

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH, 2022

(Amount in ₹ Lakhs)

Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21
1	Premiums earned (Net)	NL-4	1	3	-	-	-	-	-	-	14,241	44,641	5,645	17,422	14,242	44,644	5,645	17,422
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	70	209	125	489	70	209	125	489
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	860	2,770	454	1,657	860	2,770	454	1,657
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account	NL-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		1	3	-	-	-	-	-	-	15,171	47,620	6,224	19,568	15,172	47,623	6,224	19,568
6	Claims Incurred (Net)	NL-6	-	2	-	-	-	-	-	-	11,481	43,671	4,841	14,257	11,481	43,673	4,841	14,257
7	Commission (Net)	NL-7	-	-	-	-	-	-	-	-	(1,791)	(3,625)	(293)	(1,046)	(1,791)	(3,625)	(293)	(1,046)
8	Operating expenses related to Insurance Business		-	2	1	1	-	-	-	-	12,184	46,874	5,040	20,888	12,184	46,876	5,041	20,889
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (B)		-	4	1	1	-	-	-	-	21,874	86,920	9,588	34,099	21,874	86,924	9,589	34,100
11	Operating Profit / (Loss) C = (A-B)		1	(1)	(1)	(1)	-	-	-	-	(6,703)	(39,300)	(3,364)	(14,531)	(6,702)	(39,301)	(3,365)	(14,532)
12	Appropriations:																	
	Transfer to Shareholders' Account		1	(1)	(1)	(1)	-	-	-	-	(6,703)	(39,300)	(3,364)	(14,531)	(6,702)	(39,301)	(3,365)	(14,532)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		1	(1)	(1)	(1)	-	-	-	-	(6,703)	(39,300)	(3,364)	(14,531)	(6,702)	(39,301)	(3,365)	(14,532)

Note - 1

(Amount in ₹ Lakhs)

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	927	3,059	470	1,642	927	3,059	470	1,642
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	(67)	(289)	(16)	15	(67)	(289)	(16)	15
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	-	-	-	-	-	-	-	-	860	2,770	454	1,657	860	2,770	454	1,657



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

PERIODIC DISCLOSURES
FORM NL-2B - PL

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

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		1	(1)	(1)	(1)
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(6,703)	(39,300)	(3,364)	(14,531)
			(6,702)	(39,301)	(3,365)	(14,532)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		384	1,109	168	835
	(b) Profit on sale of Investments		44	115	78	432
	(c) (Loss on sale/ redemption of investments)		(14)	(32)	(34)	(186)
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
			414	1,192	212	1,081
3	OTHER INCOME					
	(a) Provision for diminution in value of investments written back		-	-	-	250
	(b) Others		1	1	1	1
			1	1	1	251
	TOTAL (A)		(6,287)	(38,108)	(3,152)	(13,200)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance business		20	130	14	55
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		20	130	14	55
6	Profit/(Loss) Before Tax (A-B)		(6,307)	(38,238)	(3,166)	(13,255)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		(6,307)	(38,238)	(3,166)	(13,255)
	Appropriations					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or other Accounts		-	-	-	-
	Balance of Profit/(Loss) brought forward from last year		(78,599)	(46,668)	(43,502)	(33,412)
	Balance carried forward to Balance sheet		(84,906)	(84,906)	(46,668)	(46,668)



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

PERIODIC DISCLOSURES
FORM NL-3B - BS

BALANCE SHEET AS AT 31ST MARCH, 2022

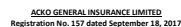
(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	As at 31st March, 2022	As at 31st March, 2021
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	114,600	59,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	918	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		0	1
	-Policyholders' Funds		1	3
5	BORROWINGS	NL-11	-	-
	TOTAL		115,519	59,604
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	24,810	9,145
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	65,970	36,694
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	385	420
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	3,460	2,399
	Advances and Other Assets	NL-16	10,383	5,167
	Sub-Total (A)		13,843	7,566
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	46,850	28,032
14	PROVISIONS	NL-18	27,545	12,857
	Sub-Total (B)		74,395	40,889
15	NET CURRENT ASSETS (C) = (A-B)		(60,552)	(33,323)
16	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		84,906	46,668
	TOTAL		115,519	59,604

CONTINGENT LIABILITIES

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	3	3
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	200	300
	TOTAL	203	303



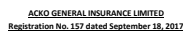
PERIODIC DISCLOSURES

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PERIODIC DISCLOSURES

FORM NL 5 - CLAIMS SCHEDULE

CLAIMS INCURRED (NET) [CURRENT YEAR]		FORM RE-3 - CLAIMS SCHEDULE																														(Amount in ₹ Lakhs)									
Sl No	Particulars	Fire		Marine		Marine		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
		For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22		
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	4,446	12,678	1,338	2,359	5,784	15,037	8,400	28,896	38	153	102	267	8,620	29,316	-	-	1,001	3,461	-	-	-	-	-	-	88	108	15,493	47,922	15,493	47,922		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	2,800	8,238	776	1,380	3,666	9,618	424	1,445	2	8	5	13	431	1,466	-	-	637	2,228	-	-	-	-	-	-	49	53	4,783	13,365	4,783	13,365		
4	Net Claims Paid	-	-	-	-	-	-	-	-	1,557	4,440	562	979	2,118	5,419	8,056	27,451	36	145	97	254	8,189	27,850	-	-	364	1,233	-	-	-	-	-	-	39	55	10,710	34,557	10,710	34,557		
4 Add :	Claims Outstanding at the end of the year	-	2	-	-	-	-	-	-	630	15,425	15,425	15,425	15,425	15,425	15,425	15,425	89	89	215	215	4,055	4,055	-	-	333	333	-	-	-	-	-	-	24	34	20,469	20,469	20,469	20,469		
5	Less : Claims Outstanding at the beginning of the year	-	2	0	-	-	-	-	-	703	462	13,760	9,370	14,463	9,832	4,681	1,200	98	66	196	160	4,975	4,426	-	-	171	94	-	-	-	-	-	-	87	1	19,606	11,353	19,606	11,353		
Net Incurred Claims		-	-	2	-	-	-	-	-	1,484	4,608	2,227	7,934	13,410	16,762	12,126	30,002	27	168	116	369	7,269	30,479	-	-	526	142	-	-	-	-	-	-	(24)	78	11,481	43,671	11,481	43,671		
Claims Paid (Direct)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
- In India		-	-	-	-	-	-	-	-	4,446	12,678	1,338	2,359	5,784	15,037	8,400	28,896	38	153	102	267	8,620	29,316	-	-	1,001	3,461	-	-	-	-	-	-	-	-	88	108	15,493	47,922	15,493	47,922
- Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)		3	3	-	-	-	-	-	-	63	63	12,412	12,412	12,475	12,475	1,887	1,887	81	81	189	189	2,157	2,157	-	-	286	286	-	-	-	-	-	-	1	1	14,919	14,919	14,922	14,922		
Estimates of IBNR and IBNER at the beginning of the period (net)		3	0	-	-	-	-	-	-	88	69	11,105	7,552	11,193	7,621	2,116	678	80	50	152	104	2,348	832	-	-	113	49	-	-	-	-	-	-	68	0	13,722	8,502	13,725	8,502		
CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																									
Sl No	Particulars	Fire		Marine		Marine		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
		For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21		
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	2,490	6,674	105	359	2,595	7,033	3,244	5,980	1	98	42	190	3,287	6,268	-	-	602	2,841	-	-	-	-	-	-	0	0	6,484	16,142	6,484	16,142		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	1,617	4,321	24	117	1,641	4,438	162	299	0	5	2	10	164	314	-	-	390	1,846	-	-	-	-	-	-	0	0	2,195	6,598	2,195	6,598		
4	Net Claims Paid	-	-	-	-	-	-	-	-	873	2,353	81	241	954	2,595	3,082	5,681	1	94	39	181	3,123	5,954	-	-	212	995	-	-	-	-	-	-	0	0	4,289	9,544	4,289	9,544		
4 Add :	Claims Outstanding at the end of the year	0	0	-	-	-	-	-	-	462	9,370	9,370	9,832	1,200	1,200	1,200	66	66	160	160	1,426	1,426	-	-	94	94	-	-	-	-	-	-	1	1	11,353	11,353	11,353	11,353			
5	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	505	464	7,951	5,523	8,456	5,987	1,372	183	198	10	382	222	1,932	415	-	-	413	238	-	-	-	-	-	-	10,801	6,640	10,801	6,640				
Net Incurred Claims		-	-	-	-	-	-	-	-	830	2,351	1,500	4,088	2,330	6,440	2,910	6,098	(133)	150	(163)	119	2,617	6,965	-	-	(107)	851	-	-	-	-	-	-	1	1	4,841	14,257	4,841	14,257		
Claims Paid (Direct)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
- In India		-	-	-	-	-	-	-	-	2,490	6,674	105	359	2,595	7,033	3,244	5,980	1	98	42	190	3,287	6,268	-	-	602	2,841	-	-	-	-	-	-	0	0	6,484	16,142	6,484	16,142		
- Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Estimates of IBNR and IBNER at the end of the period (net)		0	0	-	-	-	-	-	-	104	69	7,552	7,552	7,621	7,621	678	678	50	50	104	104	832	832	-	-	49	49	-	-	-	-	-	-	0	0	8,502	8,502	8,502	8,502		
Estimates of IBNR and IBNER at the beginning of the period (net)		0	-	-	-	-	-	-	-	68	152	6,561	4,493	6,629	4,645	355	72	138	7	341	169	834	248	-	-	270	159	-	-	-	-	-	-	0	-	7,733	5,052	7,733	5,052		



PERIODIC DISCLOSURES
FORM NL 6 - COMMISSION SCHEDULE

[illegible]

PERIODIC DISCLOSURES

FORM NL 7 - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES [CURRENT YEAR]																														(Amount in ₹ Lakhs)									
Sr No	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22		
		For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22
1	Employees' remuneration & welfare benefits	(0)	1	-	-	-	-	-	-	177	874	448	2,174	625	3,048	1,292	6,115	13	36	51	431	1,356	6,632	-	-	65	368	-	-	-	-	-	-	39	87	2,085	10,135	2,085	10,136
2	Travel, conveyance and vehicle running expenses	(0)	0	-	-	-	-	-	-	-	4	1	11	2	15	4	29	0	0	2	4	31	-	-	0	2	-	-	-	-	-	-	-	0	6	48	6	48	
3	Training expenses	0	0	-	-	-	-	-	-	0	1	1	1	1	2	2	4	0	0	0	2	4	-	-	0	0	-	-	-	-	-	-	-	0	0	3	6	3	6
4	Rents, rates & taxes	0	0	-	-	-	-	-	-	24	43	59	106	83	149	167	298	2	4	11	21	180	323	-	-	10	18	-	-	-	-	-	-	3	4	276	494	276	494
5	Repairs & maintenance	(0)	0	-	-	-	-	-	-	0	2	1	5	1	7	4	14	0	0	0	1	4	15	-	-	0	1	-	-	-	-	-	-	0	5	23	5	23	
6	Printing & stationery	(0)	0	-	-	-	-	-	-	0	0	0	1	-	1	1	3	0	0	1	1	3	-	-	0	0	-	-	-	-	-	-	-	-	0	1	4	1	4
7	Communication	0	0	-	-	-	-	-	-	3	10	9	24	12	34	25	68	0	1	1	5	26	74	-	-	1	4	-	-	-	-	-	-	1	1	40	113	40	113
8	Legal & professional charges	(0)	0	-	-	-	-	-	-	11	39	27	96	38	135	78	271	1	4	4	19	83	294	-	-	4	16	-	-	-	-	-	-	2	4	127	449	127	449
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	(0)	0	-	-	-	-	-	-	0	2	1	6	1	8	3	16	0	0	0	1	3	17	-	-	0	1	-	-	-	-	-	-	0	0	4	26	4	26
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	0	0	-	-	-	-	-	-	0	0	1	1	1	1	2	3	0	0	0	0	2	3	-	-	0	0	-	-	-	-	-	-	0	0	3	4	3	4
10	Advertisement and publicity	(0)	1	-	-	-	-	-	-	680	2,582	1,711	6,417	2,391	8,999	4,884	18,059	53	253	237	1,273	5,184	19,585	-	-	260	1,088	-	-	-	-	-	-	127	257	7,962	29,929	7,962	29,930
11	Interest & Bank Charges	(0)	0	-	-	-	-	-	-	10	31	23	79	33	110	66	221	1	3	3	16	70	240	-	-	4	13	-	-	-	-	-	-	2	3	109	366	109	366
12	Depreciation	(0)	0	-	-	-	-	-	-	9	36	23	88	32	124	67	249	1	3	3	18	71	270	-	-	4	15	-	-	-	-	-	-	2	4	109	413	109	413
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	0	0	-	-	-	-	-	-	89	300	223	745	312	1,045	637	2,098	7	29	33	148	677	2,275	-	-	35	127	-	-	-	-	-	-	15	30	1,039	3,477	1,039	3,477
16	Goods and Services Tax (GST)	0	0	-	-	-	-	-	-	2	7	6	16	8	23	18	46	0	1	1	3	19	50	-	-	1	3	-	-	-	-	-	-	0	1	28	77	28	77
17	Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Solutium fund - Expenses	-	-	-	-	-	-	-	-	-	11	36	11	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(b) Stamp Duty Expenses	(0)	0	-	-	-	-	-	-	0	1	1	3	1	4	2	8	0	0	0	1	2	9	-	-	0	0	-	-	-	-	-	-	0	0	3	13	3	13
	(c) Office Administrative expenses	0	0	-	-	-	-	-	-	1	2	2	5	3	7	6	14	0	0	0	1	6	15	-	-	1	2	-	-	-	-	-	-	0	0	10	24	10	24
	(d) Recruitment Charges	0	0	-	-	-	-	-	-	3	8	7	19	10	27	20	54	0	1	1	4	21	59	-	-	1	3	-	-	-	-	-	-	0	1	32	90	32	90
	(e) Subscriptions	(0)	0	-	-	-	-	-	-	1	5	2	11	3	16	5	34	0	0	0	0	2	5	34	-	-	0	8	-	-	-	-	-	0	8	52	8	52	
	(f) Business Support Services	(0)	0	-	-	-	-	-	-	27	92	68	229	95	321	193	644	2	9	10	45	205	698	-	-	10	39	-	-	-	-	-	-	8	9	318	1,067	318	1,067
	(g) Miscellaneous Expenses	(0)	0	-	-	-	-	-	-	0	2	1	6	1	8	2	17	0	0	2	1	4	18	-	-	0	1	-	-	-	-	-	-	0	1	5	28	5	28
Total		-	-	2	-	-	-	-	-	1,038	4,041	2,626	10,079	3,664	14,120	7,488	28,263	80	394	357	1,992	7,925	30,649	-	-	396	1,703	-	-	-	-	-	-	199	402	12,184	46,874	12,184	46,876

