| FORM NL-1B-REVENUE ACCOUNT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Total (Amount in ₹ Lakhs) |  |  |  |
|  |  |  |  |  |  |  | Marine |  |  |  | Miscellaneous |  |  |  |  |  |  |  |
| No |  | Form No. | For the Quarter Mar-23 |  | $\left\lvert\, \begin{gathered} \text { For the Quarter } \\ \text { Mar-22 } \end{gathered}\right.$ |  | For the Quarter Mar-23 | $\begin{gathered} \text { Up to the } \\ \text { quarter Mar-23 } \end{gathered}$ | For the Quarter Mar-22 | $\begin{array}{r} \text { Up to the } \\ \text { quarter Mar-22 } \end{array}$ | $\begin{array}{\|c\|} \hline \text { For the Quarter } \\ \text { Mar-23 } \end{array}$ |  | $\begin{gathered} \text { For the Quarter } \\ \text { Mar-22 } \end{gathered}$ |  | For the Quarter Mar-23 |  | $\begin{array}{\|c\|c\|} \hline \text { For the Quarter } \\ \text { Mar-22 } \end{array}$ | $\begin{array}{c\|} \hline \text { Up to the } \\ \text { quarter Mar-222 } \end{array}$ |
| 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 |  | $:$ | - | $:$ | $:$ | $:$ | - | $\div$ | - | - | $\checkmark$ | - | - | $\square$ | $:$ | - |  |
|  |  |  | (1) | (1) | 1 | 3 | . | . | . | . | 27,304 | 90,146 | 15,171 | 47,620 | 27,303 | 90,145 | 15,172 | 47,623 |
| 788 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 20,218 | 70,662 | 11,481 | 43,673 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 483 | 740 | (1,791) | $(3,625)$ |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 28,096 | 80,233 | 12,184 | 46,876 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 48,797 | 151,635 | 21,874 | 86,924 |
| 11 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | (21,994) | $(61,490)$ | $(6,702)$ | (39,301) |
| 12 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $(21,494)$ | (61,490) | $(6,702)$ | (39,301) |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | - | $\checkmark$ |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | (21,494) | (61,490) | (6,702) | (39,301) |


| Particulars |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | ount in ₹ Lakhs |
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|  | Fire |  |  |  | Marine |  |  |  | Miscellaneous |  |  |  | Total (Amount in ₹ Lakhs) |  |  |  |
|  | For the Quarter Mar-23 | $\begin{array}{\|c\|} \hline \text { Up to the } \\ \text { quarter Mar-23 } \end{array}$ | For the Quarter <br> Mar-22 | Up to the quarter Mar-22 | For the Quarter Mar-23 | Up to the quarter Mar-23 | For the Quarter Mar-22 | Up to the quarter Mar-22 | For the Quarter Mar-23 | $\begin{array}{c\|} \hline \text { Up to the } \\ \text { quarter Mar-23 } \end{array}$ | For the Quarter | $\begin{array}{\|c\|} \hline \text { Up to the } \\ \text { quarter Mar-22 } \end{array}$ | For the Quarter Mar-23 | $\begin{array}{\|c\|} \hline \text { Up to the } \\ \text { quarter Mar-23 } \end{array}$ | For the Quarter Mar-22 | $\begin{array}{\|c\|} \hline \text { Up to the } \\ \text { quarter Mar-22 } \end{array}$ |
| 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) | ${ }^{24}$ | 28) | (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 |

FORM NL-2B - PL


ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
PERIODIC DISCLOSURES
FORM NL-3B - BS
BALANCE SHEET AS AT 31ST MARCH, 2023
(Amount in ₹ Lakhs)

| Sr. <br> No. | Particulars | Schedule Ref. Form No. | As at 31st March, 2023 | As at 31st March, 2022 |
| :---: | :---: | :---: | :---: | :---: |
|  | SOURCES OF FUNDS |  |  |  |
| 1 | SHARE CAPITAL | NL-8 | 214,600 | 114,600 |
| 2 | SHARE APPLICATION MONEY PENDING ALLOTMENT |  | - | - |
| 3 | 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) |  | $(116,219)$ | $(60,552)$ |
| 16 | MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted) | NL-19 | - | - |
| 17 | DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT |  | 140,035 | 84,906 |
|  | TOTAL |  | 218,021 | 115,519 |




\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|}
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ACKO GENERAL INSURANCE LIMITED \\
Registration No． 157 dated September 18， 2017 \\
PERIODIC DISCLOSURES
\end{tabular}} \\
\hline \multicolumn{39}{|c|}{PERIODIC DISCLOSURES
FORM NL 5 －CLAIMS SCHEDULE} \\
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\hline  \& （1） \& （2） \& \& \& \& \& \& \& \({ }_{\substack{1,595 \\ 3,95}}\) \& \({ }_{\text {10，37 }}\) \& \({ }_{\text {27，}}^{4,255}\) \& （1，4，25 \& cos， \& \({ }^{16,055}\) 2，665 \& S．5．00 \&  \& \(\xrightarrow{12}\) \& －\({ }_{\text {89 }}^{159}\) \& \(\xrightarrow{330}\) \& \&  \& \({ }_{\text {4，} 4 \text { ass }}\) \& \& \& \({ }_{\substack{328 \\ 405}}\) \& （ \({ }_{\text {1．832 }}\) \& \& \& \& \& \& \& ｜ 129 \& \({ }_{97}^{24}\) \& \({ }_{\substack{35,47 \\ 0.219}}\) \& \({ }_{\substack{20,66 \\ 70.653}}\) \& \(\underset{\substack{35,69 \\ 20.28}}{1}\) \& \\
\hline  \& \& \& \& \& \& \& \& \& \({ }^{19}\) \& 25，890 \& 1.985 \& 5，740 \& 9,099 \& 31，590 \& 11，999 \& \({ }^{45} 524\) \& \({ }_{44}\) \& 104 \& \({ }^{119}\) \& \({ }_{39}^{39}\) \& 12，102 \& \({ }^{45,39}\) \& \& \& 102 \& 4，751 \& \& \& \& \& \& \& 537 \& 1.661 \& 22，800 \& \({ }^{83,710}\) \& 22，780 \& \({ }^{83,10}\) \\
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20,30 \& 2,265
12475 \& \({ }_{2}^{2,332}\) \& 2,332
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\end{tabular} \& 2288 \& 218

189 \& ${ }^{2,565}$ \& ${ }_{2}^{2,565}$ \& \& \& 2218 \& 228

286 \& \& \& \& \& \& \& ${ }_{11}$ \& \begin{tabular}{r|}
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| 2 | Add ：Re－insurance accepted to direct claims |
| 3 | Less ：Re－insurance ceded to claims paid | \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& ${ }^{3,461}$ \& \& \& \& \& \& \& －${ }^{88}$ \& \& \& \& \& \\

\hline  \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \&  \& \& \&  \&  \& \& \& \& \& \& \&  \& ¢ \&  \&  \& cince \& \\
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\hline Net henured Clims \& \& \& \& \& \& \& \& \& \& 4，668 \& ${ }^{2,27}$ \& 2.03 \& 3，70 \& ${ }^{11.627}$ \& 7，126 \& ${ }^{30.022}$ \& ${ }^{27}$ \& ${ }_{168} 1$ \& ${ }_{16} 16$ \& ${ }_{309}$ \& ${ }_{7} 2,29$ \& ${ }^{30,49}$ \& \& \& 526 \& ${ }^{1,472}$ \& \& \& \& \& \& \& ${ }_{\text {（29）}}$ \& 18 \& 1， 1 ， 81 \& ${ }^{6,5671}$ \& ${ }^{11,888}$ \& \\

