

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - A

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st March, 2023

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

(Business within India)

Periodicity of Submission: Quarterly (Q4 - FY 2022-23)

PARTICULARS Investments a. Shareholders Fund	SCH++	AMOUNT
Investments	SCH + +	AMOUNT
a. Shareholders Fund		
	8	73,392.80
b. PolicyholdersFund	8A	120,141.36
Loans	9	-
Fixed Assets	10	671.38
Deferred Tax Assets		
Current Assets		
a. Cash & Bank Balance	11	3,041.04
b. Advances & Other Assets	12	17,228.41
Current Liabilities		
a. Current Liabilities	13	(77,765.11)
b. Provisions	14	(58,724.15)
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		140,035.39
Application of Funds as per Balance Sheet (A)		218,021.12
Less: Other Assets	SCH + +	AMOUNT
Loans (if any)	9	-
Fixed Assets (if any)	10	671.38
Deferred Tax Assets		-
Cash & Bank Balance (if any)	11	3,041.04
Advances & Other Assets (if any)	12	17,228.41
Current Liabilities	13	(77,765.11)
Provisions	14	(58,724.15)
Misc. Exp not Written Off	15	- '
Debit Balance of P&L A/c		140,035.39
·	TOTAL (B)	24,486.96
'Investment Assets' As per FORM 3B	(A-B)	193,534.16
	a. Cash & Bank Balance b. Advances & Other Assets Current Liabilities a. Current Liabilities b. Provisions c. Misc. Exp not Written Off d. Debit Balance of P&L A/c Application of Funds as per Balance Sheet (A) Less: Other Assets Loans (if any) Eixed Assets (if any) Deferred Tax Assets Cash & Bank Balance (if any) Advances & Other Assets (if any) Current Liabilities Provisions Wisc. Exp not Written Off Debit Balance of P&L A/c	1. Cash & Bank Balance 1. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.

				1						
Section II										
			SI	Н	PH	Book Value (SH +	%	FVC	Total	
No	'Investment' represented as	Reg. %	Balance	FRSM [†]	РП	PH)	Actual	Amount	Total	Market Value
			(a) (b) (c)	d = (b+c)	Actual	(e)	(d + e)			
1	C Foo	Not less than		20,718.91	33.916.11	54,635.03	28.23		54.635.03	53,870.77
1	G. Sec.	20%	-	20,718.91	33,910.11	54,055.05	26.23	-	54,055.05	55,870.77
2	C Coo on Others Assessment Coo (incl. (1) observe)	Not less than		26 522 74	42 424 70	CO OCO F2	20.10		60,060,53	CO 020 74
2	G. Sec or Other Apporved Sec. (incl. (1) above)	30%	-	26,533.74	43,434.78	69,968.52	36.16	-	69,968.52	68,930.74
3	Investment subject to Exposure Norms		-	46,852.18	76,695.32	123,547.50	63.84	18.14	123,565.64	122,139.15
	a. Housing / Infra & Loans to SG for Housing and FFE									
	a. Housing / Hilla & Loans to 30 for Housing and TTE	Not less than								
	1. Approved Investments	15%	-	20,564.48	33,663.31	54,227.79	28.02	-	54,227.79	53,260.39
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not	-	26,287.70	43,032.01	69,319.71	35.82	18.14	69,337.85	68,878.76
	c. Other Investments (not exceeding 25%)	exceeding	-	-	•	-	•	-	-	-
	Total Investment Assets	100%	-	73.385.92	120.130.10	193.516.02	100.00	18.14	193.534.16	191.069.89

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 March, 2023
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission: Quarterly (Q4 - FY 2022-23)

₹ in Lakhs

No	Category of Investments	соі	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	68,024.54	32.66%	-20,763.05	140.41%	47,261.49	24.42%
	Treasury Bills	CTRB	1,968.96	0.95%	5,404.57	(36.55%)	7,373.54	3.81%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Government Bonds	CGSB	68,024.54	32.66%	-20,763.05	140.41%	47,261.49	24.42%
	Treasury Bills	CTRB	1,968.96	0.95%	5,404.57	(36.55%)	7,373.54	3.81%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	15,407.89	7.40%	-74.40	0.50%	15,333.49	7.92%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	27,236.86	13.08%	479.93	(3.25%)	27,716.78	14.32%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	26,948.01	12.94%	-437.00	2.96%	26,511.01	13.70%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5,017.83	2.41%	-5,017.83	33.93%	-	-
	2. Other Investments		,		,			
	c. Approved Investments							
	Commercial Papers	ECCP	4,662,92	2.24%	86.27	(0.58%)	4,749.19	2.45%
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Investment), CCIL, RBI	ECDB	5,585.13	2.68%	7,500.00	(50.72%)	13,085.13	6.76%
	Corporate Securities - Debentures	ECOS	45,517.27	21.85%	70.31	(0.48%)	45,587.58	23.56%
	Deposits - CDs With Scheduled Banks	EDCD	-	-	-	` - '	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,933,54	3.81%	-2,035,74	13.77%	5,897,81	3.05%
	d. Other Investments (not exceeding 15%)		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-,		-,	
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	-	-	-	-
	Total		208,302.96	100.00%	-14,786.94	100.00%	193,516.02	100.00%

NL-29-Debt Sec

31-Mar-23

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

CV	

Acko General
Insurer: Insurance Limited Date:

₹ in Lakhs

Detail Regarding debt securities										
		MARKET	VALUE		Book Value					
	As at Mar 31, 2023	as % of total for this class	As at Mar 31, 2022	as % of total for this class	As at Mar 31, 2023	as % of total for this class	As at Mar 31, 2022	as % of total for this class		
Break down by credit rating										
AAA rated	103,138.07	53.98	32,211.83	35.72	104,564.57	54.03	32,274.86	35.55		
AA or better	-	-	-	-	-	-	-	-		
Rated below AA but above A	-	-	-	-	-	-	-	-		
Rated below A but above B	-	-	-	-	-	-	-	-		
Any other (Govt. Securities)	68,930.74	36.08	45,203.43	50.13	69,968.52	36.16	45,739.92	50.39		
Any other (Fixed Deposits)	13,085.13	6.85	11,520.11	12.77	13,085.13	6.76	11,520.11	12.69		
Any other (Mutual Funds)	5,915.95	3.10	1,245.71	1.38	5,897.81	3.05	1,245.07	1.37		
Total (A)	191,069.89	100.00	90,181.07	100.00	193,516.02	100.00	90,779.96	100.00		
DDE AVERGUE DV DEGIDINA MATURITY										
BREAKDOWN BY RESIDUALMATURITY										
Up to 1 year	27,309.85		2,615.52	2.90	27,385.78	14.15	2,612.74	2.88		
More than 1 year and upto 3 years	55,784.81	29.20	33,058.53	36.66	56,912.87	29.41	33,158.57	36.53		
More than 3 years and up to 7years	47,832.30		15,095.60	16.74	48,508.48	25.07	15,190.35	16.73		
More than 7 years and up to 10 years	20,834.56		15,699.80	17.41	21,370.56	11.04	15,955.57	17.58		
Above 10 years	20,307.28		10,945.80	12.14	20,355.40	10.52	11,097.55	12.22		
Any other (Fixed Deposits)	13,085.13		11,520.11	12.77	13,085.13	6.76	11,520.11	12.69		
Any other (Mutual Funds)	5,915.95	3.10	1,245.71	1.38	5,897.81	3.05	1,245.07	1.37		
Total (A)	191,069.89	100.00	90,181.07	100.00	193,516.02	100.00	90,779.96	100.00		
Breakdown by type of the issurer										
a. Central Government	53,870.77	28.19	32,142.96	35.64	54,635.03	28.23	32,620.18	35.93		
b. State Government	15,059.96	7.88	13,060.46	14.48	15,333.49	7.92	13,119.74	14.45		
c. Corporate Securities	103,138.07	53.98	32,211.83	35.72	104,564.57	54.03	32,274.86	35.55		
Any other (Fixed Deposits)	13,085.13	6.85	11,520.11	12.77	13,085.13	6.76	11,520.11	12.69		
Any other (Mutual Funds)	5,915.95	3.10	1,245.71	1.38	5,897.81	3.05	1,245.07	1.37		
Total (A)	191,069.89	100.00	90,181.07	100.00	193,516.02	100.00	90,779.96	100.00		