OPERATING EXPENSES [PREVIOUS YEAR]																																				(Amount in ₹ Lakhs)					
Sr No	Particulars	Fire		Marine				Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
		For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21	For the quarter Mar-21	Up to the quarter Mar-21				
1	Employees' remuneration & welfare benefits	0	0	-	-	-	-	-	-	-	45	558	132	1,340	177	1,898	521	1,958	(3)	78	92	298	610	2,334	-	-	(15)	208	-	-	-	-	-	-	0	0	772	4,440	772	4,440	
2	Travel, conveyance and vehicle running expenses	(0)	-	-	-	-	-	-	-	-	(0)	0	(0)	0	-	(0)	0	(0)	1	(0)	0	-	1	-	-	(0)	0	-	-	-	-	-	-	-	-	-	-	1	-	1	
3	Training expenses	(0)	-	-	-	-	-	-	-	-	1	1	1	2	2	3	2	2	0	0	0	0	2	2	-	-	0	0	-	-	-	-	-	-	-	-	-	4	5	4	5
4	Rents, rates & taxes	0	0	-	-	-	-	-	-	-	(0)	55	1	132	1	187	38	193	(1)	8	7	29	44	230	-	-	(4)	21	-	-	-	-	-	-	0	0	41	438	41	438	
5	Repairs & maintenance	0	0	-	-	-	-	-	-	-	5	25	13	61	18	86	32	89	0	4	5	14	37	107	-	-	1	9	-	-	-	-	-	-	0	0	56	202	56	202	
6	Printing & stationery	(0)	-	-	-	-	-	-	-	-	(0)	0	(1)	1	(1)	1	(1)	1	(0)	0	(0)	0	(1)	1	-	-	(0)	0	-	-	-	-	-	-	-	-	(2)	2	(2)	2	
7	Communication	0	0	-	-	-	-	-	-	-	3	11	9	16	37	11	36	37	0	9	25	19	64	126	-	-	-	-	-	-	-	-	-	-	-	-	31	84	31	84	
8	Legal & professional charges	0	0	-	-	-	-	-	-	-	47	96	114	230	161	326	198	336	5	13	31	51	234	400	-	-	14	36	-	-	-	-	-	-	0	0	409	762	409	762	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	(0)	-	-	-	-	-	-	-	-	1	2	2	5	3	7	4	7	0	0	1	1	5	8	-	-	0	1	-	-	-	-	-	-	-	8	16	8	16		
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(c) in any other capacity	(0)	-	-	-	-	-	-	-	-	0	0	1	1	1	1	2	0	0	0	0	0	1	2	-	-	0	0	-	-	-	-	-	-	-	2	3	2	3		
10	Advertisement and publicity	-	1	-	-	-	-	-	-	-	204	1,378	545	3,313	749	4,691	1,547	4,839	4	191	264	737	1,815	5,767	-	-	3	514	-	-	-	-	-	-	-	-	-	-	-		
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	-	6	31	17	74	23	105	40	108	0	4	7	16	47	128	-	-	1	11	-	-	-	-	-	-	0	0	71	244	71	244	
12	Depreciation	0	0	-	-	-	-	-	-	-	7	47	19	112	26	159	55	165	0	6	9	25	64	126	-	-	0	17	-	-	-	-	-	-	0	0	90	372	90	372	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
15	Information Technology Expenses	0	0	-	-	-	-	-	-	-	67	301	172	724	239	1,025	401	1,057	5	42	67	161	473	1,260	-	-	11	112	-	-	-	-	-	-	0	0	723	2,397	723	2,397	
16	Goods and Services Tax (GST)	(0)	-	-	-	-	-	-	-	-	2	2	4	4	6	6	6	6	0	0	1	1	7	7	-	-	1	1	-	-	-	-	-	-	-	-	14	14	14	14	
17	Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(a) Solatium fund - Expenses	0	0	-	-	-	-	-	-	-	1	2	1	6	2	8	8	0	0	0	1	1	9	9	-	-	0	1	-	-	-	-	-	-	0	0	11	18	11	18	
	(b) Stamp Duty Expenses	(0)	-	-	-	-	-	-	-	-	0	1	0	2	-	3	1	3	0	0	0	0	1	3	-	-	0	0	-	-	-	-	-	-	-	1	6	1	6		
	(c) Office Administrative expenses	(0)	-	-	-	-	-	-	-	-	0	1	1	4	1	5	2	6	0	0	0	1	2	7	-	-	0	1	-	-	-	-	-	-	-	3	13	3	13		
	(d) Recruitment Charges	(0)	-	-	-	-	-	-	-	-	5	6	12	14	17	20	18	20	1	1	3	3	22	24	-	-	2	2	-	-	-	-	-	-	-	41	46	41	46		
	(e) Subscriptions	0	0	-	-	-	-	-	-	-	5	7	12	17	12	17	12	17	0	1	3	17	6	21	-	-	0	0	-	-	-	-	-	-	0	0	10	40	10	40	
	(f) Business Service Fees	0	0	-	-	-	-	-	-	-	13	98	34	235	47	333	104	343	(0)	14	18	52	122	409	-	-	0	36	-	-	-	-	-	-	0	0	169	778	169	778	
	(g) Miscellaneous Expenses	0	0	-	-	-	-	-	-	-	0	2	21	23	21	25	(3)	7	0	0	(0)	1	(3)	8	-	-	-	1	-	-	-	-	-	-	(0)	(0)	18	34	18	34	
	Total	1	1	-	-	-	-	-	-	-	408	2,622	1,099	8,942	2,996	9,204	11	364	510	1,400	3,517	10,968	-	-	-	-	15	977	-	-	-	-	-	-	1	1	20,888	5,041	20,889	5,041	



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

PERIODIC DISCLOSURES
FORM NL 8 - SHARE CAPITAL SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Authorised Capital 1500000000 Equity Shares of ₹ 10 each (Previous period : 1000000000 Equity Shares of ₹ 10 each)	150,000	100,000
2	Issued Capital 1146000000 Equity Shares of ₹ 10 each (Previous period : 596000000 Equity Shares of ₹ 10 each)	114,600	59,600
3	Subscribed Capital 1146000000 Equity Shares of ₹ 10 each (Previous period : 596000000 Equity Shares of ₹ 10 each)	114,600	59,600
4	Called up Capital 1146000000 Equity Shares of ₹ 10 each (Previous period : 596000000 Equity Shares of ₹ 10 each) Less: Calls unpaid Add: Equity Shares forfeited (amount originally paid up) Less: Par Value of Equity Shares bought back Less: Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares Preference Shares	114,600 - - - - -	59,600 - - - - -
5	Paid-up Capital 1146000000 Equity Shares of ₹ 10 each (Previous period : 596000000 Equity Shares of ₹ 10 each) Preference Shares	114,600 -	59,600 -
	Total	114,600	59,600



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, 2022		As at 31st March, 2021	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	1,146,000,000	100	596,000,000	100
	b) Foreign	-	-	-	-
2	Investors				
	a) Indian				
	b) Foreign	-	-	-	-
3	Others	-	-	-	-
	Total	1,146,000,000	100	596,000,000	100.00

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i) Acko Technology & Services Private Limited	1	1146000000	100	114600			1146000000	100
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								

iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	1	1146000000	100	114600			1146000000	100

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

PART B:

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)								
ii)	Bodies Corporate: (i) (ii) (iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (i) (ii) (iii)								
ii)	Bodies Corporate: (i) (ii) (iii)								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								

1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter ^(e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
	a. Ascent Private Equity Trust^	1	4517000	4.55	11475.42				
	b.Ventureast Proactive Fund II^	1	1331430	1.34	3595.18				
	c.Baring Private Equity India AIF^	1	1335000	1.34	3373.70				
ix)	Any other (Please specify)								
	a.Amazon.Com NV Investment Holdings LLC^*	1	5204000	5.24	10491.47				
	b.RPS Ventures I L.P.^*	1	1787000	1.80	4549.90				
	c.Intact Ventures Inc.^*	1	6360781	6.40	23830.91				
	d.RPS Sidecar Fund I L.P. ^*	1	950000	0.96	2850.13				
	e.Munich Re Fund I L.P. ^*	1	4,968,102	5.00	15643.12				
	f.TI JPNIN India Holdco Ltd ^*	1	760,000	0.76	2250.21				
	g. Accel India IV (Mauritius) Ltd.^*	1	1055000	1.06	10.55				
	h. Accel India V (Mauritius) Ltd.^*	1	11543000	11.62	7257.12				
	i.SAIF India Partners IV Limited^*	1	8877000	8.93	5122.95				
	j. Swiss Re Reinsurance Holding Company Limited^*	1	2260000	2.27	22.60				
	k. Highscale Ventures Classic Fund LLC^* (Formerly known as Transamerica Ventures Fund LLC)	1	2223000	2.24	22.23				
	l. DSP HMK Holdings Pvt. Ltd.^	1	1532000	1.54	760.94				
	m. DSP Adiko Holdings Pvt. Ltd.^	1	1533000	1.54	763.48				
	n. Techpro Ventures LLP^	1	3798000	3.82	1115.83				
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
	a. Venkatram Krishnan^	1	151000	0.152	1.51				
	b. Subba Rao Telidevara^	1	51000	0.05	0.51				
ii)	Individual share capital in excess of Rs. 2 Lacs								
	a.Varun Dua	1	6000000	6.04	60.00				
	b. Ashish Dhawan^	1	1780000	1.79	2194.90				
	c. Devendra Rane	1	250000	0.25	2.50				
	d. Rajeev Gupta^	1	1238000	1.25	12.38				
	e. Sunil Mehta	1	220000	0.22	2.20				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	a. Alka DP Family Trust^	1	200000	0.20	509.22				
	b. Alka PN Family Trust^	1	200000	0.20	509.22				
	c. Hober Mallow Trust, acting through its trustee Catamaran Advisors LLP^	1	4678000	4.71	2236.18				
	d. RA Trust represented by its trustee Aditya Agarwal^	1	253000	0.25	759.04				
	e. Prathithi Investment Trust^	1	715000	0.72	7.15				
	f. FPGA Family Foundation, represented by its trustee Binarystar Holdings LLP^	1	7266000	7.31	18474.67				
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	a. Binny Bansal^	1	4124000	4.15	10500.16				
	- Bodies Corporate								
	Arpwood Capital Private Limited	1	480000	0.48	4.80				
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								