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$$ \& \& \& \& \& \& \& \& \& ${ }^{46}$ \& ${ }^{667}$ \& ${ }_{1}^{1,388}$ \& 2339 \& 5，784 \& 15，97 \& ${ }^{8,480}$ \& 28，966 \& ${ }^{38}$ \& ${ }^{153}$ \& ${ }^{102}$ \& ${ }_{6}^{67}$ \& 8,620 \& ${ }^{23,316}$ \& \& \& 1.01 \& ${ }_{3,461}$ \& \& \& \& \& \& \& ${ }_{88}$ \& ${ }^{108}$ \& 15，933 \& 22 \& 15，933 \& 47，92 \\

\hline  \& \& \& \& \& \& \& \& \& ${ }^{68}$ 68 \& 63

69 \& | 12,422 |
| :--- |
| 11,205 | \& \& 12,475

11,193 \& \& 1， $\begin{aligned} & \text { 2，876 } \\ & \text { 2116 }\end{aligned}$ \& 1,887
68 \& ${ }^{81}$ \& $\begin{array}{r}81 \\ 50 \\ \hline\end{array}$ \& ［ $\begin{array}{r}189 \\ 152\end{array}$ \& 189
104 \& ${ }_{2,5,58}^{2,5}$ \& 2,57
832 \& \& \& ［136 \& \& \& \& \& \& \& \& ${ }_{88}^{1}$ \& \&  \& 19,999
8,502 \& ${ }_{13,75}^{14,92}$ \& \\
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\end{tabular}





ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
PERIODIC DISCLOSURES
FORM NL 8 - SHARE CAPITAL SCHEDULE

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

## ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

## PERIODIC DISCLOSURES

FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

| Sr. No | Particulars | As at 31st March, 2023 |  | As at 31st March, 2022 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number of Shares | \% of Holding | Number of Shares | \% of Holding |
| 1 | Promoters <br> a) Indian <br> - Acko Technologies \& Services Private Limited <br> b) Foreign | 2,146,000,000 | 100 | 1,146,000,000 | 100 |
| 2 | Investors <br> a) Indian <br> b) Foreign | - | - | - |  |
| 3 | Others | - | - | - | - |
|  | Total | 2,146,000,000 | 100 | 1,146,000,000 | 100.00 |

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



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

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

PART B:
Name of the Indian Promoter / Indian Investor:
Acko Technology \& Services Private Limited
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

| SI. No. | Category | No. of Investors | No. of shares held | $\begin{array}{c}\text { \% of } \\ \text { share- } \\ \text { holdings }\end{array}$ | Paid up equity (Rs. In lakhs) | Shares otherwise | pledged or encumbered | Shares | under Lock in Period |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| (I) | (II) |  | (III) | (IV) | (V) | Number of shares (VI) | As a percentage of Total Shares held (VII) $=$ $(\mathrm{VI}) /(\mathrm{III}) * 10$ 0 | Number of shares (VIII) | As a percentage of Total Shares held (IX) $=$ $($ VIII)/(III)*10 0 |
| A | Promoters \& Promoters Group |  |  |  |  |  |  |  |  |
| A. 1 | Indian Promoters |  |  | - | - | - | - | - |  |
| i) | Individuals/HUF (Names of major shareholders): |  |  |  |  |  |  |  |  |
|  | (i) <br> (ii) <br> (iii) |  |  |  |  |  |  |  |  |
| ii) | Bodies Corporate: <br> (i) <br> (ii) <br> (iii) |  |  |  |  |  |  |  |  |
| iii) | Financial Institutions/ Banks |  |  |  |  |  |  |  |  |
| iv) | Central Government/ State Government(s) / President of India |  |  |  |  |  |  |  |  |
| v) | Persons acting in concert (Please specify) |  |  |  |  |  |  |  |  |
| vi) | Any other (Please specify) |  |  |  |  |  |  |  |  |
| A. 2 | Foreign Promoters |  |  | - | - | - | - | - | - |
| i) | Individuals (Name of major shareholders): <br> (i) <br> (ii) <br> (iii) |  |  |  |  |  |  |  |  |
| ii) | Bodies Corporate: <br> (i) <br> (ii) <br> (iii) |  |  |  |  |  |  |  |  |



## 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.

## ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017
PERIODIC DISCLOSURES
FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

| Sr. No | Particulars | As at 31st March, 2023 | As at 31st March, 2022 |
| :---: | :---: | :---: | :---: |
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | - | - |
| 4 | General Reserve | - | - |
|  | Less: Amount utilized for Buy-back | - | - |
|  | Less: Amount utilized for issue of Bonus shares | - | - |
| 5 | Catastrophe Reserve | - | - |
| 6 | Other Reserves | - | - |
|  | -Share Based Payment Reserve | - | - |
|  | Balance at the begning of the year | 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 |

ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
PERIODIC DISCLOSURES
FORM NL 11 - BORROWINGS SCHEDULE

| Sr. No | (Amount in ₹ Lakhs) |  |  |
| :---: | :--- | :---: | :---: |
|  | Particulars | As at 31st <br> March, 2023 | As at 31st <br> March, 2022 |
| 1 | Debentures/Bonds | - | - |
| 2 | Banks | - |  |
| 3 | Financial Institutions | - |  |
| 4 | Others | - | - |
|  | Total | - | - |

Disclosure For Secured Borrowings:
(Amount in ₹ Lakhs)

| Sr. No | Source/Instrument | Amount Borrowed | Amount Of <br> Security | Nature Of <br> Security |
| :---: | :---: | :---: | :---: | :---: |
|  | - | - | - | - |
|  | - | - | - | - |


| Sr. No | Particulars | Shareholders (NL 12) |  | Policyholders (NL 12A) |  | 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 |
| $\begin{gathered} \text { (A) } \\ 1 \\ 2 \\ 3 \end{gathered}$ | LONG TERM INVESTMENTS: <br> Govt Securities, Govt guaranteed Bonds incl Treasury Bills Other Approved Securities <br> Other Investments <br> (a) Shares <br> (i) Equity Shares <br> (ii) Preference Shares <br> (b) Mutual Funds <br> (c) Derivative Instruments <br> (d) Debenture /Bonds <br> (e) Other Securities (FDs, CDs \& CPs) <br> (f) Subsidiaries <br> (g) Investment Properties-Real Estate Investments in Infrastructure and Housing Other than approved investments | 21,791 13,447 <br> 20,564 | $\begin{gathered} 12,501 \\ - \\ - \\ - \\ - \\ - \\ - \\ - \\ 1,504 \\ - \\ - \\ - \\ 6,603 \end{gathered}$ | 35,671 <br> 22,012 <br> 33,663 | $\begin{gathered} 33,239 \\ - \\ - \\ - \\ - \\ - \\ - \\ - \\ 3,999 \\ - \\ - \\ - \\ 17,556 \end{gathered}$ | 57,462 35,459 <br> 54,227 | 45,740 5,503 <br> 24,159 |
|  | Total | 55,802 | 20,608 | 91,346 | 54,794 | 147,148 | 75,402 |
| $\begin{gathered} \text { (B) } \\ 1 \\ 2 \\ 3 \end{gathered}$ | SHORT TERM INVESTMENTS : <br> Govt Securities, Govt guaranteed Bonds incl. Treasury Bills Other Approved Securities <br> Other Investments <br> (a) Shares <br> (i) Equity Shares <br> (ii) Preference Shares <br> (b) Mutual Funds <br> (c) Derivative Instruments <br> (d) Debenture /Bonds <br> (e) Other Securities (FDs, CDs \& CPs) <br> (f) Subsidiaries <br> (g) Investment Properties-Real Estate Investments in Infrastructure and Housing Other than approved investments | 4,743 <br> 2,244 <br> 3,841 <br> 6,763 | $\begin{gathered} 340 \\ - \\ 373 \\ 3,148 \\ - \\ - \\ 341 \end{gathered}$ | $\begin{gathered} 7,764 \\ - \\ - \\ - \\ - \\ - \\ 3,672 \\ - \\ 6,288 \\ 11,071 \end{gathered}$ | $\begin{gathered} 905 \\ - \\ 992 \\ 8,373 \\ - \\ - \\ 906 \end{gathered}$ | 12,507 - - - - - 5,916 - 10,129 17,834 - - | - - - - 1,245 - 1,365 11,521 - - 1,247 |
|  | 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 |



| Sr. No | Particulars | As at 31st <br> March, 2023 | As at 31st <br> 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:
(Amount in ₹ Lakhs)