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st March, 2023 Details of Investment Portfolio



Periodicity of Submission: Quarterly (Q4 - FY 2022-23) ₹ in Lakhs											
		Bonds / Debentures		Loan		Other Debt instruments		All Other Assets		TOTAL	
NO	PARTICULARS	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)
1	Investments Assets (As per Form 5)	99,815.37	32,274.86	ı	-	83,053.65	57,260.03	10,647.00	1,245.07	193,516.02	90,779.96
2	Gross NPA	-	-	ı	-	ı	-	ı	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	ı	-	ı	-	ı	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	1	-	-	-
5	Provision as a % of NPA (4/2)	-	-	ı	-	ı	-	ı	-	-	-
6	Provision on Standard Assets	-	-	ı	-	ı	-	ı	-	-	-
7	Net Investment Assets (1-4)	99,815.37	32,274.86	ı	-	83,053.65	57,260.03	10,647.00	1,245.07	193,516.02	90,779.96
8	Net NPA (2-4)	-	-	-	-	-	-	1	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	1	-	ı	-	ı	1	-	-
10	Write off made during the period	-	-	-	-	-	-	-	=	-	-

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

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st March, 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Ouarterly

Rs. Lakhs

Current Quarter Year to Date (current year) Year to Date (previous year)2 Income on Income on Gross Yield Net Yield No. **Category of Investment** Category Code **Gross Yield** Net Yield Income on **Gross Yield** Net Yield (%)2 Investment (Rs.)1 Investment Investment (Rs.)1 Investment Investment (Rs.)1 (%)² (%)² (%)1 nvestment (Rs.) (Rs.) 1 G. Sec Central Government Bonds CGSB 63,187.83 1,186.91 5.24% 66,404.36 4,742.83 7.14% 4.91% 26,581.92 1,385.65 5.21% 3.59% Treasury Bills CTRB 4,239.15 65.44 6.26% 4.31% 4,968.13 181.91 3.66% 2.52% 1,764.54 32.76 1.86% 1.28% 2 Other Approved Sec/Guaranteed Sec Deposit under Section 7 of Insurance Act, 1938 CDSS State Government Bonds SGGB 15,370.75 237.76 6.27% 4.32% 15,500.88 971.14 6.27% 4.31% 9,218.82 452.79 4.91% 3.38% Other Approved Securities (excluding Infrastructure Investments) SGOA Housing & Loans to State Govt. for Housing / FFE Bonds / Debentures issued by NHB / Institutions accredited by NHB HTDN 27.432.59 483.68 7.15% 4.92% 24.075.80 1.653.35 6.87% 4.72% 8.555.77 660.29 7.72% 5.31% Commercial Papers - NHB / Institutions accredited by NHB HTLN Reclassified Approved Investments HORD Infrastructure Investment Infrastructure - PSU - Equity shares - Quoted ITPE Infrastructure - Corporate Securities - Equity shares-Quoted ITCE 26,878.93 440.52 6.65% 4.57% 27,031.97 1,740.30 6.44% 4.43% 10,844.12 657.79 6.07% 4.17% Infrastructure - PSU - Debentures / Bonds IPTD Infrastructure - PSU - Debentures / Bonds IPFD 0.84% Infrastructure - Other Corporate Securities - Debentures/ Bonds ICTD 5,015.08 15.12 1.22% 5,037.25 204.53 4.06% 2.79% 1,476.35 28.33 1.92% 1.32% Infrastructure - Other Corporate Securities - CPs ICCP Approved Investments 5 Corporate Securities - Equity shares (Ordinary)- Quoted EACE EAEQ PSU - Equity shares - Quoted 124.44 5,243.41 96.37 7.45% 5.13% 4,970.66 2.50% 3,224.98 25.49 0.79% 0.54% Commercial Papers - Approved Investment ECCP 1.72% Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting **ECDB** 8,140.68 145.98 7.27% 5.00% 9,117.82 541.73 5.94% 4.09% 7,860.88 401.91 5.11% 3.52% Investment), CCIL, RBI Corporate Securities - Debentures ECOS 46,395.88 829.47 7.25% 4.99% 31,639.81 2,227.71 7.04% 4.84% 6,410.80 398.62 6.22% 4.28% Deposits - CDs with Scheduled Banks EDCD 154.67 Mutual Funds - Gilt / G Sec / Liquid Schemes EGMF 10,415.25 6.02% 4.14% 6,430.52 330.68 5.14% 3.54% 2,685.30 82.72 3.08% 2.12% Corporate Securities - Bonds - (Taxable) EPBT Other Investment Equity Shares (incl Co-op Societies) OESH 2.04% 1.40% Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes OMGS 2,186.85 44.59 212,319.56 3,655.91 6.98% 4.80% 195,177.20 12,718.61 6.52% 4.48% 80,810.35 4,170.94 3.55% TOTAL 5.16%

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st March, 2023

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Rs. Lakhs

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Acko General Insurance Limited

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 /
			Proportional	Non-Proportional	Facultative	Total reinsurance premium ceded (%)
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	1	-			0.0%
3	No. of Reinsurers with rating A but less than AA					0.0%
4	No. of Reinsurers with rating BBB but less than A					0.0%
5	No. of Reinsurers with rating less than BBB					0.0%
	Total (A)	1	-	-	-	0.0%
	With In India					
1	Indian Insurance Companies					0.0%
2	FRBs	1	29,353	440		81.9%
3	GIC Re	1	6,138	440	3	18.1%
4	Other (to be Specified)					0.0%
	Total (B)	2	35,491	880	3	100.0%
	Grand Total (C)= (A)+(B)	3	35,491	880	3	100.0%