2.3)	ATSPL Employees and other Shareholders Welfare Trust, acting through its Trustees, Vistra ITCL (India) Limited	1	11722309	11.80	117.22				
	Any other (Please specify)								
	Total	33	99362622	100	128527.38				



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

PERIODIC DISCLOSURES
FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 11 - BORROWINGS SCHEDULE

(Amount in ₹ Lakhs)

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

Disclosure For Secured Borrowings:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 12 & 12A - INVESTMENT SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	12,501	3,640	33,239	14,606	45,740	18,246
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	1,504	249	3,999	999	5,503	1,248
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	6,603	3,211	17,556	12,885	24,159	16,096
5	Other than approved investments	-	-	-	-	-	-
	Total	20,608	7,100	54,794	28,490	75,402	35,590
(B)	SHORT TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	-	784	-	3,144	-	3,928
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	340	309	905	1,240	1,245	1,549
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	373	125	992	502	1,365	627
	(e) Other Securities (FDs, CDs & CPs)	3,148	584	8,373	2,343	11,521	2,927
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	341	-	906	-	1,247	-
5	Other than approved investments	-	243	-	975	-	1,217
	Total	4,202	2,045	11,176	8,204	15,378	10,248
	Grand Total	24,810	9,145	65,970	36,694	90,780	45,838

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

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021
1	<u>Long Term Investments :</u>						
	Book Value	20,608	7,100	54,794	28,490	75,402	35,590
	market Value	20,443	7,140	54,357	28,651	74,800	35,792
2	<u>Short Term Investments :</u>						
	Book Value	4,202	2,045	11,176	8,204	15,378	10,249
	market Value	4,204	2,047	11,178	8,213	15,382	10,260



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

PERIODIC DISCLOSURES
FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

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

Provisions against Non-performing Loans:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR] **(Amount in ₹ Lakhs)**

Sr. No.	Particulars	As at 31st March, 2022									
		Cost / Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For The year	On Sales/ Adjustments	To Date	As at 31st March, 2022	As at 31st March, 2021
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	863	-	-	863	583	276	-	859	4	280
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2	-	-	2	2	0	-	2	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	10	-	-	10	6	3	-	9	1	4
7	Information Technology Equipment	294	377	0	671	169	125	0	294	377	125
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	35	-	-	35	23	9	-	32	3	12
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	1,204	377	-	1,581	783	413	-	1,196	385	421
	Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	1,204	377	-	1,581	783	413	-	1,196	385	421
	Previous Period Total	1,146	59	1	1,204	412	373	1	784	420	734



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

PERIODIC DISCLOSURES
FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Cash (including cheques, drafts and stamps)	9	5
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	2,660	2,110
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	791	284
	Total	3,460	2,399
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	3,460	2,399
	- Outside India	-	-

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



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

PERIODIC DISCLOSURES
FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	115	122
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	81	15
6	Others:		
	(a) Security Deposits	397	196
	(b) GST input balance recoverable (net)	1,566	1,865
	(c) Other Advances	4,915	1,591
	Total (A)	7,074	3,789
(B)	OTHER ASSETS		
1	Income accrued on investments	2,122	1,088
2	Outstanding Premiums	800	10
	Less : Provisions for doubtful		
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	100	65
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others	-	-
	(a) Other recoverable	287	215
	Total (B)	3,309	1,378
	Total (A) + (B)	10,383	5,167



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

PERIODIC DISCLOSURES
FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Agents' Balances	428	315
2	Balances due to other insurance companies	10,029	6,042
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	3,549	3,658
	(b) for Other Policies	111	1,902
5	Unallocated premium	-	-
6	Sundry Creditors	5,681	2,765
7	Due to subsidiaries/holding company	10	157
8	Claims outstanding	20,469	11,353
9	Due to Officers / Directors	-	-
10	Unclaimed Amount of policyholders	-	-
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	45	7
14	Others:		
	(a) Employee Benefits	-	66
	(b) Statutory Dues Payable	630	289
	(c) Due to Solatium fund	75	39
	(d) Deposit Premium	5,674	1,439
	(e) Cheque issued but not cleared	149	-
	Total	46,850	28,032

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

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 18 - PROVISIONS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Reserve for Unexpired Risk	26,352	12,028
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,193	829
5	Others	-	-
	Total	27,545	12,857



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

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

(Amount in ₹ Lakhs)

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



PERIODIC DISCLOSURES
FORM NI-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21
1	Gross Premium Growth Rate	99.72%	133.96%	54.40%	13.22%
2	Gross Premium to Networth Ratio	0.95	3.33	1.12	3.27
3	Growth rate of Net Worth	136.72%	129.61%	(38.96%)	(38.96%)
4	Net Retention Ratio	59.83%	59.67%	56.88%	51.95%
5	Net Commission Ratio	(10.33%)	(6.15%)	(3.56%)	(4.77%)
6	Expense of Management to Gross Direct Premium Ratio	44.02%	49.60%	36.71%	51.29%
7	Expense of Management to Net Written Premium	59.94%	73.35%	63.11%	98.73%
8	Net Incurred Claims to Net Earned premium	80.61%	97.83%	85.75%	81.83%
9	Claims paid to claims provisions	19.41%	13.86%	15.06%	7.88%
10	Combined ratio	140.55%	171.17%	143.28%	172.25%
11	Investment income ratio	5.73%	5.75%	6.95%	8.16%
12	Technical Reserves to Net Premium Ratio	2.70	0.79	2.83	1.07
13	Underwriting Balance Ratio	(0.54)	(0.95)	(0.70)	(0.96)
14	Operating Profit Ratio	(47.06%)	(88.03%)	(59.59%)	(83.41%)
15	Liquid Assets to Liabilities Ratio	0.28	0.28	0.34	0.34
16	Net Earning Ratio	(36.37%)	(64.85%)	(38.36%)	(60.40%)
17	Return on Net Worth Ratio	(20.60%)	(128.77%)	(24.48%)	(102.50%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.68	1.68	1.91	1.91
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	(0.71)	(4.27)	(0.57)	(2.39)
24	Book value per share	2.67	2.67	2.17	2.17

Segmental Reporting up to the quarter

Segments Upto the quarter ended on 31st March, 2022	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	47.50%	91.90%	-1.04%	95.28%	100.00%	66.67%	0.00%	166.67%	1.09	(0.59)
Previous Period	NA	95.00%	-0.74%	70.27%	100.00%	0.00%	0.00%	100.00%	1.32	(2.57)
Marine Cargo										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Marine										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Motor OD										
Current Period	85.38%	34.61%	-25.39%	29.88%	54.04%	119.73%	77.24%	173.77%	0.70	(0.91)
Previous Period	17.86%	34.78%	-8.11%	36.81%	86.98%	99.74%	62.73%	186.72%	0.78	(1.02)
Motor TP										
Current Period	92.66%	34.75%	-29.13%	28.08%	50.59%	73.63%	6.06%	124.22%	1.81	(0.41)
Previous Period	24.65%	35.09%	-15.79%	33.94%	79.60%	74.84%	2.81%	154.43%	2.07	(0.71)
Total Motor										
Current Period	90.51%	34.71%	-28.06%	28.59%	51.58%	86.87%	8.27%	138.45%	1.49	(0.55)
Previous Period	22.56%	35.00%	-13.53%	34.79%	81.76%	82.34%	5.35%	164.11%	1.69	(0.80)
Health										
Current Period	267.69%	95.00%	4.05%	79.81%	83.48%	113.40%	46.14%	196.88%	0.50	(1.26)
Previous Period	214.46%	95.00%	3.44%	94.13%	98.55%	103.40%	28.89%	201.95%	0.63	(1.51)
Personal Accident										
Current Period	19.59%	89.18%	5.45%	76.00%	84.54%	42.12%	36.42%	126.66%	0.53	(0.48)
Previous Period	523.22%	81.95%	1.39%	79.74%	96.61%	47.93%	36.58%	144.54%	0.38	(0.66)
Travel Insurance										
Current Period	64.15%	92.87%	-0.56%	73.73%	78.84%	12.25%	14.97%	91.09%	0.10	0.09
Previous Period	-74.06%	89.56%	-0.54%	85.06%	94.44%	8.26%	15.29%	102.69%	0.14	(0.05)
Total Health										
Current Period	231.04%	94.78%	3.77%	79.35%	83.19%	103.75%	43.02%	186.94%	0.47	(1.13)
Previous Period	27.32%	93.78%	2.92%	92.37%	97.96%	84.66%	25.94%	182.62%	0.55	(1.22)
Workmen's Compensation/ Employer's liability										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Public/ Product Liability										
Current Period	88.64%	36.33%	-4.16%	28.86%	75.28%	90.08%	19.44%	165.36%	0.87	(0.89)
Previous Period	-45.81%	32.84%	-10.43%	31.23%	84.71%	62.00%	44.24%	146.72%	1.09	(0.25)
Engineering										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Miscellaneous										
Current Period	105008.84%	44.77%	-2.82%	35.53%	76.68%	34.37%	23.37%	111.05%	0.60	(1.04)
Previous Period	NA	95.00%	-0.97%	100.00%	100.00%	105.36%	0.00%	205.36%	0.56	(1.41)
Total Miscellaneous										
Current Period	133.96%	59.67%	-6.15%	49.60%	73.34%	97.83%	13.86%	171.17%	0.79	(0.95)
Previous Period	13.22%	51.95%	-4.77%	51.29%	98.72%	81.84%	7.88%	172.25%	1.07	(0.96)
Total-Current Period	133.96%	59.67%	-6.15%	49.60%	73.35%	97.83%	13.86%	171.17%	0.79	(0.95)
Total-Previous Period	13.22%	51.95%	-4.77%	51.29%	98.73%	81.83%	7.88%	172.25%	1.07	(0.96)



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

PERIODIC DISCLOSURES
FORM NL 21 - RELATED PARTY

PART-A RELATED PARTY TRANSACTIONS

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-21	Up to the quarter Mar-21
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital Premium received Payment for technology support services / Brand usage fee Claims paid	9,000 284 230 498	55,000 1,769 922 1,993	5,000 160 230 385	5,000 1,639 922 2,239
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	50	110	28	112
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	183	183
4	Key Management Personnel : (a) Mr. Varun Dua (b) Mr. Vaibhav Shah (c) Mr. Jitendra Nayyar (d) Mr. Rohin Vig (e) Mr. Biresh Giri (f) Mr. Virendra Agarwal (g) Mr. Manish Thakur (h) Mr. Animesh Das (i) Ms. Karishma Desai	Managing Director & CEO Chief Technology Officer (from 1st May, 2021 to 19th Feb, 2022) Chief Financial Officer & Whole-time Director (upto 21st Oct, 2021) Chief Financial Officer w.e.f. 27th November, 2021 Appointed Actuary Chief Risk Officer Chief Investment Officer Chief Underwriting Officer Chief Compliance Officer & Company Secretary	Salary Bonus and Other Allowances	172	809	210	637