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


| [CURRENT YEAR] |  |  |  |  |  |  |  |  |  | (Amo | unt in ₹ Lakhs) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Sr. No. | Particulars | As at 31st March, 2023 |  |  |  |  |  |  |  |  |  |
|  |  | Cost / Gross Block |  |  |  | Depreciation |  |  |  | Net Block |  |
|  |  | Opening | Additions | Deductions | Closing | Up to Last Year | For The year | On Sales/ Adjustments | To Date | As at 31st March, 2023 | As at 31st March, 2022 |
| 1 | Goodwill | - | - | - | - | - | - | - | - | - |  |
| 2 | Intangibles: | - | - | - | - |  | - | - | - | - | - |
|  | - Computer Software | 863 | - | - | 863 | 859 | 4 | - | 863 | - | 4 |
| 3 | Land - Freehold | - | - | - | - | - | - | - | - | - | - |
| 4 | Leasehold Improvements | 2 | - | - | 2 | 2 | - | - | 2 | - | - |
| 5 | Buildings | - | - | - | - |  | - | - | - | - | - |
| 6 | Furniture \& Fittings | 10 | 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 | - | - | - | - | - | - | - | - | - | - |
| 9 | Office Equipment | 35 | 7 | 1 | 41 | 32 | 3 | 0 | 35 | 6 | 3 |
| 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 |

## ACKO GENERAL INSURANCE LIMITED

## Registration No. 157 dated September 18, 2017

## PERIODIC DISCLOSURES

FORM NL 15 - CASH AND BANK BALANCE SCHEDULE


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

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

## PERIODIC DISCLOSURES

FORM NL 16 - ADVANCES \& OTHER ASSETS SCHEDULE
(Amount in ₹ Lakhs)

| Sr. No | Particulars | As at 31st <br> March, 2023 | As at 31st March, 2022 |
| :---: | :---: | :---: | :---: |
| (A) | ADVANCES |  |  |
| 1 | Reserve Deposit with ceding Companies | - | - |
| 2 | Application Money for Investments | - |  |
| 3 | Prepayments | 354 | 115 |
| 4 | Advance to Directors / Officers |  |  |
| 5 | Advance Tax Paid and Tax Deducted at source (Net of provision for taxation) | 111 | 81 |
| 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 reinsurers) | 4 | 100 |
|  | 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

PERIODIC DISCLOSURES
FORM NL 17 - CURRENT LIABILITIES SCHEDULE
(Amount in ₹ Lakhs)

| Sr. No | Particulars | As at 31st <br> March, 2023 | As at 31st <br> 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 <br> (Annual Disclosure at the end of the Financial Year) |
| :---: |

(Amount in ₹ Lakhs)

| Sr. No | Particulars | As at 31st <br> March, 2023 | As at 31st <br> March, 2022 |
| :---: | :---: | :---: | :---: |
| 1 | Opening Balance | - | - |
| 2 | Add: Amount transferred to unclaimed amount <br> Add: Cheques issued out of the unclaimed amount but not | 9 | - |
| 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.


ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
PERIODIC DISCLOSURES
FORM NL 18 - PROVISIONS SCHEDULE

| Sr. No | (Amount in ₹ Lakhs) |  |  |
| :---: | :--- | :---: | :---: |
|  |  | As at 31st <br> March, 2023 | As at 31st <br> 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 | - |
| 5 | Others | $\mathbf{-}$ | -193 |
|  | Total | $\mathbf{5 8 , 7 2 4}$ | $\mathbf{2 7 , 5 4 5}$ |



## 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 <br> March, 2023 | As at 31st <br> March, 2022 |
| :---: | :--- | :---: | :---: |
| 1 | Discount allowed in issue of shares/debentures | - | - |
| 2 | Others | - | - |
|  | Total | - | - |



| PERIODIC DISCLOSURES FORM NL 21 - RELATED PARTY |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| PART-A RELATED PARTY TRANSACTIONS |  |  |  |  |  |  |  |
|  |  |  |  | (Amount in ₹ Lakhs) |  |  |  |
| S.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received* |  |  |  |
|  |  |  |  | For the Quarter Mar23 | Up to the quarter Mar23 | For the Quarter Mar22 | Up to the quarter Mar22 |
| 1 | Acko Technology and Services Pvt Ltd | Holding Company | Subscription received for additional share capital <br> Premium received <br> Payment for technology support <br> services / Brand usage fee <br> Claims paid <br> Assistance in operation | $\begin{array}{r} 106 \\ 7,610 \\ 314 \\ (147) \end{array}$ | $\begin{array}{r} 100,000 \\ 1,469 \\ 8,302 \\ 1,727 \\ 611 \end{array}$ | $\begin{array}{r} 9,000 \\ 284 \\ 230 \\ 498 \end{array}$ | $\begin{array}{r} 55,000 \\ 1,769 \\ 922 \\ 1,993 \end{array}$ |
| 2 | Coverfox Insurance Broking Private Limited | Private company in which director is a shareholder | Commission towards broking services | 52 | 222 | 50 | 110 |
| 3 | Chatpay Commerce Private Limited | Private company in which our director holds full time director position in Chatpay Commerce Private Limited | Claim Service Expenses | - | - | - | 76 |
| 4 | Key Management <br> Personnel : |  |  |  |  |  |  |
| (a) | Mr. Varun Dua | Managing Director \& CEO (upto 10th Nov., 2022) |  |  |  |  |  |
| (b) | Mr. Sanjeev Srinivasan | Managing Director \& CEO w.e.f. 10th Nov., 2022 |  |  |  |  |  |
| (c) | Mr. Vaibhav Shah | Chief Technology Officer (from 1st May, 2021 to 19th Feb, 2022) |  |  |  |  |  |
| (d) | Mr. Jitendra Nayyar | Chief Financial Officer \& Whole-time Director (upto 21st Oct, 2021) | Salary Bonus and Other Allowances | 194 | 836 | 172 | 809 |
| (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 |  |  |  |  |  |
| (I) | Mr. Naseem Halder | Chief Technology Officer <br> w.e.f 1st June, 2022 |  |  |  |  |  |

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

|  |  |  |  |  |  |  | (Amount in ₹ Lakhs) |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| S.No. | Name of the Related Party | Nature of Relationship with the Company | Amount of Outstanding Balances including Commitments | Whether <br> Payable / <br> Receivable | Whether <br> Secured? <br> If so, <br> Nature of <br> consideration <br> to be <br> provided at <br> the time of <br> settlement | Details of any Guarantees given or received | Balance under <br> Provision for doubtful debts relating to the outstanding balance receivable | Expenses <br> recognised up <br> to the quarter <br> end during <br> the year in <br> respect of bad <br> or dobutful <br> debts due <br> from the <br> related party |
| 1 | Acko Technology and Services Pvt Ltd | Holding Company | 848 | Payable | No | No | NIL | NIL |
| 2 | Coverfox Insurance Broking Private Limited | Private company in which director is a shareholder | 34 | Payable | No | No | NIL | NIL |