GROSS DIRECT PREMIUM UNDERWRITTEN

TOTAL (C)

OCKO (Amount in Rs. Lakhs) Marine Hull Marine Cargo Total Marine Motor OD Motor TP Total Motor Health Personal Accident Travel Insurance Workmen's Public/ Product Liability Crop Insurance Other Misc Other segments Total Miscellaneous SI.No. State / Union Territory For the Quarter For the Upto the Quarter quarter For the Upto Quarter the Quarter quarter For the Quarter Quarter Upto the quarter For the Quarter Upto the quarter STATES*

1 Andrea Prodesh

2 Annachal Prodesh

3 Assem

5 Christingen

6 Soa

7 Gujeran

9 Hymotal Prodesh

10 Parkhand

11 Karraraka

12 Merika

13 Merika

14 Merikanahan

15 Merikanahan

16 Meghalaya

17 Merikanahan

18 Merikanahan

19 Merikanahan

19 Merikanahan

19 Merikanahan

19 Merikanahan

20 Parikanahan

21 Rajasishan

22 Sokon

23 Merikanahan

24 Telangana

25 Tingura

26 Hitarahand

27 Haribahan

27 Haribahan

28 Merikanahan

29 Merikanahan

20 Merikanahan

20 Merikanahan

21 Sokon

32 Merikanahan

33 Merikanahan

34 Merikanahan

35 Merikanahan

36 Merikanahan

37 Merikanahan

38 Merikanahan

39 Merikanahan

30 Merikanahan

30 Merikanahan

40 Merikanahan

50 Merikana 1,788 1,005 1,788 7 231 1,842 487 409 4,284 17,824 255 657 43,063 862 197 105 1,286 5,073 699 2,810 2,457 3,462 11,826 3,580 26 119 93 388 4,396 16,118 23.674 1,009 837 1,836 (2) (2) 5,475 19,467 10,769 40,346 16,244 59,813 20,277 67,573 199 610 571 2,388 21,048 70,571 2,155 8,113 974 3,233 - - 40,420 141,730 40,418 141,054 81 8,553 158 TOTAL (B) 559 2,099 1,066 4,084 1,625 6,184 258 2,164 10 29 347 835 616 3,029 - - - 2,241 9,212 2,241 9,212 Outside India

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

Name of the Insurer: Acko General Insurance Limited



Date: 31-Mar-2023

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the	Quarter No. of Policies	For the corr quarter of th yea 2021 Premium	ne previous ar 22 No. of	upto the	quarter No. of Policies	Up to the corr quarter of the year 2021- Premium	responding e previous r 22 No. of
1	Fire	(2)	(67)	_	Policies	(2)	(67)	2	Policies 67
	Marine Cargo	<u>(2)</u>	(67)		-	(2)	(67)		
	Marine Cargo Marine Other than Cargo		-		-		-		
	Motor OD	6,034	482,685	4,276	411,936	21,566	1,797,385	14,694	1,399,223
	Motor TP	11,835	181,259	10,620	235,474	44,430	624,604	36,380	730,142
	Health	20,535	3,285	11,128	567	69,738	6,096	37,479	3,294
7	Personal Accident	209	46	138	26	639	197	558	117
8	Travel	919	7	649	7	3,223	27	2,675	21
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	2,155	24	1,565	22	8,113	113	5,901	108
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	974	5	605	2	3,233	9	1,131	11

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Acko General Insurance Limited



SI.No.	Channels	For the (Quarter	Upto the Quarter No. of Policies Premium		For the corr quarter of the year 2021	ne previous ar	Up to the corresponding quarter of the previous year 2021-22		
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	
1	Individual agents	-	-	-	-	-	-	-	-	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	90,648	2,431	285,520	7,984	64,145	2,171	233,019	9,019	
4	Brokers	72,309	11,972	194,104	43,916	68,203	7,843	180,445	24,248	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business -Officers/Employees -Online (Through Company Website)									
	-Others	498,588	28,207	1,942,903	98,991	509,986	18,917	1,713,682	65,505	
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-	
9	Point of sales person (Direct)	5,699	48	5,837	50	5,700	48	5,837	50	
10	MISP (Direct)	-	-	-	-	-	-	-	-	
11	Web Aggregators	-	-	-	-	-	-	-	-	
12	Referral Arrangements	-	-	-	-	-	-	-	-	
13	Other (to be sepcified) (i)(ii)	-	-	-	-	-	-	-	-	
	Total (A)	667,244	42,659	2,428,364	150,941	648,034	28,979	2,132,983	98,821	
14	Business outside India (B)	<u> </u>	-	-	-	-	-	-	-	
	Grand Total (A+B)	667,244	42,659	2,428,364	150,941	648,034	28,979	2,132,983	98,821	

FORM NL-37-CLAIMS DATA

Name of the Insurer: ACKO General Insurance Limited

Upto the quarter ending Q-4 FY'2022-23



No. of claims only

																		1101 01 01		
SI. No.	Claims Experience	Fire	Marine Cargo		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	Other segments **	Miscellan eous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	3,291	740	4,031	2,754	10	192	2,956	-	1,173	-	-	-	-	670	8,830
2	Claims reported during the period	-	-	-	-	126,060	1,925	127,985	123,579	174	5,319	129,072	-	59,459	-	-	-	-	24,104	340,620
	(a) Booked During the period	-	-			125,686	1,912	127,598	122,388	170	5,287	127,845		59,267	-	-	-	-	24,039	338,749
	(b) Reopened during the Period	-	-			374	13	387	1,191	4	32	1,227		192	-	-	-	-	65	1,871
	(c) Other Adjustment (to be specified)																			1
	(i)	-	-	-	-	-	-	-	-	-	-	-	=	-	-	-	-	-	-	
3	Claims Settled during the period	-	-	-	-	117,892	980	118,872	108,124	111	4,374	112,609	-	57,641	-	-	-	-	19,110	308,232
	(a) paid during the period	-	-	-	-	117,892	980	118,872	108,124	111	4,374	112,609	-	57,641	-	-	-	-	19,110	308,232
	(b) Other Adjustment (to be specified)																			1
	(i)	-	-	-	-	-	-	-	-	-	-	-	=	-	-	-	-	-	-	
4	Claims Repudiated during the period	-	-			1,457	3	1,460	2,945	1		2,946		433	-	-	-	-	25	4,864
	Other Adjustment (to be specified)																			
	(i) Claims Closed other than Repudiation																			ı
		-	-	-	-	5,048	81	5,129	10,178	53	713	10,944	-	1,967	-	-	-	-	4,104	22,144
	Unclaimed (Pending claims which are							•	•			•		•						
-	transferred to Unclaimed A/c. after the																			ı
5	mandatory period as prescribed by the																			ı
	Authority)	-	-	-	-	0.94	-	0.94	6.76	-	0.08	6.84	-	0.96	-	-	-	-	0.40	9.14
6	Claims O/S at End of the period	-	-	-	-	4,954	1,601	6,555	5,086	19	424	5,529	-	591	-	-	-	-	1,535	14,210
	Less than 3 months	-	-			4,450	593	5,043	4,990	15	420	5,425		546	-	-	-	-	1,528	12,542
	3 months to 6 months	-	-	-	•	434	318	752	42	1	1	44		26	-	-	-	-	7	14,210 12,542 829
	6 months to 1 year	-	-	-	-	41	353	394	45	3	1	49		15	-		-	-	-	458 381
	1 year and above	-	-	-	-	29	337	366	9	-	2	11	-	4	-	-	-	-	-	381