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

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Acko Technology and Services Pvt Ltd	Holding Company	160	Payable	No	No	NIL	NIL
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	22	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, 2022	For the year ended 31st March, 2021
1	CASH FLOWS FROM THE OPERATING ACTIVITIES:		
	(a) Premium received from policyholders, including advance receipts	100,367	43,426
	(b) Other receipts	1	1
	(c) Payments to the re-insurers, net of commissions and claims	(16,744)	(9,859)
	(d) Payments to co-insurers, net of claims recovery	(29)	(61)
	(e) Payments of claims	(47,772)	(16,143)
	(f) Payments of commission and brokerage	(2,029)	(638)
	(g) Payments of other operating expenses	(45,810)	(21,393)
	(h) Preliminary and pre-operative expenses	-	-
	(i) Deposits, advances and staff loans	(281)	(48)
	(j) Income taxes paid (Net)	258	25
	(k) Good & Service tax paid	337	775
	(l) Other payments	-	-
	Cash flows before extraordinary items	(11,702)	(3,915)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(11,702)	(3,915)
2	CASH FLOWS FROM INVESTING ACTIVITIES:		
	(a) Purchase of fixed assets	(377)	(59)
	(b) Proceeds from sale of fixed assets	-	1
	(c) Purchases of investments	(203,345)	(176,458)
	(d) Loans disbursed	-	-
	(e) Sales of investments	158,288	174,016
	(f) Repayments received	-	-
	(g) Rents/Interests/ Dividends received	3,250	2,467
	(h) Investments in money market instruments and in liquid mutual funds (Net)	-	-
	(i) Expenses related to investments	-	-
	Net cash flow from investing activities (B)	(42,184)	(33)
3	CASH FLOWS FROM FINANCING ACTIVITIES:		
	(a) Proceeds from issuance of share capital	54,947	5,000
	(b) Proceeds from borrowing	-	-
	(c) Repayments of borrowing	-	-
	(d) Interest/dividends paid	-	-
	Net cash flow from financing activities (C)	54,947	5,000
4	EFFECT OF FOREIGN EXCHANGE RATES ON CASH AND CASH EQUIVALENTS, NET (D)	-	-
	Net increase in cash and cash equivalents (A + B + C + D)	1,061	1,052
	NET INCREASE IN CASH AND CASH EQUIVALENTS:		
	(a) Cash and cash equivalents at the beginning of the year	2,399	1,347
	(b) Cash and cash equivalents at the end of the year	3,460	2,399

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :****As at March 31, 2022**

Name of Insurer: Acko General Insurance Limited

Registration Number: 157

Date of Registration: September 18, 2017

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	24,810	24,810
	Policyholders as per NL-12 A of BS	65,970	-	65,970
(A)	Total Investments as per BS	65,970	24,810	90,781
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	385	385
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1	1
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	3,460	3,460
(F)	Advances and Other assets as per BS	903	9,479	10,383
(G)	Total Current Assets as per BS...(E)+(F)	903	12,939	13,842
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	186	373	559
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	0	0	1
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	66,873	38,134	105,008
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	186	374	560
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	66,687	37,760	104,447

(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		1	1
	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	186	-	186
	(b) Unutilised GST credit for more than 90 days	-	373	373

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

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

STATEMENT OF LIABILITIES :

As at March 31, 2022

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	49,401	26,351
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	49,401	26,351
(d)	Outstanding Claim Reserve (other than IBNR reserve)	10,658	5,548
(e)	IBNR reserve	34,113	14,922
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	94,172	46,821

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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

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

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	2	2	2	2	0	1	1
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	51,075	17,729	33,002	11,642	7,661	7,426	7,661
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	5,901	2,144	4,080	1,472	885	918	918
8	Health	23,608	22,370	31,907	30,312	4,474	9,093	9,093
9	Miscellaneous	1,385	715	333	246	194	74	194
10	Crop	-	-	-	-	-	-	-
	Total	81,971	42,959	69,325	43,673	13,215	17,512	17,867

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

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

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	66,687
	Available assets(as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	46,821
(C)	Provisions as per BS	-
(D)	Other Liabilities	19,866
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0
	Shareholder's FUNDS	
(F)	Available Assets	37,760
	Deduct:	
(G)	Other Liabilities	7,708
(H)	Excess in Shareholder's funds (F-G)	30,052
(I)	Total ASM (E+H)	30,052
(J)	Total RSM	17,867
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.68

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

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

Date: 31-03-2022



Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Add-On: Initial 30 Days Waiting Period Waiver	157	ACKHLIA22210V012122	Health	Retail	11-02-2022

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



FORM NL-28-STATEMENT OF ASSETS - 3B

PART - A

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st March, 2022

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

(Business within India)

Periodicity of Submission: Quarterly (Q4 - FY 2021-22)



₹ in Lakhs										
Section I	No	PARTICULARS	SCH ++	AMOUNT						
1	Investments									
	a. Shareholders Fund		8	24,810.34						
	b. Policyholders Fund		8A	65,970.26						
2	Loans		9	-						
3	Fixed Assets		10	384.82						
4	Deferred Tax Assets									
5	Current Assets									
	a. Cash & Bank Balance		11	3,459.70						
	b. Advances & Other Assets		12	10,382.62						
6	Current Liabilities									
	a. Current Liabilities		13	(46,850.07)						
	b. Provisions		14	(27,544.93)						
	c. Misc. Exp not Written Off		15	-						
	d. Debit Balance of P&L A/c			84,905.79						
	Application of Funds as per Balance Sheet (A)			115,518.53						
	Less: Other Assets		SCH ++	AMOUNT						
1	Loans (if any)		9	-						
2	Fixed Assets (if any)		10	384.82						
3	Deferred Tax Assets			-						
4	Cash & Bank Balance (if any)		11	3,459.70						
5	Advances & Other Assets (if any)		12	10,382.62						
6	Current Liabilities		13	(46,850.07)						
7	Provisions		14	(27,544.93)						
8	Misc. Exp not Written Off		15	-						
9	Debit Balance of P&L A/c			84,905.79						
	TOTAL (B)			24,737.94						
	'Investment Assets' As per FORM 3B		(A-B)	90,780.59						
Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%	-	8,915.09	23,705.08	32,620.18	35.93	-	32,620.18	32,142.96
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	12,500.72	33,239.20	45,739.92	50.39	-	45,739.92	45,203.43
3	Investment subject to Exposure Norms		-	12,309.44	32,730.60	45,040.04	49.61	0.64	45,040.68	44,977.65
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than								
	1. Approved Investments	15%	-	6,943.52	18,462.71	25,406.23	27.99	-	25,406.23	25,358.86
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding	-	5,365.92	14,267.89	19,633.81	21.63	0.64	19,634.44	19,618.79
	c. Other Investments (not exceeding 25%)	55%	-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	24,810.16	65,969.79	90,779.96	100.00	0.64	90,780.59	90,181.07

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



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

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - B

Company Name & Code: Acko Geeral Insurance Limited / 157

Statement as on: 31st March, 2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly (Q4 - FY 2021-22)



₹ in Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities							
	Central Government Bonds	CGSB	33,675.21	37.36%	-1,055.03	(162.87%)	32,620.18	35.93%
	Treasury Bills	CTRB	967.35	1.07%	-967.35	(149.34%)	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Government Bonds	CGSB	33,675.21	37.36%	-1,055.03	(162.87%)	32,620.18	35.93%
	Treasury Bills	CTRB	967.35	1.07%	-967.35	(149.34%)	-	-
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	9,638.39	10.69%	3,481.36	537.44%	13,119.74	14.45%
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	10,646.38	11.81%	208.89	32.25%	10,855.27	11.96%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	12,289.68	13.64%	2,261.28	349.09%	14,550.97	16.03%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	-	-	-	-
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Invest)	ECDB	11,520.11	12.78%	-	-	11,520.11	12.69%
	Corporate Securities - Debentures	ECOS	6,837.81	7.59%	30.81	4.76%	6,868.62	7.57%
	Deposits - CDs With Scheduled Banks	EDCD	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,608.25	2.89%	-1,363.19	(210.45%)	1,245.07	1.37%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	1,949.00	2.16%	-1,949.00	(300.88%)	-	-
	Total		90,132.19	100.00%	647.76	100.00%	90,779.96	100.00%

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities



Insurer:

Acko General
Insurance Limited

Date:

31-Mar-22

₹ in Lakhs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Mar 31, 2022	as % of total for this class	As at Mar 31, 2021	as % of total for this class	As at Mar 31, 2022	as % of total for this class	As at Mar 31, 2021	as % of total for this class
Break down by credit rating								
AAA rated	32,211.83	35.72	18,303.88	39.75	32,274.86	35.55	17,972.39	39.21
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	45,203.43	50.13	22,054.07	47.89	45,739.92	50.39	22,173.63	48.38
Any other (Fixed Deposits)	11,520.11	12.77	2,927.29	6.36	11,520.11	12.69	2,927.29	6.39
Any other (Mutual Funds)	1,245.71	1.38	2,766.40	6.01	1,245.07	1.37	2,762.56	6.03
Total (A)	90,181.07	100.00	46,051.65	100.00	90,779.96	100.00	45,835.87	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	2,615.52	2.90	4,566.22	9.92	2,612.74	2.88	4,554.39	9.94
More than 1 year and upto 3 years	33,058.53	36.66	10,676.34	23.18	33,158.57	36.53	10,509.49	22.93
More than 3 years and up to 7years	15,095.60	16.74	14,335.03	31.13	15,190.35	16.73	14,326.78	31.26
More than 7 years and up to 10 years	15,699.80	17.41	3,285.06	7.13	15,955.57	17.58	3,211.78	7.01
Above 10 years	10,945.80	12.14	7,495.30	16.28	11,097.55	12.22	7,543.58	16.46
Any other (Fixed Deposits)	11,520.11	12.77	2,927.29	6.36	11,520.11	12.69	2,927.29	6.39
Any other (Mutual Funds)	1,245.71	1.38	2,766.40	6.01	1,245.07	1.37	2,762.56	6.03
Total (A)	90,181.07	100.00	46,051.65	100.00	90,779.96	100.00	45,835.87	100.00
Breakdown by type of the issuer								
a. Central Government	32,142.96	35.64	22,054.07	47.89	32,620.18	35.93	22,173.63	48.38
b. State Government	13,060.46	14.48	-	-	13,119.74	14.45	-	-
c. Corporate Securities	32,211.83	35.72	18,303.88	39.75	32,274.86	35.55	17,972.39	39.21
Any other (Fixed Deposits)	11,520.11	12.77	2,927.29	6.36	11,520.11	12.69	2,927.29	6.39
Any other (Mutual Funds)	1,245.71	1.38	2,766.40	6.01	1,245.07	1.37	2,762.56	6.03
Total (A)	90,181.07	100.00	46,051.65	100.00	90,779.96	100.00	45,835.87	100.00

Note

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st March, 2022

Details of Investment Portfolio

Periodicity of Submission: Quarterly (Q4 - FY 2021-22)



₹ in Lakhs

NO	PARTICULARS	Bonds / Debentures		Loan		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)
1	Investments Assets (As per Form 5)	32,274.86	17,972.39	-	-	57,260.03	25,100.92	1,245.07	2,762.56	90,779.96	45,835.87
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	32,274.86	17,972.39	-	-	57,260.03	25,100.92	1,245.07	2,762.56	90,779.96	45,835.87
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

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

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

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

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

e) Net Investment assets is net of 'provisions'

f) Net NPA is gross NPAs less provisions

g) Write off as approved by the Board

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

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

Company Name & Code: ACKO General Insurance Limited & 157



Statement as on: 31st March, 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	G. Sec													
	Central Government Bonds	CGSB	33,045.35	458.24	5.62%	3.87%	26,581.92	1,385.65	5.21%	3.59%	14,930.35	1,123.41	7.52%	5.18%
	Treasury Bills	CTRB	1,117.77	7.57	2.75%	1.89%	1,764.54	32.76	1.86%	1.28%	5,987.94	149.60	2.50%	1.72%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	10,957.02	154.26	5.71%	3.93%	9,218.82	452.79	4.91%	3.38%	2,660.30	49.50	1.86%	1.28%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	11,709.86	209.09	7.24%	4.98%	8,555.77	660.29	7.72%	5.31%	5,485.88	502.31	9.16%	6.30%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	500.00	-145.00	(0.29)	(0.20)
4	Infrastructure Investment													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	13,206.48	186.55	5.73%	3.94%	10,844.12	657.79	6.07%	4.17%	8,778.25	945.33	10.77%	7.41%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	1,476.35	28.33	1.92%	1.32%	2,239.91	288.19	12.87%	8.85%
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	3,224.98	25.49	3.20%	2.20%	3,224.98	25.49	0.79%	0.54%	-	-	-	-
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	11,520.11	148.86	5.24%	3.61%	7,860.88	401.91	5.11%	3.52%	2,053.19	108.26	5.27%	3.63%
	Corporate Securities - Debentures	ECOS	6,853.19	105.91	6.27%	4.31%	6,410.80	398.62	6.22%	4.28%	3,343.92	332.15	9.93%	6.83%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,998.76	24.27	3.28%	2.26%	2,685.30	82.72	3.08%	2.12%	1,376.99	39.33	2.86%	1.96%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Investment													
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	1,922.24	24.09	5.08%	3.50%	2,186.85	44.59	2.04%	1.40%	1,394.05	84.70	6.08%	4.18%
	TOTAL		96,555.77	1,344.33	5.65%	3.88%	80,810.35	4,170.94	5.16%	3.55%	48,750.80	3,477.77	7.13%	4.91%