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

## PERIODIC DISCLOSURES

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

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

## 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
aCKO

| Item No. | Particulars | Policyholders A/c. | Shareholders A/c. | Total |
| :---: | :---: | :---: | :---: | :---: |
|  | Investments: <br> Shareholders as per NL-12 of BS Policyholders as per NL-12 A of BS | $120,141$ | 73,393 - | $\begin{array}{r} 73,393 \\ 120,141 \\ \hline \end{array}$ |
| (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 | - | - | - |
| $\begin{aligned} & \text { (E) } \\ & \text { (F) } \\ & \hline \end{aligned}$ | Current Assets: <br> Cash \& Bank Balances as per BS Advances and Other assets as per BS | 246 | $\begin{array}{r} 3,041 \\ 16,963 \\ \hline \end{array}$ | $\begin{array}{r} 3,041 \\ 17,208 \\ \hline \end{array}$ |
| (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 |
| (K) | Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I) | 120,387 | 94,068 | 214,455 |
| (L) | Total Inadmissible assets...(B)+(D)+(H)+(J) | 172 | 829 | 1,002 |
| (M) | Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L) | 120,215 | 93,239 | 213,453 |

(All amounts in Rupees of Lakhs)

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

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

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

## aCKO

STATEMENT OF LIABILITIES :
As at 31st March 2023

|  |  | (All amounts in Rupees of Lakhs) |  |
| :---: | :---: | :---: | :---: |
|  |  | Current Year |  |
| Item No. | Reserve | Gross <br> 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 |

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

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

| 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 |

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

## FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

OCKO
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) |  |  |
| :---: | :--- | ---: |
| $\mathbf{( 1 )}$ | (2) | (3) |
| ITEM NO. | DESCRIPTION | AMOUNT |
| (A) | Policyholder's FUNDS | 120,215 |
|  | Available assets(as per Form IRDAI-GI-TA) |  |
|  | Deduct: | 95,732 |
| (B) | Current Liabilities as per BS | - |
| (C) | Provisions as per BS | 24,482 |
| (D) | Other Liabilities | 0 |
| (E) | Excess in Policyholder's funds (A)-(B)-(C)-(D) | 93,239 |
|  | Shareholder's FUNDS |  |
| (F) | Available Assets | 16,266 |
|  | Deduct: | 76,973 |
| (G) | Other Liabilities | 76,973 |
| (H) | Excess in Shareholder's funds (F-G) | 28,020 |
| (I) | Total ASM (E+H) | 2.75 |
| (J) | Total RSM |  |
| (K) | SOLVENCY RATIO (Total ASM/ Total RSM) |  |

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

Name of the Insurer: Acko General Insurance Limited
Date: 16-05-2023

Products Information

| List below the products and/or add-ons introduced during 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

|  | -28-STATEMENT OF ASSETS - 3B <br> Name \& Code: Acko General Insurance Limited / t as on: 31st March, 2023 <br> t of Investment Assets (General Insurer, Re-insurers) within India) <br> y of Submission: Quarterly (Q4 - FY 2022-23) | $157$ <br> rs) |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Periodicity of Submission: Quarterly (Q4 - FY 2022-23) ₹ in Lakhs |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| No | PARTICULARS | SCH + + | AMOUNT |  |  |  |  |  |  |  |
| 1 | Investments |  |  |  |  |  |  |  |  |  |
|  | a. Shareholders Fund | 8 | 73,392.80 |  |  |  |  |  |  |  |
|  | b. PolicyholdersFund | 8A | 120,141.36 |  |  |  |  |  |  |  |
| 2 | Loans | 9 |  |  |  |  |  |  |  |  |
| 3 | Fixed Assets | 10 | 671.38 |  |  |  |  |  |  |  |
| 4 | Deferred Tax Assets |  |  |  |  |  |  |  |  |  |
| 5 | Current Assets |  |  |  |  |  |  |  |  |  |
|  | a. Cash \& Bank Balance | 11 | 3,041.04 |  |  |  |  |  |  |  |
|  | b. Advances \& Other Assets | 12 | 17,228.41 |  |  |  |  |  |  |  |
| 6 | 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\&LA/C |  | 140,035.39 |  |  |  |  |  |  |  |
|  | Application of Funds as per Balance Sheet (A) |  | 218,021.12 |  |  |  |  |  |  |  |
|  | Less: Other Assets | SCH + + | AMOUNT |  |  |  |  |  |  |  |
| 1 | Loans (if any) | 9 | - |  |  |  |  |  |  |  |
| 2 | Fixed Assets (if any) | 10 | 671.38 |  |  |  |  |  |  |  |
| 3 | Deferred Tax Assets |  | - |  |  |  |  |  |  |  |
| 4 | Cash \& Bank Balance (if any) | 11 | 3,041.04 |  |  |  |  |  |  |  |
| 5 | Advances \& Other Assets (if any) | 12 | 17,228.41 |  |  |  |  |  |  |  |
| 6 | Current Liabilities | 13 | $(77,765.11)$ |  |  |  |  |  |  |  |
| 7 | Provisions | 14 | $(58,724.15)$ |  |  |  |  |  |  |  |
| 8 | Misc. Exp not Written Off | 15 | - - |  |  |  |  |  |  |  |
| 9 | Debit Balance of P\&LA/c |  | 140,035.39 |  |  |  |  |  |  |  |
|  |  | TOTAL (B) | 24,486.96 |  |  |  |  |  |  |  |
|  | 'Investment Assets' As per FORM 3B | (A-B) | 193,534.16 |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| Section II |  |  |  |  |  |  |  |  |  |  |
| No | 'Investment' represented as | Reg. \% | SH |  | PH | Book Value (SH + | \% <br> Actual | FVC <br> Amount <br> (e) | Total | Market Value |
|  |  |  | Balance | $\text { FRSM }^{+}$ |  | PH) |  |  |  |  |
|  |  |  | (a) | (b) | (c) | $d=(b+c)$ |  |  | ( $\mathrm{d}+\mathrm{e}$ ) |  |
| 1 | G. Sec. | Not less than 20\% | - | 20,718.91 | 33,916.11 | 54,635.03 | 28.23 | - | 54,635.03 | 53,870.77 |
| 2 | G. Sec or Other Apporved Sec. (incl. (1) above) | Not less than 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 | Not less than$15 \%$ |  |  |  |  |  |  |  |  |
|  | 1. Approved Investments |  | - | 20,564.48 | 33,663.31 | 54,227.79 | 28.02 | - | 54,227.79 | 53,260.39 |
|  | 2. Other Investments |  | - | - | - | - | - | - | - | - |
|  | b. Approved Investments | Notexceeding | - | 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\%) |  | - | - | - | - | - | - | - | - |
|  | Total Investment Assets | 100\% | - | 73,385.92 | 120,130.10 | 193,516.02 | 100.00 | 18.14 | 193,534.16 | 191,069.89 |