Upto the quarter ending Q-4 FY'2022-23 (Amount in Rs. Lakhs)

SI. No.	Claims Experience	Fire	Marine Cargo		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	Other segments **	Miscellan eous	Total
-	Claims O/S at the beginning of the period	-			<u> </u>	1,618	6,890	8,508	1,963	8	28	1,999		105	_		_		46	10,658
2	Claims reported during the period	-	-		-	27,538	12,800	40,338	62,528	191	708	63,427	_	6,033	-		_	_	2,008	111,806
_	(a) Booked During the period	-	-		-	27,386	12,738	40,124	62,132	182	674	62,988	_	6,017	_	-	_	-	2,002	111,131
	(b) Reopened during the Period	-	-	-	-	152	62	214	396	9	34	439	-	16	-	-	-	-	6	675
	(c) Other Adjustment (to be specified)									- 1	-								- 1	
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		!	-
3	Claims Settled during the period	-	-	-		25,352	5,741	31,093	45,221	112	406	45,739	-	4,752	-	-	-	-	1,660	83,244
	(a) paid during the period	-	-	-	-	25,352	5,741	31,093	45,221	112	406	45,739	-	4,752	-	-	-	-	1,660	83,244
	(b) Other Adjustment (to be specified)						•		•			•								
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	
4	Claims Repudiated during the period	-	-	-	-	428	30	458	1,910	0	-	1,910	-	44	-	-	-	-	2	2,414
	Other Adjustment (to be specified)																			
	(i) Claims Closed other than Repudiation																			1
		-	-	-	-	1,171	633	1,805	3,213	39	91	3,344	-	190	-	-	-	-	277	5,616
	Unclaimed (Pending claims which are																			
-	transferred to Unclaimed A/c. after the																			1
,	mandatory period as prescribed by the																			1
	Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	
6	Claims O/S at End of the period	-	-	-		2,631	15,316		3,303	46	111	3,460		73	-	-		-	140	21,620
	Less than 3 months	-	-	-		2,024	4,629	6,653	3,218	31	102	3,350		65	-	-		-	139	10,208
	3 months to 6 months	-	-	-	-	391	2,682	3,073	43	10	0	53		4	-	-	-	-	0	3,130
	6 months to 1 year	-	-	-	-	100	3,675	3,775	32	6	3	41		2	-	-	-	-	-	3,818
	1 year and above	-	-	-	-	116	4,331	4,446	10	-	6	15	-	1	-	-	-	-	-	4,463

Form NL-38-Development of Losses (Annual Submissi	ion)

WITHIN INDIA Amount in Rs. Lakhs Name of the Insurer: Acko General Insurance Limited | YE 31- | Y NA 4,679 4,592 5,932 NA NA NA NA NA 153 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 Diagonal three year later - 3rd Diagonal four year later - 4th -874

Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA.	NA	5	1,213	4,758	4,334	7,853	14,91
two year later - 2nd Diagonal	NA	NA	NA	NA.	NA	5	1,044	4,617	3,880	6,415	
three year later - 3rd Diagonal	NA	NA	NA	NA.	NA	4	940	4,274	2,860		
four year later - 4th Diagonal	NA	NA	NA	NA.	NA	3	918	3,805			
five year later - 5th Diagonal	NA	NA	NA	NA.	NA	3	839				
six year later - 6th Diagonal	NA	NA	NA	NA.	NA	3					
Favourable / (unfavorable) development ³ Amount (A-D)	NA	NA.	NA	NA.	NA.	2	375	953	1,473	1,438	
In % [(A-D)/A]	NA	NA	NA.	NA.	NA	39%	31%	20%	34%	18%	0%

Note:

(b) Should Include all other prior years
(b) Claims Provision is Including Outstanding claims, 1986 / 1996 B. ALAE
(c) Claims Provision is Including Outstanding claims, 1986 / 1996 B. ALAE
(c) Floruscalide development course if Unimen Net Loss Clast Re-edimented is lower than the original cost and vira versa for unfavorable development.
The Ultimate Net Loss Claim Claim (1) and Claims (

2) The Net Pala amount is negative at the end of 6 years for Motor TP for some accident years at the company had exercised the option to commute its UW Year 2019-20 reinsured book as per the treaty terms as a rescut of which a lumpsum amount had been received from the reinsurers.

WITHIN INDIA Amount in Rs. Lakhs Name of the Insurer: Acko General Insurance Limited

Name or the Insurer:	ACRO GEI	ierai Insui	ance Limi	ted					anounti	NS. Laki	Motor OD
					Accid	ent Year	Cohort				
Particulars	YE 31- Mar-X- 101	YE 31- Mar-X-9	YE 31- Mar-X-8	YE 31- Mar-X-7	YE 31- Mar-X-6	YE 31- Mar-X-5	YE 31- Mar-X-4	YE 31- Mar-X-3	YE 31- Mar-X-2	YE 31- Mar-X-1	YE 31- Mar-X
A] Ultimate Net loss Cost - Original Estimate	NA.	NA	NA	NA	NA	0	650	2,828	2,522	4,636	11,399
B] Net Claims Provisions ²	NA	NA	NA	NA.	NA			30	23	52	1,711
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	-	382	2,371	2,070	4,030	9,688
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	0	492	2,650	2,464	4,655	
three year later - 3rd Diagonal	NA.	NA	NA	NA	NA	0	496	2,664	2,477		
four year later - 4th Diagonal	NA	NA	NA	NA	NA	0	499	2,665			
five year later - 5th Diagonal	NA	NA	NA	NA	NA	0	499				
six year later - 6th Diagonal	NA.	NA	NA	NA	NA	0					
D] Ultimate Net Loss Cost re- estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	0	650	2,828	2,522	4,636	11,399
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	0	499	2,659	2,484	4,707	
three year later - 3rd Diagonal	NA	NA	NA	NA.	NA	0	497	2,667	2,500		