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st March, 2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Rs. Lakhs

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

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Acko General Insurance Limited

Date: 3/31/2022

Registration No: 157

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	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	7,396.71	72.47		64.2%
3	GIC Re	1	4,095.95	72.47	3.70	35.8%
4	Other (to be Specified)					0.0%
	Total (B)	2	11,492.65	144.94	3.70	100.0%
	Grand Total (C)= (A)+(B)	3	11,492.65	144.94	3.70	100.0%

Note:-

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

(b) Figures are to be provided upto the quarter



Sl.No.		State / Union Territory		Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total	
																								For the Quarter	Upto the quarter													For the Quarter	Upto the quarter		
STATES ^a																																									
1	Andhra Pradesh	-	0	-	-	-	-	-	-	210	759	57	209	266	967	151	465	0	0	10	11	162	476	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	428	1,444	
2	Arunachal Pradesh	-	0	-	-	-	-	-	-	0	0	-	0	0	1	1	2	0	0	-	1	2	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
3	Assam	-	0	-	-	-	-	-	-	7	29	1	2	8	31	37	108	0	0	0	0	37	108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45	139
4	Bihar	-	0	-	-	-	-	-	-	115	477	55	197	170	675	88	238	0	0	0	0	88	238	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	228	913
5	Chhattisgarh	-	0	-	-	-	-	-	-	39	152	14	50	52	202	13	64	0	0	0	0	13	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66	267
6	Goa	-	0	-	-	-	-	-	-	45	160	14	48	60	208	3	23	-	-	0	0	3	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63	231	
7	Gujarat	-	0	-	-	-	-	-	-	588	2,032	125	437	713	2,470	75	418	0	2	1	4	76	424	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	789	2,894
8	Haryana	-	0	-	-	-	-	-	-	485	1,789	132	443	617	2,232	1,513	6,503	14	195	0	1	1,538	6,698	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,145	8,931
9	Himachal Pradesh	-	0	-	-	-	-	-	-	13	54	19	65	32	120	5	67	(0)	0	-	0	5	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	187	
10	Jharkhand	-	0	-	-	-	-	-	-	62	233	36	119	98	352	12	73	0	0	0	0	13	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117	425	
11	Karnataka	-	1	-	-	-	-	-	-	3,044	10,482	499	1,710	3,542	12,193	4,449	13,783	55	135	1	18	4,506	13,936	-	-	-	-	-	-	-	-	-	-	-	-	-	79	184	8,127	26,313	
12	Kerala	-	0	-	-	-	-	-	-	203	714	105	324	309	1,038	38	145	-	-	1	4	39	149	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	348	1,187	
13	Madhya Pradesh	-	0	-	-	-	-	-	-	79	241	28	92	107	333	107	279	0	0	0	0	107	280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	214	613
14	Maharashtra	-	0	-	-	-	-	-	-	2,000	6,762	500	1,612	2,501	8,374	2,457	6,576	45	115	11	23	2,513	6,715	-	-	1,565	5,901	-	-	-	-	-	-	-	-	-	526	948	7,104	21,937	
15	Manipur	-	0	-	-	-	-	-	-	0	0	0	0	0	2	2	13	0	0	0	0	2	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	13	
16	Meghalaya	-	0	-	-	-	-	-	-	0	1	0	1	0	0	1	3	0	0	-	0	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5	
17	Mizoram	-	0	-	-	-	-	-	-	0	0	0	0	0	0	1	2	-	-	0	0	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
18	Nagaland	-	0	-	-	-	-	-	-	0	0	0	0	0	0	1	5	0	0	0	0	1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5	
19	Odisha	-	0	-	-	-	-	-	-	75	271	35	105	111	377	26	134	0	0	0	0	26	134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137	511
20	Punjab	-	0	-	-	-	-	-	-	32	116	79	240	111	356	53	126	0	0	0	2	54	127	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	164	483
21	Rajasthan	-	0	-	-	-	-	-	-	198	630	56	186	253	816	55	280	0	0	0	0	1	55	281	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	309	1,096
22	Sikkim	-	0	-	-	-	-	-	-	2	5	5	12	6	17	1	2	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	19	
23	Tamil Nadu	-	0	-	-	-	-	-	-	1,726	5,469	449	1,460	2,176	6,930	391	1,313	1	12	2	5	394	1,330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,570	8,260
24	Telangana	-	0	-	-	-	-	-	-	745	2,716	118	418	864	3,134	1,581	5,719	3	62	1	5	1,586	5,785	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,449	8,920
25	Tripura	-	0	-	-	-	-	-	-	0	2	0	0	0	2	3	10	0	0	0	0	3	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	12	
26	Uttarakhand	-	0	-	-	-	-	-	-	31	96	30	106	61	204	9	45	0	0	0	0	9	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70	240	
27	Uttar Pradesh	-	0	-	-	-	-	-	-	751	2,696	244	744	995	3,440	278	997	8	20	1	2	286	1,019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,281	4,459	
28	West Bengal	-	0	-	-	-	-	-	-	233	828	171	498	403	1,325	58	524	0	2	0	1	59	527	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	462	1,853	
TOTAL (A)		-	2	-	-	-	-	-	-	10,684	36,717	2,771	9,079	13,455	45,796	11,380	37,918	127	543	30	77	11,537	38,538	-	-	1,565	5,901	-	-	-	-	-	-	-	-	-	605	1,131	27,162	91,368	
UNION TERRITORIES ^a																																									
1	Andaman and Nicobar Islands	-	0	-	-	-	-	-	-	3	8	8	22	11	30	0	2	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	33	
2	Chandigarh	-	0	-	-	-	-	-	-	16	58	6	24	23	83	3	22	-	-	-	0	3	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	105	
3	Dadra and Nagar Haveli	-	0	-	-	-	-	-	-	4	15	2	7	6	22	0	4	0	0	0	0	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	25	
4	Daman & Diu	-	0	-	-	-	-	-	-	3	9	1	3	4	12	0	2	0	0	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	14	
5	Govt. of NCT of Delhi	-	0	-	-	-	-	-	-	1,100	4,183	216	718	1,316	4,901	347	2,063	10	14	11	32	368	2,109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,684	7,009
6	Jammu & Kashmir	-	0	-	-	-	-	-	-	10	34	27	63	37	97	3	27	0	0	0	0	3	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	124	
7	Ladakh	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Lakshadweep	-	0	-	-	-	-	-	-	0	1	1	4	1	5	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5	
9	Puducherry	-	0	-	-	-	-	-	-	34	101	9	29	43	130	2	18	-	-	-	-	0	2	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45	138	
TOTAL (B)		-	0	-	-	-	-	-	-	1,170	4,408	271	871	1,441	5,279	355	2,127	10	14	11	32	376	2,174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,817	7,453
Outside India																																									
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Grand Total (A)+(B)+(C)		-	2	-	-	-	-	-	-	11,854	41,125	3,042	9,940	14,896	51,075	11,735	40,045	138	558	41	100	11,914	40,712	-	-	1,565	5,901	-	-	-	-	-	-	-	-	-	605	1,131	28,975	98,821	

Note :-

(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NI forms

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

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(d) For the Quarter and Half Yearly information are to be shown in separate sheets

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

Name of the Insurer: Acko General Insurance Limited
Date: March 31, 2022
(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2020-21		Upto the Quarter		Up to the corresponding quarter of the previous year 2020-21	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	1	1	2	67	1	2
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	11,854	411,936	2,422	273,388	41,125	1,399,223	7,927	803,659
5	Motor TP	3,042	235,474	5,923	350,129	9,949	730,142	18,883	1,096,729
6	Health	11,735	572	5,301	474	40,045	3,311	11,832	958
7	Personal Accident	138	26	101	12	558	117	467	42
8	Travel	41	2	-	-	109	4	-	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	1,565	22	760	27	5,901	108	3,128	85
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	605	2	1	-	1,131	11	1	1

Notes:

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

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

Date: March 31, 2022

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year 2020-21		Up to the corresponding quarter of the previous year 2020-21	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	0	4	(0)
3	Corporate Agents -Others	64,145	2,171	233,019	9,019	44,944	1,771	146,294	4,832
4	Brokers	68,203	7,843	180,445	24,248	70,860	3,625	210,017	8,871
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	515,686	18,965	1,719,519	65,554	234,839	9,112	741,502	28,536
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	-	-	-	-	-	-	-	-
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified) (i) _____ (ii) _____	-	-	-	-	-	-	-	-
	Total (A)	648,034	28,979	2,132,983	98,821	350,643	14,508	1,097,817	42,239
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	648,034	28,979	2,132,983	98,821	350,643	14,508	1,097,817	42,239

Note:

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

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

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: ACKO General Insurance Limited

Upto the quarter ending Q-4 FY'2021-22



Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only	
																		Other segments **	Miscellaneous
1	Claims O/S at the beginning of the period	-	-	-	-	2,171	456	2,627	1,160	37	200	1,397	-	1,218	-	-	-	4	5,246
2	Claims reported during the period	-	-	-	-	85,710	754	86,464	157,309	1,019	11,035	169,363	-	65,571	-	-	-	4,801	326,199
	(a) Booked During the period	-	-	-	-	85,506	754	86,260	156,800	1,002	11,026	168,828	-	64,726	-	-	-	4,800	324,614
	(b) Reopened during the Period	-	-	-	-	204	-	204	509	17	9	535	-	845	-	-	-	1	1,585
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	66,881	436	67,317	114,170	374	5,157	119,701	-	54,063	-	-	-	1,376	242,457
	(a) paid during the period	-	-	-	-	66,881	436	67,317	114,170	374	5,157	119,701	-	54,063	-	-	-	1,376	242,457
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	1,169	1	1,170	5,341	20	60	5,421	-	838	-	-	-	11	7,440
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claims Closed other than Repudiation	-	-	-	-	16,540	33	16,573	36,204	652	5,826	42,682	-	10,715	-	-	-	2,748	72,718
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	3,291	740	4,031	2,754	10	192	2,956	-	1,173	-	-	-	670	8,830
	Less than 3 months	-	-	-	-	3,067	289	3,356	2,635	10	190	2,835	-	1,165	-	-	-	668	8,024
	3 months to 6 months	-	-	-	-	200	108	308	98	-	-	98	-	2	-	-	-	2	410
	6 months to 1 year	-	-	-	-	11	142	153	21	-	-	21	-	-	-	-	-	-	174
	1 year and above	-	-	-	-	13	201	214	-	-	2	2	-	6	-	-	-	-	222

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending Q-4 FY'2021-22

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only	
																		Other segments **	Miscellaneous
1	Claims O/S at the beginning of the period	-	-	-	-	1,123.73	3,586.31	4,710.04	549.62	17.09	59.19	625.90	-	129.51	-	-	-	0.40	5,465.85
2	Claims reported during the period	-	-	-	-	17,174.69	5,165.64	22,340.33	52,164.64	483.28	1,031.73	53,679.65	-	5,308.05	-	-	-	269.88	81,597.92
	(a) Booked During the period	-	-	-	-	17,034.40	5,165.64	22,200.03	52,018.48	460.30	1,018.40	53,497.18	-	5,229.63	-	-	-	269.78	81,196.63
	(b) Reopened during the Period	-	-	-	-	140.30	-	140.30	146.16	22.98	13.33	182.47	-	78.43	-	-	-	0.10	401.29
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	12,678.49	2,358.74	15,037.23	28,895.77	152.69	267.25	29,315.71	-	3,460.67	-	-	-	107.92	47,921.53
	(a) paid during the period	-	-	-	-	12,678.49	2,358.74	15,037.23	28,895.77	152.69	267.25	29,315.71	-	3,460.67	-	-	-	107.92	47,921.53
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	293.80	15.03	308.83	5,113.70	28.90	31.97	5,174.57	-	86.19	-	-	-	0.39	5,569.97
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claims Closed other than Repudiation	-	-	-	-	3,466.75	216.46	3,683.20	9,313.66	299.52	709.98	10,323.16	-	1,014.06	-	-	-	119.97	15,140.40
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	1,617.92	6,890.02	8,507.95	1,962.96	8.07	28.33	1,999.36	-	104.59	-	-	-	45.70	10,657.59
	Less than 3 months	-	-	-	-	1,321.93	2,325.14	3,647.07	1,841.72	8.03	22.05	1,871.80	-	102.25	-	-	-	45.51	5,666.64
	3 months to 6 months	-	-	-	-	212.48	838.30	1,050.77	93.31	-	-	93.31	-	0.42	-	-	-	0.19	1,144.70
	6 months to 1 year	-	-	-	-	51.40	1,227.85	1,279.25	27.39	0.03	-	27.42	-	0.10	-	-	-	-	1,306.77
	1 year and above	-	-	-	-	32.11	2,498.73	2,530.85	0.54	0.01	6.28	6.82	-	1.82	-	-	-	-	2,539.48

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Name of the Insurer: Acko General Insurance Limited



Particulars	Accident Year Cohort										Motor TP
	YE 31-Mar-X-10 ¹	YE 31-Mar-X-9	YE 31-Mar-X-8	YE 31-Mar-X-7	YE 31-Mar-X-6	YE 31-Mar-X-5	YE 31-Mar-X-4	YE 31-Mar-X-3	YE 31-Mar-X-2	YE 31-Mar-X-1	YE 31-Mar-X
A) Ultimate Net Loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	5	1,213	4,758	4,334	7,853
B) Net Claims Provisions ²	NA	NA	NA	NA	NA	NA	3	722	3,472	3,491	7,732
C) Cumulative Payment as of											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	-	34	153	0	117
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	-	128	335	389	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	-	187	802		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	-	195			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-				
D) Ultimate Net Loss Cost re-estimated											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	5	1,213	4,758	4,334	7,853
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	5	1,044	4,617	3,880	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	4	940	4,274		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	3	938			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	3				
Favourable / (unfavourable) development ³ Amount	NA	NA	NA	NA	NA	NA	2	296	484	454	-
As % [(A-D)/(A)]	NA	NA	NA	NA	NA	NA	39%	28%	10%	10%	0%

Notes:-

(a) Should include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development.