Note: $\quad$ 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

```
ORM 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 | COI | Opening <br> Balance | \% to Opening Balance | Net Accretion for the Qtr. | \% to Total Accrual | TOTAL | \% to Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | (A) |  | (B) |  | ( $\mathrm{A}+\mathrm{B}$ ) |  |
| 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\% |

## PERIODIC DISCLOSURES

FORM NL-29
Detail regarding debt securities
Acko General
Insurance Limited Date:
31-Mar-23
acko
nsurer:
₹ 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 |
|  |  |  |  |  |  |  |  |  |
| BREAKDOWN BY RESIDUALMATURITY |  |  |  |  |  |  |  |  |
| Up to 1 year | 27,309.85 | 14.29 | 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 | 25.03 | 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 | 10.90 | 15,699.80 | 17.41 | 21,370.56 | 11.04 | 15,955.57 | 17.58 |
| Above 10 years | 20,307.28 | 10.63 | 10,945.80 | 12.14 | 20,355.40 | 10.52 | 11,097.55 | 12.22 |
| 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 |
| 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)

| NO | PARTICULARS | Bonds / Debentures |  | Loan |  | Other Debt instruments |  | All Other Assets |  | TOTAL |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | YTD (As on date) | $\begin{gathered} \hline \text { Prev. FY ( As } \\ \text { on } 31 \text { Mar } \\ 2022) \\ \hline \end{gathered}$ | YTD (As on date) | $\begin{gathered} \hline \text { Prev. FY ( As } \\ \text { on } 31 \text { Mar } \\ 2022) \\ \hline \end{gathered}$ | YTD ( As on date) | $\begin{gathered} \hline \text { Prev. FY ( As } \\ \text { on } 31 \text { Mar } \\ 2022) \\ \hline \end{gathered}$ | YTD (As on date) | $\begin{gathered} \hline \text { Prev. FY ( As } \\ \text { on } 31 \text { Mar } \\ 2022) \\ \hline \end{gathered}$ | YTD (As on date) | $\begin{gathered} \hline \text { Prev. FY (As } \\ \text { on } 31 \text { Mar } \\ 2022) \\ \hline \end{gathered}$ |
| 1 | Investments Assets (As per Form 5) | 99,815.37 | 32,274.86 | - | - | 83,053.65 | 57,260.03 | 10,647.00 | 1,245.07 | 193,516.02 | 90,779.96 |
| 2 | Gross NPA | - | - | - | - | - | - | - | - | - | - |
| 3 | \% of Gross NPA on Investment Assets (2/1) | - | - | - | - | - | - | - | - | - | - |
| 4 | Provision made on NPA | - | - | - | - | - | - | - | - | - | - |
| 5 | Provision as a \% of NPA (4/2) | - | - | - | - | - | - | - | - | - | - |
| 6 | Provision on Standard Assets | - | - | - | - | - | - | - | - | - | - |
| 7 | Net Investment Assets (1-4) | 99,815.37 | 32,274.86 | - | - | 83,053.65 | 57,260.03 | 10,647.00 | 1,245.07 | 193,516.02 | 90,779.96 |
| 8 | Net NPA (2-4) | - | - | - | - | - | - | - | - | - | - |
| 9 | \% of Net NPA to Net Investment Assets (8/7) | - | - | - | - | - | - | - | - | - | - |
| 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

acko
Statement as on: 31st March, 2023
Rs. Lakhs


FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS
Company Name \& Code: ACKO General Insurance Limited \& 157
OCKO
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 <br> Downgrade | Remarks |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A. | During the Quarter ${ }^{1}$ |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| B. | As on Date ${ }^{2}$ |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION
Name of the Insurer: Acko General Insurance Limited Registration No: 157

Date:
3/31/2023

| , | Not |  | (Amount in Rs. Lakhs) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| S.No. | Reinsurance/Retrocession Placements | No. of reinsurers | Premium ceded to reinsurers (Upto the Quarter) |  |  | Premium ceded to reinsurers / <br> Total reinsurance premium ceded (\%) |
|  |  |  | Proportional | Non-Proportional | Facultative |  |
|  | Outside India |  |  |  |  |  |
| 1 | No. of Reinsurers with rating of AAA and above |  |  |  |  |  |
| 2 | No. of Reinsurers with rating AA but less than AAA | 1 | - |  |  | 0.0\% |
| 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\% |

## 

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No. | State / Union Teritory | Fire  <br> For the <br> Quarter Upto the <br> quarter |  |  |  |  |  |  |  |  |  | $\overbrace{\substack{\text { For the } \\ \text { Quarter }}}^{\text {Motor Tp }}$ |  |  |  | Health  <br> For the <br> Quarter Upto the <br> quarter |  | $$ |  |  |  |  |  |  |  | ${ }^{\text {Publicic product }}$ Libility |  | ${ }^{\text {Engineering }}$ |  | ${ }^{\text {Aviation }}$ |  |  |  | Other Misc |  | ${ }_{\text {osemen }}^{\text {othents }}$ | Total Miscellaneous |  | Total |  |
|  |  |  |  | $\xrightarrow[\substack{\text { For the } \\ \text { Quater }}]{ }$ | Upotere |  |  | $\begin{array}{\|l\|} \hline \text { For the } \\ \text { Quarte } \end{array}$ | $\begin{aligned} & \text { Uoto } \\ & \text { coter } \\ & \text { quater } \end{aligned}$ |  |  | ${ }_{\text {Fer the }}$ |  |  |  | (eorter |  |  |  |  | ( |  |  | ${ }_{\text {U }}^{\text {Upothe the }}$ quarer | $\xrightarrow{\text { For the }}$ Quater |  |  |  |
|  | Andra fasterites |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | ${ }^{80}$ | ${ }^{5} \cdot 309$ |  |  |  | ${ }^{696}$ |  |  |  | 1.05 |  |  |  |  |  |  | ${ }^{24}$ | ${ }^{18}$ |  |  |  |  |  |  |  |  |  |  |  |  |  | ${ }_{4}{ }_{45}$ | ${ }_{\text {1,788 }}$ | ${ }_{45}^{4}$ | 1,788 |
| $\frac{2}{3}$ | Ancosam Pradesh |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | ${ }^{148}$ |  |  | ${ }_{18}$ |  |  | ${ }_{20}^{60}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 <br> 5 | Share Chatisam |  |  |  |  |  |  |  |  | ${ }_{4}^{48}$ | [8\% | ${ }_{\text {I }}^{115}$ | ${ }^{486}$ | $\stackrel{\substack{163 \\ 69}}{ }$ | 688 <br> 27 |  | ${ }^{1.2123}$ |  |  |  |  | 700 <br> 128 <br> 1 | ${ }_{\text {L, } 127}^{125}$ |  |  |  |  |  |  |  |  |  |  |  |  |  | ¢ |  | ${ }_{\substack{822 \\ 192}}$ | ¢ |
|  | Solem |  |  |  |  |  |  |  |  | $\xrightarrow{\substack{27 \\ 34}}$ |  | ${ }_{\substack{728 \\ 688}}$ |  | ${ }_{983}$ | ${ }_{\substack{333 \\ 3,59}}^{\substack{\text { 3/ }}}$ |  | $\frac{{ }_{46}^{60}}{661}$ |  |  |  |  |  | ${ }^{\frac{375}{375}}$ |  |  |  |  |  |  |  |  |  |  |  |  |  | - 105 |  | ${ }^{1055}$ |  |
| ¢ <br> 9 <br> 9 <br> 9 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\stackrel{\text { \% }}{12}$ | (188 |  |  |  |  | 58 | 40 |  |  |  |  |  |  | ${ }_{23}{ }^{2}$ | $\stackrel{2}{2,57}$ |  | $\xrightarrow{\text { 1236 }}$ |  |  |  |
|  | jhathard |  |  |  |  |  |  |  |  |  | cose |  | ¢ |  |  | ${ }_{6}^{6,59}$ | ${ }^{22,69}$ |  |  | ${ }^{19}$ |  | ${ }_{6,96}$ |  |  |  |  |  |  |  |  |  |  |  |  | ${ }_{154}$ |  | ${ }_{12215}^{1215}$ |  | cis |  |
|  |  |  |  |  |  |  |  |  |  |  | ${ }_{4}{ }_{4}^{5.586}$ |  | ${ }_{\substack{10,99 \\ 969}}$ | ${ }_{\substack{49 \\ 39}}^{4.9}$ |  |  |  |  |  |  | ${ }^{718}$ |  | ${ }_{\substack{2.649 \\ 300}}^{\text {30, }}$ | : |  | ${ }_{13} 3$ | $\xrightarrow{\text { 3,422 }} 10$ |  | , |  |  |  |  |  | ${ }_{154}$ |  |  |  | ${ }^{12214}$ |  |