NA NA NA NA NA NA 66% 23% 5% 1% -2% 0%

					Accid	ent Year (Cohort				
Particulars	YE 31- Mar-X- 101	YE 31- Mar-X-9	YE 31- Mar-X-8	YE 31- Mar-X-7	YE 31- Mar-X-6	YE 31- Mar-X-5	YE 31- Mar-X-4	YE 31- Mar-X-3	YE 31- Mar-X-2	YE 31- Mar-X-1	YE 31- Mar-X
A] Ultimate Net loss Cost - Original Estimate	NA.	NA	NA	NA.	NA	5	1,002	3,125	8,059	31,970	48,272
B] Net Claims Provisions ²	NA.	NA	NA	NA.	NA	0	5	1	16	257	6,116
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA.	NA	NA	NA	NA		308	2,473	6,577	27,750	42,155
two year later - 2nd Diagonal	NA.	NA	NA	NA.	NA	,	547	2,809	7,955	31,056	
three year later - 3rd Diagonal	NA.	NA	NA	NA	NA	-	584	2,820	7,987		
four year later - 4th Diagonal	NA.	NA	NA	NA.	NA		584	2,820			
five year later - 5th Diagonal	NA.	NA	NA	NA	NA		584				
six year later - 6th Diagonal	NA.	NA	NA	NA.	NA						
D] Ultimate Net Loss Cost re- estimated											
one year later - 1st Diagonal	NA.	NA	NA	NA.	NA	5	1,002	3,125	8,059	31,970	48,272
two year later - 2nd Diagonal	NA.	NA	NA	NA.	NA	1	550	2,848	8,109	31,314	
three year later - 3rd Diagonal	NA.	NA	NA	NA.	NA		585	2,851	8,003		
four year later - 4th Diagonal	NA.	NA	NA	NA	NA		594	2,822			
five year later - 5th Diagonal	NA.	NA	NA	NA.	NA		589				
six year later - 6th Diagonal	NA.	NA	NA	NA	NA						
Favourable / (unfavorable) development ³ Amount (A-D)	NA.	NA	NA	NA	NA	5	413	303	56	656	
In % [(A-D)/A]	NΔ	NΔ	NA.	NA.	NA	100%	41%	10%	1%	2%	0%

Name of the Insurer: Acko General Insurance Limited

WITHIN INDIA
Amount in Rs. Lakhs
Non

					Accide	ent Year (Cohort				
Particulars	YE 31- Mar-X- 10 ¹	YE 31- Mar-X-9	YE 31- Mar-X-8	YE 31- Mar-X-7		YE 31- Mar-X-5	YE 31- Mar-X-4	YE 31- Mar-X-3	YE 31- Mar-X-2	YE 31- Mar-X-1	YE 31- Mar-X
A] Ultimate Net loss Cost - Original Estimate	NA.	NA	NA	NA.	NA	10	2,866	10,711	14,915	44,459	74,58
B] Net Claims Provisions ²	NA	NA	NA	NA.	NA	3	577	4,710	4,631	6,242	22,49
C) Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA.	NA	,	704	4,997	8,648	31,896	52,08
two year later - 2nd Diagonal	NA	NA	NA	NA.	NA	0	1,168	5,794	10,807	36,194	
three year later - 3rd Diagonal	NA	NA	NA	NA.	NA	0	1,267	6,286	8,733		
four year later - 4th Diagonal	NA	NA	NA	NA.	NA	0	1,278	4,612			
five year later - 5th Diagonal	NA	NA	NA	NA.	NA	0	1,350				
six year later - 6th Diagonal	NA	NA	NA	NA.	NA	0					
D] Ultimate Net Loss Cost re- estimated											
one year later - 1st Diagonal	NA	NA	NA	NA.	NA	10	2,866	10,711	14,915	44,459	74,58
two year later - 2nd Diagonal	NA	NA	NA	NA.	NA	5	2,092	10,124	14,473	42,436	
three year later - 3rd Diagonal	NA.	NA	NA	NA	NA	4	2,022	9,792	13,364		

Name of the Insurer: Acko General Insurance Limited

WITHIN INDIA Amount in Rs. Lakhs

Diagonal	NA.	NA	NA.	NA.	NA	4	2,022	9,792	13,364		
four year later - 4th Diagonal	NA.	NA	NA	NA.	NA	3	2,010	9,322			
five year later - 5th Diagonal	NA.	NA	NA	NA.	NA	3	1,927				
six year later - 6th Diagonal	NA.	NA	NA	NA.	NA	3					
Favourable /											
(unfavorable) development ² Amount (A-D)	NA	NA	NA	NA	NA	7	939	1,390	1,551	2,023	-
In %						73%	33%	13%	10%	5%	0%

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



For the quarter ending Q-4 FY'2022-23

(Amount in Rs. Lakhs)

	Ageing of Claims (Claims paid)																
SI.No.	Line of Business		No. of claims paid						Amount of claims paid								Total amount of claims paid
		upto 1 month		> 3 months and <= 6 months			> 3 years and <= 5 years			> 1 month and <=3 months	> 3 months and <= 6 months						
	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Motor OD	29,361	2,701	489	106	3	-	-	4,849	1,490	486	119		-	-	32,660	
5	Motor TP	13	89	131	97	36	6	-	49	422	592	590	194	139	-	372	
6	Health	27,041	1,230	96	48	8	1	1	10,841	886	143	46	3	-	-	28,423	11,918
7	Personal Accident	24	8	2	1	-	-	-	5	47	1	-	-	-	-	35	
8	Travel	1,081	59	-	-	-	-	-	116	12	0	-	-	-	-	1,140	129
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	,	1		-	-	-	-	-	-
10	Public/ Product Liability	9,567	459	157	40	31	9	,	986	61	16	6	1	1	,	10,263	1,071
11	Engineering	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-
	Miscellaneous	4,991	863	87	17	-	-	-	425	80	8	1	-	-	-	5,958	514

Upto the quarter ending Q-4 FY'2022-23

Ageing of Claims (Claims paid)

SI.No. | Line of Business | No. of claims paid | Amount of claims paid | Total No. of claims paid | Total amount of claims paid | Total No. of claims paid | Total No

SI.No.	Line of Business		No. of claims paid					Amount of claims paid								Total amount of claims paid	
		upto 1 month		> 3 months and <= 6 months							> 3 months and <= 6 months						
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	105,729	10,128	1,696	334	5	-	-	17,066	5,811	2,000	459	17	-	-	117,892	25,352
5	Motor TP	34	219	358	219	140	10	-	146	1,058	1,916	1,318	1,070	234	-	980	5,741
6	Health	101,356	5,902	653	202	11	-	-	40,232	4,195	709	78	8	-	-	108,124	45,221
7	Personal Accident	91	15	5	-	-	-	-	34	70	8	0	-	-	-	111	112
8	Travel	4,180	189	3	1	1	-	-	323	73	10	0	0	-	-	4,374	406
9	Workmen's Compensation/ Employer's liability		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	54,804	2,266	377	122	62	10	-	4,440	255	38	12	5	1	-	57,641	4,752
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-
	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous	15,388	3,163	497	62	-	-	-	1,338	271	45	6	-	-	-	19,110	1,660