The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

(d) Separate Formats to be disclosed for Motor-TP, Long Tail , Short tail Business and Gross Company basis

WITHIN INDIA

Amount in Rs. Lakhs

Name of the Insurer: Acko General Insurance Limited

Particulars	Accident Year Cohort										Motor OD
	YE 31-Mar-X-10 ¹	YE 31-Mar-X-9	YE 31-Mar-X-8	YE 31-Mar-X-7	YE 31-Mar-X-6	YE 31-Mar-X-5	YE 31-Mar-X-4	YE 31-Mar-X-3	YE 31-Mar-X-2	YE 31-Mar-X-1	YE 31-Mar-X
A) Ultimate Net Loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	0	630	2,828	2,522	4,636
B) Net Claims Provisions ²	NA	NA	NA	NA	NA	NA	-	0	3	20	605
C) Cumulative Payment as of											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	-	382	2,371	2,070	4,030
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	0	492	2,630	2,464	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	0	496	2,664		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	0	499			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0				
D) Ultimate Net Loss Cost re-estimated											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	0	630	2,828	2,522	4,636
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	0	499	2,639	2,484	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	0	497	2,667		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	0	499			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0				
Favourable / (unfavourable) development ³ Amount	NA	NA	NA	NA	NA	NA	0	151	161	38	-
As % [(A-D)/(A)]	NA	NA	NA	NA	NA	NA	66%	23%	6%	2%	0%

WITHIN INDIA

Amount in Rs. Lakhs

Name of the Insurer: Acko General Insurance Limited

Particulars	Accident Year Cohort										All lines Other than Motor
	YE 31-Mar-X-10 ¹	YE 31-Mar-X-9	YE 31-Mar-X-8	YE 31-Mar-X-7	YE 31-Mar-X-6	YE 31-Mar-X-5	YE 31-Mar-X-4	YE 31-Mar-X-3	YE 31-Mar-X-2	YE 31-Mar-X-1	YE 31-Mar-X
A) Ultimate Net Loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	5	1,002	3,125	8,059	31,970
B) Net Claims Provisions ²	NA	NA	NA	NA	NA	NA	-	10	31	150	4,120
C) Cumulative Payment as of											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	-	308	2,473	6,577	27,730
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	-	547	2,809	7,953	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	-	584	2,826		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	-	584			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-				
D) Ultimate Net Loss Cost re-estimated											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	5	1,002	3,125	8,059	31,970
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	1	550	2,848	8,109	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	-	585	2,851		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	-	594			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-				
Favourable / (unfavourable) development ³ Amount	NA	NA	NA	NA	NA	NA	5	408	274	-50	-
As % [(A-D)/(A)]	NA	NA	NA	NA	NA	NA	100%	41%	9%	-1%	0%

WITHIN INDIA

Amount in Rs. Lakhs

Name of the Insurer: Acko General Insurance Limited

Particulars	Accident Year Cohort										Gross Company Level
	YE 31-Mar-X-10 ¹	YE 31-Mar-X-9	YE 31-Mar-X-8	YE 31-Mar-X-7	YE 31-Mar-X-6	YE 31-Mar-X-5	YE 31-Mar-X-4	YE 31-Mar-X-3	YE 31-Mar-X-2	YE 31-Mar-X-1	YE 31-Mar-X
A) Ultimate Net Loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	10	2,866	10,711	14,915	44,459
B) Net Claims Provisions ²	NA	NA	NA	NA	NA	NA	3	733	3,596	3,684	12,363
C) Cumulative Payment as of											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	-	704	4,987	8,648	31,896
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	0	1,168	5,794	10,807	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	0	1,267	6,386		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	0	1,278			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0				
D) Ultimate Net Loss Cost re-estimated											
One year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	10	2,866	10,711	14,915	44,459
Two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	5	2,092	10,124	14,473	
Three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	4	2,022	9,782		
Four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	3	2,010			
Five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	3				
Favourable / (unfavourable) development ³ Amount	NA	NA	NA	NA	NA	NA	7	855	919	442	-
As % [(A-D)/(A)]	NA	NA	NA	NA	NA	NA	71%	30%	9%	3%	0%

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



For the quarter ending Q-4 FY'2021-22

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Marine Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	19471	2003	427	135	26	0	0	2674.71	1161.39	475.01	118.84	16.45	0	0	22062	4446.40
5	Motor TP	0	28	61	60	94	0	0	0.05	128.68	308.27	399.71	489.50	0.04	0	243	1326.25
6	Health	26961	2271	313	171	104	0	0	7335.62	940.13	158.79	36.97	10.72	0	0	29820	8482.23
7	Personal Accident	32	7	3	0	1	0	0	4.28	33.90	0.39	0.03	0.01	0	0	43	38.60
8	Travel	1724	59	12	3	0	0	0	52.12	7.90	1.88	38.33	0	0	0	1798	100.23
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	13843	1169	155	83	149	0	0	864.07	104.15	13.65	8.00	10.02	0	0	15399	999.90
11	Engineering	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	867	113	45	0	0	0	0	74.42	10.82	2.49	0	0	0	0	1025	87.73

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

Upto the quarter ending Q-4 FY'2021-22

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Marine Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	58582	6433	1340	430	96	0	0	7453.11	3275.19	1344.32	520.05	85.82	0	0	66881	12678.49
5	Motor TP	2	46	100	134	154	0	0	8.76	235.02	475.56	785.35	854.01	0.04	0	436	2358.74
6	Health	102981	8291	1775	1008	115	0	0	24768.55	3515.12	497.50	102.75	11.85	0	0	114170	28895.77
7	Personal Accident	298	54	10	4	8	0	0	37.77	86.82	5.12	12.93	10.04	0	0	374	152.69
8	Travel	4942	182	25	8	0	0	0	163.77	27.88	11.72	63.81	0.08	0	0	5157	267.25
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	47255	5271	757	359	421	0	0	2960.79	385.90	59.86	25.59	28.53	0	0	54063	3460.67
11	Engineering	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	1210	121	45	0	0	0	0	94.40	11.03	2.49	0	0	0	0	1376	107.92

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

FORM NL-41 OFFICES INFORMATION

As at: March 31, 2022



Name of the Insurer: Acko General Insurance Limited

Date: March 31, 2022

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	3
2	No. of branches approved during the year	0
3	No. of branches opened during the year	0
4	Out of approvals of previous year	0
5	Out of approvals of this year	0
6	No. of branches closed during the year	1
7	No. of branches at the end of the year	2
8	No. of branches approved but not opened	0
9	No. of rural branches	0
10	No. of urban branches	2
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 2 (b) 1 (c) 3* (d) 1** (e) 1#
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	445 212 657
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	No. of Insurance Agents and Intermediaries (a) 0 (b) 0 (c) 6 (d) 48 (e) 0 (f) 0 (g) 0 (h) 36 (i) -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	418	87
Recruitments during the quarter	57	3
Attrition during the quarter	30	0
Number at the end of the quarter	445	90

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

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

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

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**Name of the Insurer: Acko General Insurance Limited****Date: 31.03.2022**

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mr. G N Agarwal	Non-Executive Director	Independent Director	No change
2	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
3	Ms. Ruchi Deepak	Non-Executive Director	Non-Independent Director	No change
4	Mr. Varun Dua	Managing Director & CEO	Managing Director & CEO	No change
5	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
6	Mr. Vaibhav Shah	Chief Technology Officer	Technology	Resigned w.e.f 19.02.2022
7	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
8	Mr. Biresh Giri	Appointed Actuary	Actuarial	No change
9	Mr. Virendra Agarwal	Chief Risk Officer	Risk	No change
10	Mr. Animesh Das	Chief Underwriting Officer	Underwriting	No change
11	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	Compliance & Secretarial	No change

Notes:-

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

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

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

Insurer: **Acko General Insurance Limited**Upto the Quarter ending on **Mar'22**

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	465,770	14,412	896,705
		Social	-	-	-
5	MOTOR TP	Rural	327,589	4,157	-
		Social	-	-	-
6	HEALTH	Rural	1,110	67	7,675
		Social	6	6,358	198,498,683
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	66	2,199,867
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment ^(a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	794,469	18,636	904,381
		Social	6	6,425	200,698,550

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

- (i) Name of the Insurer: **Acko General Insurance Limited**
(ii) Registration No. **157** and Date of Registration with the IRDAI: **18 Sep 2017**
(iii) Gross Direct Premium Income during immediate preceding FY: **Rs. 4,22,38,65,126/-**
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: **Rs. 1,88,83,03,756/-**
(v) Obligation of the Insurer to be met in a financial year: Rs. 120.99 crores

Statement Period: Quarter ending Mar'22

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	3,062	9,969
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	7,558	26,411
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	10,620	36,380
Total Gross Direct Motor Own damage Insurance Business Premium	4,276	14,694
Total Gross Direct Premium Income	28,979	98,821

FORM NL-45-GREIVANCE DISPOSAL



Name of the Insurer: Acko General Insurance Limited

Mar'22

Date: 31-03-2022

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claims Related	4	89	47	16	25	5	290
c)	Policy Related	0	19	16	0	2	1	44
d)	Premium Related	0	0	0	0	0	0	2
e)	Refund Related	0	3	3	0	0	0	7
f)	Coverage Related	0	0	0	0	0	0	2
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	4
i)	Others	0	6	2	2	2	0	33
	Total	4	117	68	18	29	6	383
2	Total No. of policies during previous year:	1,097,817						
3	Total No. of claims during previous year:	175,088						
4	Total No. of policies during current year:	2,132,983						
5	Total No. of claims during current year:	326,199						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.44						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	8.89						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	3	50%	0	0%	3	50%	
b)	15 - 30 days	1	17%	0	0%	1	17%	
c)	30 - 90 days	2	33%	0	0%	2	33%	
d)	90 days & Beyond	0	0%	0	0%	0	0%	
	Total Number of Complaints	6		0		6		

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

(b) Complaints reported should be net of duplicate complaints

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

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

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

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

**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'2021-22

Date: 31st Mar'22

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**

Validity of agreement with the TPA: **from 16/11/2019 to 15/11/2022**

(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	3,015	282	-
Number of lives serviced	6,237	3,358,790	-