|  |  |  |  |  |  |  |  |  |  | , 4.12 | ${ }_{4}^{4}{ }_{4}^{4000}$ | ${ }_{2}^{2,585}$ | ${ }^{\frac{1331}{751}}$ | ${ }_{3}^{1330}$ | ${ }^{4.599}$ |  |  |  |  |  | ${ }^{32}$ |  | ${ }_{\substack{17,088}}^{\text {173 }}$ |  |  | ${ }_{75}$ | 4.152 |  |  |  |  |  |  | ${ }_{188}$ | ${ }^{63}$ |  |  | ${ }_{\substack{1,24 \\ 27,01}}$ |  |  |
|  | Menipur |  |  |  | $\cdots$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Meoram |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 为 |  |  |  |  |  |  |  |  | 19 | ${ }^{\frac{109}{17}}$ | $\stackrel{9}{97}$ |  | ${ }^{\frac{10}{106}}$ | ${ }_{\substack{\text { Si6 }}}^{\text {¢15 }}$ | ${ }_{\substack{260}}^{\substack{26 \\ 23}}$ | ${ }_{\substack{49 \\ 39}}^{\substack{49}}$ |  |  |  | ${ }_{2}^{2}$ | ${ }_{\substack{264}}^{23}$ | ${ }_{4}^{43}$ |  |  |  |  |  |  |  |  |  |  |  |  |  | -390 <br> 300 <br> 50 | $\stackrel{1.093}{88}$ | (is |  |
|  | Reisentan |  |  |  |  |  |  |  |  | 10 | ${ }^{34}$ | $2{ }_{2}$ |  |  | ${ }^{1.88}$ |  |  |  |  | ${ }^{10}$ |  | ${ }^{25}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | ${ }_{1.856}^{1.85}$ | ${ }_{56}$ |  |
|  | Tremm |  |  |  |  |  |  |  |  | ¢ $\begin{gathered}609 \\ 496\end{gathered}$ | ${ }_{\substack{21.86}}^{\substack{1.81}}$ | ${ }_{\text {L }}^{1,29}$ | ${ }^{6.659}$ | ${ }_{\substack{2045 \\ 1,145}}$ | ${ }^{8.755}$ | $\xrightarrow{992}$ | ${ }_{\substack{3,689 \\ 5892}}$ | ${ }^{13}$ |  | ${ }^{36}$ |  |  | ${ }^{\frac{3}{3629}}$ |  |  |  |  |  |  |  |  |  |  |  |  |  | $\underbrace{\frac{3,46}{3.59}}$ |  | $\underbrace{\substack{\text { a }}}_{\substack{3,46 \\ 2,15}}$ |  |
|  | Treana |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | ${ }^{59}$ |  |  |  | : |  |  |  |  | - |  |  |  |  |  |  |  | 21.59 |  |  |  |
|  | Utarabhand |  |  |  |  |  |  |  |  | - ${ }_{\text {cke }}^{18}$ | ${ }^{\text {c/isi }}$ |  | ${ }_{2}^{235}$ | ${ }_{1}^{1.085}$ |  | ${ }^{1.99}$ | ${ }_{6}^{10750}$ |  |  |  |  | - ${ }_{\text {5020 }}^{2020}$ | ${ }_{6}^{11266}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  | ${ }_{10,2}$ |  |  |
| ${ }^{28}$ | West enenal Ioral $(A)$ | (2) | (2) | . |  | . |  |  |  | ${ }_{5,475}^{112}$ |  |  | ${ }_{\substack{1,204 \\ 40,36}}^{\text {a }}$ | ${ }_{\text {16,24 }}^{\text {根 }}$ | ${ }_{\text {c, }}^{5,813}$ | ${ }_{20,277}^{237}$ | ${ }^{6,573}$ | 19 | 610 | ${ }_{5} 5$ | 2,388 | ${ }_{\text {21, } 2048}^{\substack{\text { 20 }}}$ | ${ }^{\text {70,574 }}$ |  |  | 2,155 | ${ }^{8,113}$ |  | . |  |  |  |  | 974 | 3,233 |  | ${ }^{40,425}$ | ${ }_{\text {141,730 }}^{\text {12, }}$ | ${ }_{\text {40,485 }}{ }^{\text {648 }}$ | 141,554 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 188 $\substack{18 \\ 18}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  | ${ }_{5}^{53}$ | ${ }_{1,95}$ |  | , ${ }^{3,721}$ | ${ }_{1,502}$ | 5,7, |  | 2.012 | $\stackrel{\circ}{10}$ |  | $\stackrel{3}{365}$ | $\stackrel{\circ}{76}$ | $5{ }_{50}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 20.0 | B53 | 20.2 |  |
|  | ${ }_{\text {den }}^{\text {jammu K Kssmir }}$ |  |  |  |  |  |  |  |  | ${ }^{3}$ | ${ }^{13}$ |  | 80 |  | ${ }^{93}$ |  |  |  |  |  | 2 | ${ }^{29}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Latabateep |  |  |  |  |  |  |  |  |  |  |  |  |  | ${ }^{127}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Total (8) | . |  | . | . | . |  |  |  | 559 | 2,099 | 1,066 | 4,084 | ${ }_{1,225}$ | ${ }^{6,184}$ | ${ }^{258}$ | ${ }^{2,164}$ | 10 | ${ }^{\circ} 9$ | ${ }^{347}$ | ${ }^{835}$ | 616 | 3,029 | . | - |  |  | $\because$ | . | . | . | . | . | . | . | - | ${ }^{2,241}$ | $\stackrel{\text { 9,212 }}{ }$ | ${ }_{2,241}^{20}$ | ${ }_{\text {, } 21212}^{10}$ |
|  | Outside India |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 | Total (c) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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

## Name of the Insurer: Acko General Insurance Limited

Date: 31-Mar-2023

| SI.No. | Line of Business | For the Quarter |  | For the corresponding quarter of the previous$\begin{gathered} \text { year } \\ \text { 2021-22 } \end{gathered}$ |  | upto the quarter |  | Up to the corresponding quarter of the previous$\begin{gathered} \text { year } \\ 2021-22 \end{gathered}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | (2) | (67) | - | - | (2) | (67) | 2 | 67 |
| 2 | Marine Cargo | - | - | - | - | - | - | - | - |
| 3 | Marine Other than Cargo | - | - | - | - | - | - | - | - |
| 4 | Motor OD | 6,034 | 482,685 | 4,276 | 411,936 | 21,566 | 1,797,385 | 14,694 | 1,399,223 |
| 5 | Motor TP | 11,835 | 181,259 | 10,620 | 235,474 | 44,430 | 624,604 | 36,380 | 730,142 |
| 6 | 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 | - | - | - | - | - | - | - | - |
| 14 | Other segments ** | - | - | - | - | - | - | - | - |
| 15 | Miscellaneous | 974 | 5 | 605 | 2 | 3,233 | 9 | 1,131 | 11 |


| SI.No. | Channels | For the Quarter |  | Upto the Quarter |  | For the corresponding quarter of the previous year 2021-22 |  | Up to the corresponding quarter of the previous year 2021-22 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) |
| 1 | Individual agents | - | - | - | - | - | - | - | - |
| 2 | Corporate Agents-Banks | - | - | - | - | - | - | - | - |
| 3 | Corporate Agents -Others | 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 <br> -Officers/Employees <br> -Online (Through Company Website) <br> -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) <br> (i) $\qquad$ <br> (ii) $\qquad$ | - | - | - | - | - | - | - | - |
|  |  |  |  |  |  |  |  |  |  |
|  | 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) | - | - | - | - | - | - | - | - |
|  | Grand Total (A+B) | 667,244 | 42,659 | 2,428,364 | 150,941 | 648,034 | 28,979 | 2,132,983 | 98,821 |


| Sl. No. | Claims Experience | Fire | Marine Cargo | $\begin{gathered} \text { Marine } \\ \text { Hull } \end{gathered}$ | $\left\lvert\, \begin{gathered} \text { Total } \\ \text { Marine } \end{gathered}\right.$ | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel | Total Health | Workmen's Compensation/ Employer's liability | Public/ Product Liability | Engineering | Aviation | $\begin{array}{\|c} \text { Crop } \\ \text { Insurance } \end{array}$ | Other segments ** | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Miscellan } \\ \text { eous } \end{array} \\ \hline \end{array}$ | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | Claims $0 / 5$ at the beginning of the period |  |  |  |  | 3,291 | 740 | 4,031 | 2,754 | 10 | 192 | 2,956 |  | 1,173 |  |  |  |  | 670 | 8,830 |
|  | Claims reported during the eeriod |  |  |  |  | 126,060 | ${ }^{1,925}$ | 127,985 | 123,579 | 174 | 5,319 | 129,072 |  |  |  |  |  |  | $\frac{24,104}{24,039}$ | 340,620 338,749 |
|  | (a) Booked During the period |  |  |  |  | $\begin{array}{r}125,686 \\ \hline 37\end{array}$ | 1,912 | $\begin{array}{r}127,598 \\ \hline 887\end{array}$ | 122,388 1,191 | $\frac{170}{4}$ | 5,287 | 127,845 |  | 59,267 192 |  |  |  |  | 24,039 | 338,749 1,871 |