FORM NL-41 OFFICES INFORMATION

As at: March 31, 2023



Name of the Insurer:Acko General Insurance Limited

SI. No.	Office Information	Number
1	No. of offices at the beginning of the year	2
2	No. of branches approved during the year	8
3	No. of branches opened during the Out of approvals of previous year	0
4	year Out of approvals of this year	3
5	No. of branches closed during the year	0
6	No of branches at the end of the year	5
7	No. of branches approved but not opened	5
8	No. of rural branches	0
9	No. of urban branches	5
	No. of Directors:-	
	(a) Independent Director	(a) 3
4.0	(b) Executive Director	(b) 1
10	(c) Non-executive Director	(c) 5*
	(d) Women Director	(d) 1**
	(e) Whole time director	(e) 1#
	No. of Employees	
11	(a) On-roll:	613
11	(b) Off-roll:	290
	(c) Total	903
	No. of Insurance Agents and Intermediaries	No. of Insurance Agents and Intermediaries
	(a) Individual Agents,	(a) 0
	(b) Corporate Agents-Banks	(b) 0
	(c)Corporate Agents-Others	(c) 7
	(d) Insurance Brokers	(d) 61
12	(e) Web Aggregators	(e) 0
	(f) Insurance Marketing Firm	(f) 0
	(g) Motor Insurance Service Providers (DIRECT)	(g) 0
	(h) Point of Sales persons (DIRECT)	(h) 0
	(i) Other as allowed by IRDAI (To be specified)	(i) -
ı	(1) Care as another by India (10 be specifica)	[17]

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the	571	66
guarter		
Recruitments during the quarter	70	2
Attrition during the quarter	28	0
Number at the end of the quarter	613	68

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

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

The Company has total 1 Executive Director as on March 31, 2023, who is Managing Director & CEO.

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS





SI. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mr. G N Agarwal	Non-Executive Director	Independent Director	No change
2	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
3	Mr. K. S. Gopalakrishnan	Non-Executive Director	Independent Director	No change
4	Ms. Ruchi Deepak	Non-Executive Director	Non-Independent Director	No change
5	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	No change
6	Mr. Sanjeev Srinivasan	Executive Director	Managing Director & CEO	No change
7	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
8	Mr. Naseem Halder	Chief Technology Officer	Technology	No change
9	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
10	Mr. Biresh Giri	Appointed Actuary	Actuarial	No change
11	Mr. Animesh Das	Chief Underwriting Officer	Underwriting	No change
12	Mr. Ketul Patel	Chief Risk Officer	Risk	Appointed on February 9, 2023
13	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	Compliance & Secretarial	No change

⁽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 Mar'23

(Amount in Rs. Lakhs)

			\ <u>'</u>	Allioulit III RS. Lai	1113)
	Rural & Social Obligat	ions (Quarter	rly Returns)		
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
	TIKE	Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
۷	MARINE CARGO	Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
3	MARINE OTHER THAN CARGO	Social	-	-	-
4	MOTOR OD	Rural	659,876	7,465	1,272,426
4	MOTOR OD	Social	-	-	-
5	MOTOR TP	Rural	247,727	16,089	-
5	MOTOR IP	Social	-	-	=
6	UEALTU	Rural	1,911	276	3,098,186
6	HEALTH	Social	8	7,451	35,622,693
7	DEDCOMAL ACCIDENT	Rural	-	-	=
/	PERSONAL ACCIDENT	Social	2	109	4,765,783
8	TRAVEL	Rural	-	-	-
8	IRAVEL	Social	3	163	488,403,523
9	Warkman's Companyation / Employar's liability	Rural	-	-	-
9	Workmen's Compensation/ Employer's liability	Social	-	-	=
10	Dublic/ Duadout Linkility	Rural	-	-	-
10	Public/ Product Liability	Social	-	-	-
11	Fraincesina	Rural	-	-	-
11	Engineering	Social	-	-	-
12	Aiakia.a	Rural	-	-	-
12	Aviation	Social	-	_	-
12	OH C + (a)	Rural	-	-	-
13	Other Segment (a)	Social	-	-	-
1.4	Misselleneaus	Rural	-	-	-
14	Miscellaneous	Social	-	-	-
	Total	Rural	909514	23,830	4,370,61
	Total	Social	13	7,723	528,791,99

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



- (i) Name of the Insurer: Acko General Insurance Limited
- (ii) Registration No.157 and Date of Registration with the IRDAI: 18 Sep 2017
- (iii) Gross Direct Premium Income during immediate preceding FY: Rs. 9,88,21,29,549/-
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: Rs. 3,63,80,18,313/-
- (v) Obligation of the Insurer to be met in a financial year Rs. 245.27 Cr

Statement Period: Quarter ending March 31, 2023

	(Amoun	nt in Rs. Lakhs)		
Items	For the Quarter	Up to the Quarter		
Gross Direct Motor Third Party Insurance Business				
Premium in respect of liability only policies (L)	3,201	10,940		
Gross Direct Motor Third Party Insurance Business				
Premium in respect of package policies (P)	8,634	33,490		
Total Gross Direct Motor Third Party Insurance				
Business Premium (L+P)	11,835	44,430		
Total Gross Direct Motor Own damage Insurance Business Premium	6,034	21,566		
Total Gross Direct Premium Income	42,660	150,941		

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

d) 90 days & Beyond

Total Number of Complaints

Name of the Insurer: Acko General Insurance Limited



Date: 10-04-2022

0%

		GR	RIEVANCE DISPOSAL					
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Com Fully Accepted	plaints Resolv Partial Accepted	Rejected	Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the
				•	•		-	financial year
L	Complaints made by customers	3	240	84	73	74	9	696
a)	Proposal Related	0	2	0	0	2	0	3
b)	Claims Related	3	164	41	62	53	8	510
c)	Policy Related	0	50	26	8	15	1	104
d)	Premium Related	0	2	0	0	2	0	4
e)	Refund Related	0	18	14	3	1	0	38
f)	Coverage Related	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	4
i)	Others (to be specified) (i)Enquiry							
	(ii) RSA	0	4	3	0	1	0	33
	Total	3	240	84	73	74	9	696
2	Total No. of policies during previous year:	2,133,205						
3	Total No. of claims during previous year:	326,199						
4	Total No. of policies during current year:	2,428,378						
5	Total No. of claims during current vear:	340,620						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.77						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	14.97						
	Complaints made		ade by customers		ts made by ediaries		Total	
8	Duration wise Pending Status	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	8	3%	0	0%	8	3%	
b)	15 - 30 days	1	0%	0	0%	1	0%	
c)	30 - 90 days	0	0%	0	0%	0	0%	
		_				t		1

0%

0%

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Company Name & Code: ACKO General Insurance Limited & 157