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

Sr. No.	Name of the State	Name of the Districts	Individual		Group		Government	
			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	South Andaman	2	2	-	-	-	-
2	Andhra Pradesh	Anantapur	8	15	-	-	-	-
3	Andhra Pradesh	Chittoor	13	33	-	-	-	-
4	Andhra Pradesh	Cuddapah	6	10	-	-	-	-
5	Andhra Pradesh	East Godavari	5	13	-	-	-	-
6	Andhra Pradesh	Guntur	9	12	-	-	-	-
7	Andhra Pradesh	Krishna	13	36	-	-	-	-
8	Andhra Pradesh	Kurnool	2	5	-	-	-	-
9	Andhra Pradesh	Nellore	12	18	-	-	-	-
10	Andhra Pradesh	Prakasam	11	25	-	-	-	-
11	Andhra Pradesh	Srikakulam	2	5	-	-	-	-
12	Andhra Pradesh	Visakhapatnam	23	40	-	-	-	-
13	Andhra Pradesh	West Godavari	7	15	-	-	-	-
14	Assam	Golaghat	1	1	-	-	-	-
15	Assam	Jorhat	1	1	-	-	-	-
16	Assam	Kamrup	4	10	-	-	-	-
17	Bihar	Katihar	1	1	-	-	-	-
18	Bihar	Madhubani	1	4	-	-	-	-
19	Bihar	Muzaffarpur	3	5	-	-	-	-
20	Bihar	Nalanda	1	1	-	-	-	-
21	Bihar	Patna	15	26	-	-	-	-
22	Bihar	Purnia	4	7	-	-	-	-
23	Bihar	Siwan	1	1	-	-	-	-
24	Bihar	Vaishali	1	1	-	-	-	-
25	Chandigarh	Chandigarh	7	10	-	-	-	-
26	Chhattisgarh	Bastar	1	1	-	-	-	-
27	Chhattisgarh	Bijapur (Ch)	1	4	-	-	-	-
28	Chhattisgarh	Dhamtari	2	6	-	-	-	-
29	Chhattisgarh	Durg	3	5	-	-	-	-
30	Chhattisgarh	Kanker	1	3	-	-	-	-
31	Chhattisgarh	Korba	1	4	-	-	-	-
32	Chhattisgarh	Raipur	2	5	-	-	-	-
33	Dadra & Nagar Haveli	Dadra & Nagar Haveli	1	1	-	-	-	-
34	Delhi	Central	26	40	-	-	-	-
35	Delhi	East	54	95	1	559	-	-
36	Delhi	New Delhi	13	22	13	11,726	-	-
37	Delhi	North	9	13	-	-	-	-
38	Delhi	North East	18	44	-	-	-	-
39	Delhi	North West	31	66	-	-	-	-
40	Delhi	South	30	54	2	52,351	-	-
41	Delhi	South West	-	-	1	635	-	-
42	Delhi	West	66	112	-	-	-	-
43	Delhi	Shahdara	19	47	-	-	-	-
44	Delhi	South East	58	130	-	-	-	-
45	Goa	North Goa	1	2	-	-	-	-
46	Goa	South Goa	4	7	-	-	-	-
47	Gujarat	Ahmadabad	80	180	-	-	-	-
48	Gujarat	Amreli	1	1	-	-	-	-
49	Gujarat	Anand	4	5	-	-	-	-
50	Gujarat	Bharuch	2	2	-	-	-	-
51	Gujarat	Bhavnagar	6	12	-	-	-	-
52	Gujarat	Gandhinagar	15	28	-	-	-	-
53	Gujarat	Jamnagar	6	17	-	-	-	-
54	Gujarat	Junagadh	4	4	-	-	-	-
55	Gujarat	Kachchh	3	8	-	-	-	-
56	Gujarat	Kheda	4	6	-	-	-	-
57	Gujarat	Mahesana	5	13	-	-	-	-
58	Gujarat	Navsari	3	6	-	-	-	-
59	Gujarat	Panch Mahals	4	10	-	-	-	-
60	Gujarat	Patan	3	6	-	-	-	-
61	Gujarat	Rajkot	4	10	-	-	-	-
62	Gujarat	Sabar Kantha	1	2	-	-	-	-
63	Gujarat	Surat	5	16	-	-	-	-
64	Gujarat	Vadodara	41	99	-	-	-	-
65	Gujarat	Valsad	1	4	-	-	-	-
66	Haryana	Faridabad	6	9	1	1,450	-	-
67	Haryana	Gurgaon	11	20	61	1,550,984	-	-
68	Haryana	Mahendragarh	2	6	-	-	-	-
69	Haryana	Panchkula	-	-	1	777	-	-
70	Haryana	Rewari	6	10	-	-	-	-
71	Haryana	Sonapat	3	7	-	-	-	-
72	Haryana	Yamunanagar	3	3	-	-	-	-
73	Himachal Pradesh	Hamirpur	2	4	-	-	-	-

74	Himachal Pradesh	Kangra	1	1	-	-	-	-
75	Himachal Pradesh	Shimla	-	-	1	648	-	-
76	Jammu & Kashmir	Baramula	1	1	-	-	-	-
77	Jammu & Kashmir	Kathua	1	3	-	-	-	-
78	Jharkhand	Bokaro	1	1	-	-	-	-
79	Jharkhand	Dhanbad	3	3	-	-	-	-
80	Jharkhand	Dumka	2	6	-	-	-	-
81	Jharkhand	Gumla	1	3	-	-	-	-
82	Jharkhand	Hazaribag	2	5	-	-	-	-
83	Jharkhand	Latehar	1	4	-	-	-	-
84	Jharkhand	Pashchimi Singhbh	5	9	-	-	-	-
85	Jharkhand	Ranchi	14	27	-	-	-	-
86	Jharkhand	Simdega	1	1	-	-	-	-
87	Karnataka	Bagalkot	1	3	-	-	-	-
88	Karnataka	Bangalore	519	1,134	81	1,217,033	-	-
89	Karnataka	Bangalore Rural	30	63	-	-	-	-
90	Karnataka	Belgaum	5	10	-	-	-	-
91	Karnataka	Bellary	2	6	-	-	-	-
92	Karnataka	Bidar	2	5	-	-	-	-
93	Karnataka	Chamarajanagar	1	1	-	-	-	-
94	Karnataka	Chikkaballapur	3	3	-	-	-	-
95	Karnataka	Chikmagalur	4	8	-	-	-	-
96	Karnataka	Chitradurga	1	1	-	-	-	-
97	Karnataka	Dakshina Kannada	18	42	-	-	-	-
98	Karnataka	Davanagere	5	9	-	-	-	-
99	Karnataka	Dharwad	5	10	-	-	-	-
100	Karnataka	Gulbarga	3	8	-	-	-	-
101	Karnataka	Hassan	5	10	-	-	-	-
102	Karnataka	Haveri	2	5	-	-	-	-
103	Karnataka	Kodagu	2	2	-	-	-	-
104	Karnataka	Kolar	2	2	-	-	-	-
105	Karnataka	Mandya	2	5	-	-	-	-
106	Karnataka	Mysore	10	26	-	-	-	-
107	Karnataka	Raichur	3	6	-	-	-	-
108	Karnataka	Ramanagar	4	5	-	-	-	-
109	Karnataka	Shimoga	6	13	-	-	-	-
110	Karnataka	Tumkur	5	13	-	-	-	-
111	Karnataka	Udupi	10	22	-	-	-	-
112	Karnataka	Uttara Kannada	6	10	-	-	-	-
113	Kerala	Alappuzha	2	2	-	-	-	-
114	Kerala	Ernakulam	30	66	-	-	-	-
115	Kerala	Idukki	1	1	-	-	-	-
116	Kerala	Kannur	2	4	-	-	-	-
117	Kerala	Kasaragod	4	6	-	-	-	-
118	Kerala	Kollam	12	18	-	-	-	-
119	Kerala	Kottayam	11	17	-	-	-	-
120	Kerala	Kozhikode	4	9	-	-	-	-
121	Kerala	Malappuram	10	19	-	-	-	-
122	Kerala	Palakkad	8	14	-	-	-	-
123	Kerala	Thiruvananthapura	15	29	-	-	-	-
124	Kerala	Thrissur	12	24	-	-	-	-
125	Kerala	Wayanad	1	4	-	-	-	-
126	Madhya Pradesh	Betul	1	1	-	-	-	-
127	Madhya Pradesh	Bhind	2	2	-	-	-	-
128	Madhya Pradesh	Bhopal	22	32	-	-	-	-
129	Madhya Pradesh	Chhatarpur	1	1	-	-	-	-
130	Madhya Pradesh	Chhindwara	4	8	-	-	-	-
131	Madhya Pradesh	Datia	2	2	-	-	-	-
132	Madhya Pradesh	Gwalior	19	20	-	-	-	-
133	Madhya Pradesh	Indore	3	5	-	-	-	-
134	Madhya Pradesh	Jabalpur	2	5	-	-	-	-
135	Madhya Pradesh	Morena	1	4	-	-	-	-
136	Madhya Pradesh	Panna	1	1	-	-	-	-
137	Madhya Pradesh	Rajgarh	1	2	-	-	-	-
138	Madhya Pradesh	Rattlam	1	1	-	-	-	-
139	Madhya Pradesh	Sagar	1	1	-	-	-	-
140	Madhya Pradesh	Sehore	2	2	-	-	-	-
141	Madhya Pradesh	Ujjain	2	6	-	-	-	-
142	Maharashtra	Ahmadnagar	13	28	-	-	-	-
143	Maharashtra	Amravati	3	4	-	-	-	-
144	Maharashtra	Aurangabad	6	8	-	-	-	-
145	Maharashtra	Bid	2	2	-	-	-	-
146	Maharashtra	Buldana	2	3	-	-	-	-
147	Maharashtra	Dhule	1	1	-	-	-	-
148	Maharashtra	Gadchiroli	2	6	-	-	-	-
149	Maharashtra	Jalgaon	6	11	-	-	-	-
150	Maharashtra	Kolhapur	11	25	-	-	-	-
151	Maharashtra	Latur	1	4	-	-	-	-
152	Maharashtra	Mumbai	109	214	40	215,329	-	-
153	Maharashtra	Mumbai (Suburban)	-	-	1	533	-	-
154	Maharashtra	Nagpur	17	36	1	288	-	-
155	Maharashtra	Nanded	2	2	-	-	-	-
156	Maharashtra	Nandurbar	2	2	-	-	-	-
157	Maharashtra	Osmanabad	2	8	-	-	-	-
158	Maharashtra	Pune	189	423	16	22,830	-	-
159	Maharashtra	Raigarh	33	80	-	-	-	-
160	Maharashtra	Ratnagiri	5	5	-	-	-	-
161	Maharashtra	Sangli	1	2	-	-	-	-
162	Maharashtra	Satara	7	14	-	-	-	-
163	Maharashtra	Solapur	13	34	-	-	-	-
164	Maharashtra	Thane	118	237	6	21,995	-	-
165	Maharashtra	Wardha	1	3	-	-	-	-
166	Manipur	Imphal East	1	1	-	-	-	-
167	Orissa	Baleshwar	2	5	-	-	-	-
168	Orissa	Bargarh	2	2	-	-	-	-
169	Orissa	Baudh	1	4	-	-	-	-
170	Orissa	Bhadrak	1	2	-	-	-	-
171	Orissa	Cuttack	1	1	-	-	-	-
172	Orissa	Ganjam	1	3	-	-	-	-