|  | (b) Reopenend during the Period |  |  |  |  | 374 | 13 | 387 | 1,191 | 4 | 32 |  |  | 192 |  |  |  |  | 65 |  |
|  | $\left(\begin{array}{l} \text { (c) } \\ (\mathrm{i}) \end{array}\right.$ |  |  |  | - |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 | Claims Settled during the period |  |  |  |  | 117,892 | 980 | 118,872 | 108,124 | ${ }_{111} 1$ | 4,374 | 112,609 |  | 57,641 |  |  |  |  | 19,110 | 308,232 |
|  | ) 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) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | - |  |  | - | 5,048 | 81 | 5,129 | 10,178 | 53 | 713 | 10,944 |  | 1,967 |  |  |  |  | 4,104 | 22,144 |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6 | Claims $0 / \mathbf{S}$ at End of the period |  |  |  |  | 4,954 | 1,601 | 6,555 | 5,086 | 19 | 424 | 5,529 |  | 591 |  |  |  |  | 1,535 | $\begin{array}{r}\text { 9,14 } \\ \hline 1,210\end{array}$ |
|  | Less than 3 months |  |  |  |  | 4,450 | 593 | 5,043 | 4,990 | 15 | 420 | 5,425 |  | 546 |  |  |  |  | 1,528 |  |
|  | 3 months to 6 months |  |  |  |  | 434 | 318 | 752 | 42 | 1 |  | 44 |  | ${ }^{26}$ |  |  |  |  | 7 | 829 |
|  | $\frac{6 \text { months to } 1 \text { year }}{1 \text { y yar and above }}$ |  |  |  |  | 41 29 | 353 337 | 394 | 45 | 3 | 2 | ${ }_{11}^{49}$ |  | ${ }^{15}$ | - |  | - |  |  | 458 381 |

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

| Sl. No. | Claims Experience | Fire | $\begin{array}{\|c} \begin{array}{c} \text { Marine } \\ \text { Cargo } \end{array} \\ \hline \end{array}$ | $\begin{array}{\|c} \text { Marine } \\ \text { Hull } \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Total } \\ \hline \text { Marine } \end{array}$ | Motor OD | Motor TP | Total Motor | Health | Personal <br> Accident | Travel | Total Health | Workmen's Compensation/ <br> Employer's liability Employer's liability | Public/ Product Liability | Engineering | Aviation | $\begin{array}{\|c\|c\|c\|c\|} \hline \text { Insurance } \end{array}$ | Other segments ** | $\begin{gathered} \text { Miscellaz } \\ \text { eoous } \end{gathered}$ | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | Claims $0 / 5$ at the beginning of the period | - |  |  |  | ${ }_{1}^{1,618}$ | 6,880 | 8,508 | 1,963 |  |  | 1,999 |  | $\frac{105}{603}$ |  |  |  | - |  | $\xrightarrow{10,658}{ }^{111,806}$ |
|  | Claims reported during the eeriod |  |  |  | - | 27,538 27386 | $\frac{12,800}{12,738}$ |  |  |  |  |  |  |  |  |  |  | - |  |  |
|  | (a) Booked During the period | $:$ | - | : | - | ${ }^{22,386}$ | ${ }^{12,738}$ | $\stackrel{40,124}{214}$ | ${ }_{3}^{62,136}$ |  | 34 | 439 | - | , 16 |  |  |  | - | 2,02 | 111,131 |
|  | (c) Other Adjustment (to be specified) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | - | - | - | - | - | $\stackrel{-}{5}$ | - | - | - | 0 | - | - | - | . |  | - |  |  | - |
| 3 | Claims Settled during the period |  | - | - | - | 25,352 | 5,741 | 31,093 | 45,221 | 112 | 406 | 45,739 |  | 4,752 |  |  |  |  | 1,660 | $\begin{array}{r}83,244 \\ 83 \\ \hline\end{array}$ |
|  | (a) paid during the period | - | - | - | - | 25,352 | 5,741 | 31,093 | 45,221 | 112 | 406 | 45,739 | . | 4,752 | - | . | . | - | 1,660 | 83,244 |
|  |  | - | . | . | . | - | . |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | - | . | . | - | 1,171 | 633 | 1,805 | 3,213 | 39 | 91 | 3,344 | - | 190 | - |  |  |  | 277 | 5,616 |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) | - |  | . | - |  |  |  |  |  |  |  | - |  |  |  |  |  |  |  |
| 6 | Claims 0/S at End of the period | - | - | - | - | 2,631 | 15,316 | 17,947 | 3,303 | 46 | 111 | 3,460 | - | 73 | - | - | - | - | 140 |  |
|  | Less than 3 months | $\checkmark$ | $\cdot$ |  | - | 2,024 | 4,629 | 6,653 | 3,218 |  | 102 | 3,350 | - | 65 |  |  |  | - | 139 | 10,208 |
|  | $\frac{3 \text { monthts to } 6 \text { month }}{6 \text { months }}$ | $\div$ | $\cdots$ | - | - | 391 | 2,682 | 3,073 3,775 | ${ }_{32}$ | 10 | 3 | ${ }_{41}$ |  | 4 |  |  |  |  |  |  |
|  | 1 year and above |  |  |  |  |  |  | 4,446 |  |  |  |  |  |  |  |  |  |  |  | 3,818 4,463 |






## FORM NL-39- AGEING OF CLAIMS

Insurance Limite
(Amount in Rs. Lakhs)


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

(Rs in Lakhs)

| 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 |
|  |  | upto 1 month | $\underset{<=3 \text { months }}{\substack{>\\ 1 \text { month and }}}$ | $>3$ months and <= 6 months | $\begin{gathered} >6 \text { months } \\ \text { and <= } 1 \text { year } \end{gathered}$ | $>1$ year and $<=3$ years | $\begin{array}{\|l\|l} > & 3 \text { years and } \\ <=5 \text { years } \end{array}$ | $>5$ | upto 1 month | $\underset{<=3}{>} 1$ month and | $>3$ months and <= 6 months | $\begin{gathered} >6 \text { months } \\ \text { and }<=1 \text { year } \end{gathered}$ | $\begin{array}{\|l\|} \gg 1 \text { year and } \\ <=3 \text { years } \end{array}$ | $\begin{gathered} >3 \text { years and } \\ <=5 \text { years } \end{gathered}$ | $>5$ |  |  |
| 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 |  |  |  |  | - |  | - | - | - | - | - | - | - | - |  | - |
| 14 | Other segments ${ }^{(a)}$ |  |  |  |  | - |  |  |  | - | - | - | - | - | - |  | - |
| 15 | Miscellaneous | 15,388 | 3,163 | 497 | 62 | - | - | - | 1,338 | 271 | 45 | 6 | - | - | - | 19,110 | 1,660 |

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 $\quad$ 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 |
| 10 | No. of Directors:- <br> (a) Independent Director <br> (b) Executive Director <br> (c) Non-executive Director <br> (d) Women Director <br> (e) Whole time director | (a) 3 <br> (b) 1 <br> (c) 5* <br> (d) 1** <br> (e) 1\# |
| 11 | No. of Employees <br> (a) On-roll: <br> (b) Off-roll: <br> (c) Total | $\begin{aligned} & 613 \\ & 290 \\ & 903 \\ & \hline \end{aligned}$ |
| 12 | No. of Insurance Agents and Intermediaries <br> (a) Individual Agents, <br> (b) Corporate Agents-Banks <br> (c)Corporate Agents-Others <br> (d) Insurance Brokers <br> (e) Web Aggregators <br> (f) Insurance Marketing Firm <br> (g) Motor Insurance Service Providers (DIRECT) <br> (h) Point of Sales persons (DIRECT) <br> (i) Other as allowed by IRDAI (To be specified) | No. of Insurance Agents and Intermediaries <br> (a) 0 <br> (b) 0 <br> (c) 7 <br> (d) 61 <br> (e) 0 <br> (f) 0 <br> (g) 0 <br> (h) 0 <br> (i) - |


| Employees and Insurance Agents and Intermediaries -Movement |  |  |
| :--- | :---: | :---: |
| Particulars | Employees | Insurance Agents and Intermediaries |
| Number at the beginning of the <br> quarter | 571 | 66 |
| 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.

## Board of Directors and 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"

Insurer:
Acko General Insurance Limited
Upto the Quarter ending on
(Amount in Rs. Lakhs)

| Rural \& Social Obligations (Quarterly Returns) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| SI.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