For the Quarter ending: March 2023



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

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)



Name of the Insurance Company: ACKO General Insurance Limited

Information as at Q4 FY'2022-23

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA) - Family Health Plan Insurance TPA Limited Lisence no **013**

Validity of agreement with the TPA: **from** 16/11/2022 **to** 15/11/2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	5,606	416	-
Number of lives serviced	13,574	650,210	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

			Indi	vidual	G	roup	Governi	nent
Sr. No.	Name of the State	Name of the Districts	No. of policies serviced	No. of lives serviced	No. of policies serviced	No. of lives serviced	No. of policies serviced	No. of lives serviced
1	Andaman & Nicobar Is.	Port Blair	1	2	-	-		
2	Andhra Pradesh	KRISHNA	1	3	-	-	-	-
3	Andhra Pradesh	Amaravati	188	446	-	-	-	
4	Arunachal Pradesh	Itanagar	-	-	-	-	-	
5	Assam	Dispur	21	45	-	-	-	
6	Bihar	PATNA	-	-	1	3,532	-	-
7	Bihar	PATNA	51	120	-	-	-	
8	Chandigarh	Chandigarh	10	26	-	-	-	
9	Chandigarh	Chandigarh	1	2	-	-	-	-
10	Chhattisgarh	Raipur	33	81	-	-	-	
11	Dadra & Nagra Haveli	Silvassa	1	1	-	-	-	
12	Daman & Diu	Daman	-	-	-	-	-	
13	Delhi	New Delhi	413	969	-	-	-	
14	Delhi	CENTRAL	-	-	2	1,918	-	-
15	Delhi	EAST	-	-	-	108	-	-
16	Delhi	NEW DELHI	-	-	17	19,614	-	-
17	Delhi	NORTH EAST	2	5	-	-	-	-
18	Delhi	NORTH WEST	1	2	-	-	=	-
19	Delhi	SOUTH	-	-	5	6,414	-	-
20	Delhi	SOUTH WEST	-	-	2	1,276	-	-

21	Delhi	WEST	1	3	- 1	_	_	_
22	Goa	Panaji	13	26	-	<u> </u>		_
23	Gujarat	AHMADABAD	- 13	-	4	572	<u> </u>	_
24	Gujarat	ANAND	1	1	- 7	- 372	_	
25	Gujarat	GANDHINAGAR		-		<u> </u>	<u>-</u>	-
26	Gujarat	JAMNAGAR	1	3				
27	Gujarat	RAJKOT	1	3				-
28	Gujarat	VADODARA	3	7	-	<u> </u>	<u> </u>	_
29	Gujarat	Others	242	644	-	<u> </u>	-	-
30	Haryana	GURGAON	3	10	72	97,488	-	_
31		PANCHKULA			-			
32	Haryana		218	532	-	-	-	-
33	Haryana Himachal Pradesh	Others SHIMLA		532	- 1	665	-	_
								-
34	Himachal Pradesh	Others	7	20	-	-	-	
35	Jammu & Kashmir	Others	7	9	-	<u>-</u>	-	
36	Jharkhand	Others	26	55				
37	Karnataka	BANGALORE	10	21	107	131,675	-	-
38	Karnataka	Others	1,424	3,487	-	-	-	
39	Kerala	Trivandrum	149	338	-	-	-	
40	Lakshadweep	Kavaratti		-	-	-	-	
	Madhya Pradesh	Bhopal	47	93	-	-	-	
42	Maharashtra	AHMADNAGAR	1	3			-	-
43	Maharashtra	MUMBAI	1	2	72	63,917	-	-
44	Maharashtra	NAGPUR	1	4	1	396	-	-
45	Maharashtra	PUNE	1	2	30	44,456	-	-
46	Maharashtra	THANE	5	11	7	25,927	-	-
47	Maharasthra	Others	1,030	2,472	-	-	-	
48	Manipur	Imphal	1	3	-	-	-	
49	Meghalaya	Shillong	-	-	-	-	-	
50	Mizoram	Aizawl	-	-	-	-	-	
51	Nagaland	Kohima	1	2	-	-	-	
52	Odisha	Bhubaneswar	64	155	-	-	-	
53	Puducherry	Others	13	24	-	-	-	
54	Punjab	SAS NAGAR (MOHALI)	-	-	-	1,540	-	-
55	Punjab	SAS NAGAR (MOHALI)	33	67	-	-	-	
56	Rajasthan	ALWAR	1	4	1	2,741	-	-
57	Rajasthan	JAIPUR	-	-	1	207	-	-
58	Rajasthan	Jaipur	49	121	-		-	
59	Sikkim	Gangtok	1	4	-	-	-	
60	Tamil Nadu	CHENNAI	-	-	13	17,052	-	-
61	Tamil Nadu	COIMBATORE	-	-	3	5,769	-	-
62	Tamil Nadu	KANCHEEPURAM	1	3	1	165	-	-
63	Tamil Nadu	KANNIYAKUMARI	-	-	2	1,449	-	-
64	Tamil Nadu	THANJAVUR	1	4	-	-	-	-
65	Tamil Nadu	TIRUNELVELI	-	-	1	60	-	-
66	Tamil Nadu	Chennai	462	1,186	-	-	-	
67	Telangana	HYDERABAD	2	5	42	109,826	-	-
68	Telangana	RANGAREDDI	2	8	2	14,168	•	-
69	Telangana	HYDERABAD	585	1,496	2	11,561		
70	Tripura	Agartala	2	2	-	-	•	
71	Uttar Pradesh	BUDAUN	-	-	1	22,530	-	-

TOTAL			5,606	13,574	416	650,210		-
80	West Bengal	Others	139	301	-		-	
79	West Bengal	KOLKATA	1	3	2	2,979	-	-
78	UTTARAKHAND	Others	13	32	-	-		
77	UTTARAKHAND	HARDWAR	-	-	1	398	-	-
76	Uttar Pradesh	Others	319	702	-	-		
75	Uttar Pradesh	RAE BARELI	1	4	-	-	-	-
74	Uttar Pradesh	LUCKNOW	-	-	3	5,248	-	-
73	Uttar Pradesh	Kanpur Nagar	-	-	1	33	-	-
72	Uttar Pradesh	GAUTAM BUDDHA NAGAR	-	-	19	56,526	-	-

d. Data of number of claims processed:

u. Dutu .	or maniper or claims processed	
i.	Outstanding number of claims at the beginning of the year	1745
ii.	Number of claims received during the year	33215
iii.	Number of claims paid during the year (specify % also in brackets)	32068 (92%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1297 (4%)
٧.	Number of claims outstanding at the end of the year	1595

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual Policies (in %)			Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***		
1	Within <1 hour	84%	82%	84%	77%		
2	Within 1-2 hours	8%	15%	12%	17%		
3	Within 2-6 hours	8%	2%	3%	3%		
4	Within 6-12 hours	1%	0%	0%	0%		
5	Within 12-24 hours	0%	0%	0%	1%		
6	>24 hours	0%	1%	0%	2%		
	Total	100%	100%	100%	100%		

Percentage to be calculated on total of the respective column.

- ** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
- *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual	Individual		Group		Government		Total	
	No. of Claims	Percentage							
Within 1 month	169	98%	32,296	97%	-	0%	32,465	97%	
Between 1-3 months	4	2%	662	2%	-	0%	666	2%	
Between 3 to 6 months	-	0%	158	0%	-	0%	158	0%	
More than 6 months	-	0%	76	0%	-	0%	76	0%	
Total	173	100%	33,192	100%	-	0%	33,365	100%	

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	3
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	0

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)



Name of the Insurance Company: ACKO General Insurance Limited

Information as at Q4 FY'2022-23

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA (If services rendered by TPA) - Medi Assist Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 10/04/2021 to 09/04/2024

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	22	-
Number of lives serviced	-	83,279	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

	Individual		Group		Government		
Name of the State		No. of policies serviced		No. of policies serviced	No. of lives serviced		No. of lives serviced
Telangana	Hyderabad	-	-	14	22,945	=	-
Tamil Nadu	Chennai	-	-	1	15,335	-	-
Haryana	GURGAON	-	-	2	12,169	-	-
Maharastra	Mumbai	-	-	1	683	-	-
Karnataka	Bangalore	-	-	4	32,147	-	-
Total		-	-	22	83,279	-	-

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	60
ii.	Number of claims received during the year	9642
iii.	Number of claims paid during the year (specify % also in brackets)	8774(90%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	453(5%)
٧.	Number of claims outstanding at the end of the year	475

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual I	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	97.50%	92.09%	
2	Within 1-2 hours	0%	0%	1.77%	4.75%	
3	Within 2-6 hours	0%	0%	0.59%	2.95%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Indi	ividual	Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	8,889	96%	-	0%	8,889	96%
Between 1-3 months	-	0%	304	3%	-	0%	304	3%
Between 3 to 6 months	-	0%	32	0%	1	0%	32	0%
More than 6 months	-	0%	2	0%	-	0%	2	0%
Total	-	0%	9,227	100%	•	0%	9,227	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances	
1	Grievances outstanding at the beginning of year	0	
2	Grievances received during the year	1	
3	Grievances resolved during the year	1	
4	Grievances outstanding at the end of the year	0	

^{**} reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

^{***} reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)



Name of the Insurance Company: ACKO General Insurance Limited

Information as at Q4 FY'2022-23

a. Specify whether In-house Claim Settlement or Services rendered by TPA - In-house

Name of the TPA (If services rendered by TPA) - NA

Validity of agreement with the TPA: NA

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	276	-
Number of lives serviced	-	359,528,091	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

			Indi	ividual	6	Group	Government	
		Name of the	No. of policies	No. of lives	No. of policies	No. of lives	No. of policies	No. of lives
Sr. No.	Name of the State	Districts	serviced	serviced	serviced	serviced	serviced	serviced
1	Andaman & Nicobar Is.	Port Blair	-	-	1	5,961	-	-
2	Andhra Pradesh	KRISHNA	-	=	2	3,810,484	-	-
3	Arunachal Pradesh	Itanagar	-	=	-	30,959	-	-
4	Assam	Dispur	-	-	1	823,623	-	-
5	Bihar	PATNA	-	=	2	1,513,296	-	-
6	Chandigarh	Chandigarh	-	=	1	227,867	-	-
7	Chhattisgarh	Raipur	-	=	-	391,154	-	-
8	Dadra & Nagra Haveli	Silvassa	-	=	-	5,675	-	-
9	Daman & Diu	Daman	-	=	-	1,791,383	-	-
10	Delhi	New Delhi	-	-	25	7,327,212	-	-
11	Goa	Panaji	-	-	-	29,800	-	-
12	Gujarat	AHMADABAD	-	-	2	1,635,648	-	-
13	Haryana	GURGAON	-	=	45	26,990,234	-	-
14	Himachal Pradesh	SHIMLA	-	=	1	121,041	-	-
15	Jammu & Kashmir	Jammu	-	=	-	133,167	-	-
16	Jharkhand	Ranchi	-	-	-	643,209	-	-

17	Karnataka	BANGALORE	-	-	63	271,277,395	-	-
18	Kerala	Trivandrum	-	-	-	755,711	-	_
19	Lakshadweep	Kavaratti	-	-	-	530	-	-
20	Madhya Pradesh	Bhopal	-	=	1	1,890,348	-	-
	Maharasthra	Others	-	-	73	12,057,909	-	-
22	Manipur	Imphal	-	-	-	33,728	-	-
	Meghalaya	Shillong	-	=	-	26,573	-	-
	Mizoram	Aizawl	-	=	-	6,253	-	-
25	Nagaland	Kohima	-	=	-	18,203	-	-
	Odisha	Bhubaneswar	-	=	2	1,360,769	-	-
27	Puducherry	Others	-	=	=	29,314	-	-
28	Punjab	SAS NAGAR (MOHALI)	-	=	1	659,819	-	-
29	Rajasthan	ALWAR	-	=	1	2,437,603	-	-
30	Sikkim	Gangtok	-	=	-	14,073	-	-
31	Tamil Nadu	CHENNAI	-	=	14	7,173,067	-	-
32	Telangana	HYDERABAD	-	=	23	7,879,100	-	-
33	Tripura	Agartala	=	=	-	87,024	-	-
	Uttar Pradesh	BUDAUN	-	=	14	5,376,813	-	-
	Uttrakhand	Dehradun	-	=	1	348,034	-	-
36	West Bengal	KOLKATA	-	=	3	2,615,112	-	-
	Total		-	Ī	276	359,528,091	•	-

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	949
ii.	Number of claims received during the year	80,722
iii.	Number of claims paid during the year (specify % also in brackets)	67282 (82%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	11373 (14%)
٧.	Number of claims outstanding at the end of the year	3,016

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	NA	NA	NA	NA	
2	Within 1-2 hours	NA	NA	NA	NA	
3	Within 2-6 hours	NA	NA	NA	NA	
4	Within 6-12 hours	NA	NA	NA	NA	
5	Within 12-24 hours	NA	NA	NA	NA	
6	>24 hours	NA	NA	NA	NA	
	Total	NA	NA	NA	NA	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

^{***} reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage						
Within 1 month	363	95%	72,195	92%	-	0%	72,558	92%
Between 1-3 months	17	4%	5,133	7%	-	0%	5,150	7%
Between 3 to 6 months	4	1%	897	1%	-	0%	901	1%
More than 6 months	-	0%	46	0%	-	0%	46	0%
Total	384	100%	78,271	100%	-	0%	78,655	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	2
2	Grievances received during the year	101
3	Grievances resolved during the year	102
4	Grievances outstanding at the end of the year	1