173	Orissa	Kalahandi	3	5	-	-	-	-
174	Orissa	Kendrapara	3	4	-	-	-	-
175	Orissa	Kendujhar	3	9	-	-	-	-
176	Orissa	Khordha	19	36	-	-	-	-
177	Orissa	Koraput	5	15	-	-	-	-
178	Orissa	Mayurbhanj	1	1	-	-	-	-
179	Orissa	Puri	2	2	-	-	-	-
180	Orissa	Sundargarh	2	3	-	-	-	-
181	Pondicherry	Pondicherry	8	20	-	-	-	-
182	Punjab	Amritsar	3	4	-	-	-	-
183	Punjab	Chandigarh	1	3	-	-	-	-
184	Punjab	Fatehgarh Sahib	1	1	-	-	-	-
185	Punjab	Gurdaspur	1	1	-	-	-	-
186	Punjab	Hoshiarpur	2	4	-	-	-	-
187	Punjab	Jalandhar	1	2	-	-	-	-
188	Punjab	Ludhiana	4	9	-	-	-	-
189	Punjab	Patiala	6	8	-	-	-	-
190	Punjab	Rupnagar	3	8	-	-	-	-
191	Punjab	Sangrur	1	1	-	-	-	-
192	Punjab	Sas Nagar (Mohali)	-	-	1	1,866	-	-
193	Punjab	Tarn Taran	4	4	-	-	-	-
194	Punjab	Fazilka	1	1	-	-	-	-
195	Punjab	Pathankot	2	4	-	-	-	-
196	Rajasthan	Alwar	17	28	-	-	-	-
197	Rajasthan	Banswara	1	2	-	-	-	-
198	Rajasthan	Bharatpur	2	2	-	-	-	-
199	Rajasthan	Jaipur	4	4	1	210	-	-
200	Rajasthan	Jhunjhun	1	2	-	-	-	-
201	Rajasthan	Kota	1	1	-	-	-	-
202	Rajasthan	Udaipur	1	1	-	-	-	-
203	Sikkim	West	3	4	-	-	-	-
204	Tamil Nadu	Ariyalur	1	2	-	-	-	-
205	Tamil Nadu	Chennai	64	147	4	14,075	-	-
206	Tamil Nadu	Coimbatore	39	85	1	7,990	-	-
207	Tamil Nadu	Cuddalore	5	11	-	-	-	-
208	Tamil Nadu	Dindigul	3	7	-	-	-	-
209	Tamil Nadu	Erode	9	19	-	-	-	-
210	Tamil Nadu	Kancheepuram	72	168	1	160	-	-
211	Tamil Nadu	Kanniyakumari	7	16	-	-	-	-
212	Tamil Nadu	Karur	2	3	-	-	-	-
213	Tamil Nadu	Krishnagiri	10	27	-	-	-	-
214	Tamil Nadu	Madurai	10	23	-	-	-	-
215	Tamil Nadu	Nagapattinam	3	6	-	-	-	-
216	Tamil Nadu	Namakkal	6	10	-	-	-	-
217	Tamil Nadu	Pondicherry	1	1	-	-	-	-
218	Tamil Nadu	Ramanathapuram	1	3	-	-	-	-
219	Tamil Nadu	Salem	8	16	-	-	-	-
220	Tamil Nadu	Sivaganga	5	9	-	-	-	-
221	Tamil Nadu	Thanjavur	10	22	-	-	-	-
222	Tamil Nadu	The Nilgiris	1	1	-	-	-	-
223	Tamil Nadu	Theni	1	1	-	-	-	-
224	Tamil Nadu	Thiruvallur	34	85	-	-	-	-
225	Tamil Nadu	Thiruvallur	4	6	-	-	-	-
226	Tamil Nadu	Tiruchirappalli	6	15	-	-	-	-
227	Tamil Nadu	Tirunelveli	5	8	1	54	-	-
228	Tamil Nadu	Tirupur	17	30	-	-	-	-
229	Tamil Nadu	Tiruvannamalai	2	2	-	-	-	-
230	Tamil Nadu	Vellore	7	13	-	-	-	-
231	Tamil Nadu	Viluppuram	3	4	-	-	-	-
232	Tamil Nadu	Virudhunagar	1	1	-	-	-	-
233	Telangana	Adilabad	4	6	-	-	-	-
234	Telangana	Hyderabad	92	198	29	46,037	-	-
235	Telangana	Karimnagar	1	3	-	-	-	-
236	Telangana	Khammam	5	13	-	-	-	-
237	Telangana	Mahbubnagar	6	16	-	-	-	-
238	Telangana	Medak	17	47	-	-	-	-
239	Telangana	Nalgonda	5	9	-	-	-	-
240	Telangana	Nizamabad	3	6	-	-	-	-
241	Telangana	Rangareddi	102	236	4	110,168	-	-
242	Telangana	Warangal	9	19	-	-	-	-
243	Uttar Pradesh	Bahraich	1	3	-	-	-	-
244	Uttar Pradesh	Budaun	-	-	1	50,365	-	-
245	Uttar Pradesh	Bulandshahr	3	5	-	-	-	-
246	Uttar Pradesh	Firozabad	1	3	-	-	-	-
247	Uttar Pradesh	Gautam Buddha Nagar	12	25	8	23,677	-	-
248	Uttar Pradesh	Ghaziabad	8	19	-	-	-	-
249	Uttar Pradesh	Ghazipur	2	5	-	-	-	-
250	Uttar Pradesh	Gorakhpur	3	5	-	-	-	-
251	Uttar Pradesh	Hardoi	1	1	-	-	-	-
252	Uttar Pradesh	Jaunpur	3	5	-	-	-	-
253	Uttar Pradesh	Jhansi	3	7	-	-	-	-
254	Uttar Pradesh	Jyotiba Phule Nagar	1	3	-	-	-	-
255	Uttar Pradesh	Kannauj	1	1	-	-	-	-
256	Uttar Pradesh	Kanpur Nagar	9	14	-	-	-	-
257	Uttar Pradesh	Kaushambi	1	1	-	-	-	-
258	Uttar Pradesh	Lalitpur	1	4	-	-	-	-
259	Uttar Pradesh	Lucknow	18	34	2	3,964	-	-
260	Uttar Pradesh	Mathura	2	2	-	-	-	-
261	Uttar Pradesh	Meerut	3	3	-	-	-	-
262	Uttar Pradesh	Mirzapur	1	2	-	-	-	-
263	Uttar Pradesh	Moradabad	5	6	-	-	-	-
264	Uttar Pradesh	Muzaffarnagar	2	3	-	-	-	-
265	Uttar Pradesh	Rae Bareilly	3	6	-	-	-	-
266	Uttar Pradesh	Rampur	1	3	-	-	-	-
267	Uttar Pradesh	Saharanpur	3	3	-	-	-	-
268	Uttar Pradesh	Sant Ravidas Nagar	1	3	-	-	-	-
269	Uttar Pradesh	Sonbhadra	1	2	-	-	-	-
270	Uttar Pradesh	Bareilly	1	1	-	-	-	-
271	Uttarakhand	Dehradun	4	4	-	-	-	-

272	Uttarakhand	Hardwar	2	3	-	-	-	-
273	Uttarakhand	Nainital	4	11	-	-	-	-
274	Uttarakhand	Udham Singh Naga	2	6	-	-	-	-
275	West Bengal	Bankura	1	1	-	-	-	-
276	West Bengal	Bardhaman	2	3	-	-	-	-
277	West Bengal	Darjiling	2	5	-	-	-	-
278	West Bengal	Hooghly	1	3	-	-	-	-
279	West Bengal	Howrah	11	14	-	-	-	-
280	West Bengal	Kolkata	26	59	3	3,086	-	-
281	West Bengal	Medinipur	2	7	-	-	-	-
282	West Bengal	Nadia	3	5	-	-	-	-
283	West Bengal	North Twenty Four	24	32	-	-	-	-
284	West Bengal	Pachim Medinipur	3	6	-	-	-	-
285	West Bengal	South Twenty Fou	10	18	-	-	-	-
TOTAL			3,015	6,237	282	3,358,790	-	-

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	534
ii.	Number of claims received during the year	37,495
iii.	Number of claims paid during the year (specify % also in brackets)	31,864 (84%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	4,420 (12%)
v.	Number of claims outstanding at the end of the year	1,745

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	88.5%	77.0%	81.5%	74.9%
2	Within 1-2 hours	8.2%	14.8%	12.5%	18.1%
3	Within 2-6 hours	0.0%	4.9%	3.8%	4.5%
4	Within 6-12 hours	3.3%	1.6%	1.2%	1.8%
5	Within 12-24 hours	0.0%	1.6%	0.7%	0.5%
6	>24 hours	0.0%	0.0%	0.4%	0.3%
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	237	99%	35,493	98%	-	-	35,730	98%
Between 1-3 months	2	1%	500	1%	-	-	502	1%
Between 3 to 6 months	-	0%	35	0.10%	-	-	35	0.10%
More than 6 months	-	0%	17	0.05%	-	-	17	0.05%
Total	239	100%	36,045	100%	-	-	36,284	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	1
2	Grievances received during the year	12
3	Grievances resolved during the year	13
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**

Date: 31st Mar'22

Information as at Q4 FY'2021-22

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPAName 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	-	5	-
Number of lives serviced	-	12,202	-

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

Name of the State	Name of the Districts	Individual		Group		Government	
		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	-	-	4	11,695	-	-
Maharashtra	Pune	-	-	1	507	-	-
Total		-	-	5	12,202	-	-

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	720
iii.	Number of claims paid during the year (specify % also in brackets)	633 (88%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	27 (4%)
v.	Number of claims outstanding at the end of the year	60

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	-	-	99.47%	99.39%
2	Within 1-2 hours	-	-	0.27%	0.31%
3	Within 2-6 hours	-	-	0.27%	0.31%
4	Within 6-12 hours	-	-	-	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
	Total	-	-	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	-	-	522	79%	-	-	522	79%
Between 1-3 months	-	-	93	14%	-	-	93	14%
Between 3 to 6 months	-	-	33	5%	-	-	33	5%
More than 6 months	-	-	12	2%	-	-	12	2%
Total	-	-	660	100%	-	-	660	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

Refer Health TPA Regulations , as amended from time to time

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)Name of the Insurance Company: **ACKO General Insurance Limited**

Date: 31st Mar'22

Information as at Q4 FY2021-22

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	45	68	
Number of lives serviced	222	144,861,257	

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

Sr. No.	Name of the State	Name of the Districts	Individual		Group		Government	
			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	-	-	6	760	-	-
2	Andhra Pradesh	Amaravati	2	5	15	615,609	-	-
3	Arunachal Pradesh	Itanagar	-	-	-	839	-	-
4	Assam	Dispur	-	-	2	169,121	-	-
5	Bihar	Patna	1	1	1	223,415	-	-
6	Chandigarh	Chandigarh	-	-	1	139,668	-	-
7	Chhattisgarh	Raipur	1	4	1	86,798	-	-
8	Dadra & Nagra Haveli	Silvassa	-	-	-	709	-	-
9	Daman & Diu	Daman	-	-	-	246	-	-
10	Delhi	Delhi	5	18	5	4,174,084	-	-
11	Goa	Panaji	-	-	1	11,707	-	-
12	Gujarat	Gandhinagar	3	9	2	609,661	-	-
13	Haryana	Chandigarh	3	9	13	8,007,692	-	-
14	Himachal Pradesh	Shimla	1	1	-	12,390	-	-
15	Jammu & Kashmir	Srinagar	-	-	-	37,796	-	-
16	Jharkhand	Ranchi	-	-	-	158,555	-	-
17	Karnataka	Bengaluru	7	43	11	94,137,495	-	-
18	Kerala	Thiruvananthapuram	3	7	-	104,108	-	-
19	Lakshadweep	Kavaratti	-	-	-	46	-	-
20	Madhya Pradesh	Bhopal	2	8	-	557,263	-	-
21	Maharashtra	Mumbai	13	58	6	14,760,904	-	-
22	Manipur	Imphal	-	-	-	3,589	-	-
23	Meghalaya	Shillong	-	-	-	2,054	-	-
24	Mizoram	Aizawl	-	-	-	892	-	-
25	Nagaland	Kohima	-	-	-	1,539	-	-
26	Odisha	Bhubaneswar	3	5	-	342,990	-	-
27	Puducherry	Karaikal	-	-	-	5,658	-	-
28	Punjab	Chandigarh	-1	-2	-	260,033	-	-
29	Rajasthan	Jaipur	3	12	-	903,465	-	-
30	Sikkim	Gangtok	-	-	-	955	-	-
31	Tamil Nadu	Chennai	1	15	-	11,771,959	-	-
32	Telangana	Hyderabad	-2	19	3	4,368,312	-	-
33	Tripura	Agartala	-	-	-	3,654	-	-
34	Uttar Pradesh	Lucknow	1	11	-	2,036,601	-	-
35	Uttarakhand	Dehradun	-	-	-	163,067	-	-
36	West Bengal	Kolkata	-1	-1	1	1,187,623	-	-
Total			45	222	68	144,861,257	-	-

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	626
ii. Number of claims received during the year	119,094
iii. Number of claims paid during the year (specify % also in brackets)	81673 (68%)
iv. Number of claims repudiated during the year (specify % also in brackets)	37098 (31%)
v. Number of claims outstanding at the end of the year	949

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

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	95	100%	107,830	91%	-	0%	107,925	91%
Between 1-3 months	-	0%	7,929	7%	-	0%	7,929	7%
Between 3 to 6 months	-	0%	1,839	2%	-	0%	1,839	2%
More than 6 months	-	0%	1,078	1%	-	0%	1,078	1%
Total	95	100%	118,676	100%	-	0%	118,771	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	28
3	Grievances resolved during the year	21
4	Grievances outstanding at the end of the year	7