| 1 | FIRE | Rural | - | - | - |
|  |  | Social | - | - | - |
| 2 | MARINE CARGO | Rural | - | - | - |
|  |  | Social | - | - | - |
| 3 | MARINE OTHER THAN CARGO | Rural | - | - | - |
|  |  | Social | - | - | - |
| 4 | MOTOR OD | Rural | 659,876 | 7,465 | 1,272,426 |
|  |  | Social | - | - | - |
| 5 | MOTOR TP | Rural | 247,727 | 16,089 | - |
|  |  | Social | - | - | - |
| 6 | HEALTH | Rural | 1,911 | 276 | 3,098,186 |
|  |  | Social | 8 | 7,451 | 35,622,693 |
| 7 | PERSONAL ACCIDENT | Rural | - | - | - |
|  |  | Social | 2 | 109 | 4,765,783 |
| 8 | TRAVEL | Rural | - | - | - |
|  |  | Social | 3 | 163 | 488,403,523 |
| 9 | Workmen's Compensation/ Employer's liability | Rural | - | - | - |
|  |  | Social | - | - | - |
| 10 | Public/ Product Liability | Rural | - | - | - |
|  |  | Social | - | - | - |
| 11 | Engineering | Rural | - | - | - |
|  |  | Social | - | - | - |
| 12 | Aviation | Rural | - | - | - |
|  |  | Social | - | - | - |
| 13 | Other Segment ${ }^{\left({ }^{\text {a }} \text { )}\right.}$ | Rural | - | - | - |
|  |  | Social | - | - | - |
| 14 | Miscellaneous | Rural | - | - | - |
|  |  | Social | - | - | - |
|  | Total | Rural | 909514 | 23,830 | 4,370,612 |
|  |  | Social | 13 | 7,723 | 528,791,999 |

(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. $245.27 \mathbf{~ C r}$

## Statement Period: Quarter ending March 31, 2023

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

Name of the Insurer: Acko General Insurance Limited

| SI No. | Particulars | Opening Balance * | ```Additions during the quarter (net of duplicate complaints)``` | Complaints Resolved |  |  | Complaints Pending at the end of the quarter | Total Complaints registered up to the quarter during the financial year |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Fully Accepted | Partial Accepted | Rejected |  |  |
| 1 | Complaints made by customers | 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) <br> (i)Enquiry <br> (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 year: | 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 ma | e by customers | Compla Inter | s 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\% |  |
| d) | 90 days \& Beyond | 0 | 0\% | 0 | 0\% | 0 | 0\% |  |
|  | Total Number of Complaints | 9 |  | 0 |  | 9 |  |  |

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

Company Name \& Code: ACKO General Insurance Limited \& 157
Date: 20 Apr 2023
For the Quarter ending: March 2023

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

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 |  |

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

|  |  |  | Individual |  | Group |  | Government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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 | - | - | - | - |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 22 | Goa | Panaji | 13 | 26 | - | - | - |  |
| 23 | Gujarat | AHMADABAD | - | - | 4 | 572 | - | - |
| 24 | Gujarat | ANAND | 1 | 1 | - | - | - | - |
| 25 | Gujarat | GANDHINAGAR | - | - | - | - | - | - |
| 26 | Gujarat | JAMNAGAR | 1 | 3 | - | - | - | - |
| 27 | Gujarat | RAJKOT | 1 | 3 | - | - | - | - |
| 28 | Gujarat | VADODARA | 3 | 7 | - | - | - | - |
| 29 | Gujarat | Others | 242 | 644 | - | - | - |  |
| 30 | Haryana | GURGAON | 3 | 10 | 72 | 97,488 | - | - |
| 31 | Haryana | PANCHKULA | - | - | - | - | - | - |
| 32 | Haryana | Others | 218 | 532 | - | - | - |  |
| 33 | Himachal Pradesh | SHIMLA | - | - | 1 | 665 | - | - |
| 34 | Himachal Pradesh | Others | 7 | 20 | - | - | - |  |
| 35 | Jammu \& Kashmir | Others | 7 | 9 | - | - | - |  |
| 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 | - | - | - | - | - |  |
| 41 | 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 | - | - |


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

d. Data of number of 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) | $1297(4 \%)$ |
| v. | 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):

| S. No. | Description | Individual Policies (in \%) |  | Group Policies (in \%) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 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 |  | Group |  | Government |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | 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 <br> 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 |

## 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 | 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 |
| 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 |  |
| :---: | :--- | ---: |
| ii. | Number of claims received during the year | 60 |
| iii. | Number of claims paid during the year (specify \% also in brackets) | 9642 |
| iv. | Number of claims repudiated during the year (specify \% also in brackets) | $8774(90 \%)$ |
| v. | Number of claims outstanding at the end of the year | $453(5 \%)$ |

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

| S. No. | Description | Individual Policies (in \%) |  | Group Policies (in \%) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 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.
** 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 | 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\% | - | 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. | Number of <br> Nurievances |  |
| :---: | :--- | ---: |
| 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 |

## 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

|  |  |  | Individual |  | Group |  | Government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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 | 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 | - | - |
| 21 | Maharasthra | Others | - | - | 73 | 12,057,909 | - | - |
| 22 | Manipur | Imphal | - | - | - | 33,728 | - | - |
| 23 | Meghalaya | Shillong | - | - | - | 26,573 | - | - |
| 24 | Mizoram | Aizawl | - | - | - | 6,253 | - | - |
| 25 | Nagaland | Kohima | - | - | - | 18,203 | - | - |
| 26 | 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 | - | - |
| 34 | Uttar Pradesh | BUDAUN | - | - | 14 | 5,376,813 | - | - |
| 35 | Uttrakhand | Dehradun | - | - | 1 | 348,034 | - | - |
| 36 | West Bengal | KOLKATA | - | - | 3 | 2,615,112 | - | - |
|  | Total |  | - | - | 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) | $11373(14 \%)$ |
| v. | 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):

| S. No. | Description | Individual Policies (in \%) |  | Group Policies (in \%) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 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 |

[^0]
## 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 | No. of Claims | Percentage | No. of Claims | Percentage | 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 |
|  | Grievances outstanding at the end of the year | 1 |


[^0]:    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

