

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2021

(Amount in ₹ Lakhs)

Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20
1	Premiums earned (Net)	NL-4	1	2	-	-	-	-	-	-	10,683	17,824	3,863	6,697	10,684	17,826	3,863	6,697
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	54	106	55	247	54	106	55	247
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	631	1,135	377	757	631	1,135	377	757
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		1	2	-	-	-	-	-	-	11,368	19,065	4,295	7,701	11,369	19,067	4,295	7,701
6	Claims Incurred (Net)	NL-5	1	2	-	-	-	-	-	-	11,362	20,371	2,140	4,553	11,363	20,373	2,140	4,553
7	Commission (Net)	NL-6	-	-	-	-	-	-	-	-	(642)	(908)	(368)	(615)	(642)	(908)	(368)	(615)
8	Operating expenses related to Insurance Business	NL-7	1	1	-	-	-	-	-	-	11,683	22,625	4,927	7,860	11,684	22,626	4,927	7,860
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Others: Administration Charges		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
	Total (B)		2	3	-	-	-	-	-	-	22,403	42,088	6,699	11,799	22,405	42,091	6,699	11,799
11	Operating Profit / (Loss) C = (A-B)		(1)	(1)	-	-	-	-	-	-	(11,035)	(23,023)	(2,404)	(4,098)	(11,036)	(23,024)	(2,404)	(4,098)
12	Appropriations:																	
	Transfer to Shareholders' Account		(1)	(1)	-	-	-	-	-	-	(11,035)	(23,023)	(2,404)	(4,098)	(11,036)	(23,024)	(2,404)	(4,098)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		(1)	(1)	-	-	-	-	-	-	(11,035)	(23,023)	(2,404)	(4,098)	(11,036)	(23,024)	(2,404)	(4,098)

Note - 1

(Amount in ₹ Lakhs)

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	733	1,289	357	703	733	1,289	357	703
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	(102)	(154)	20	54	(102)	(154)	20	54
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	-	-	-	-	-	-	-	-	631	1,135	377	757	631	1,135	377	757



PERIODIC DISCLOSURES
FORM NL-2B - PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2021

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		(1)	(1)	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(11,035)	(23,023)	(2,404)	(4,098)
			(11,036)	(23,024)	(2,404)	(4,098)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		226	398	228	496
	(b) Profit on sale of Investments		23	51	187	330
	(c) (Loss on sale/ redemption of investments)		(4)	(14)	(160)	(168)
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
			245	435	255	658
3	OTHER INCOME					
	a) Provision for diminution in value of investments written back		-	-	250	250
	a) Others		-	-	-	-
			-	-	250	250
	TOTAL (A)		(10,791)	(22,589)	(1,899)	(3,190)
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		17	38	17	27
	(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)		17	38	17	27
6	Profit/(Loss) Before Tax (A-B)		(10,808)	(22,627)	(1,916)	(3,217)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		(10,808)	(22,627)	(1,916)	(3,217)
	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		(58,487)	(46,668)	(33,412)	(33,412)
	Balance carried forward to Balance sheet		(69,295)	(69,295)	(35,328)	(36,629)



PERIODIC DISCLOSURES
FORM NL-3B - BS

BALANCE SHEET AS AT 30TH SEPTEMBER, 2021

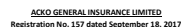
(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	As at 30th September, 2021	As at 30th September, 2020
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	89,600	54,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	107	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		-	3
	-Policyholders' Funds		-	5
5	BORROWINGS	NL-11	-	-
	TOTAL		89,707	54,608
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	18,764	14,388
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	53,967	27,719
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	291	547
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	577	314
	Advances and Other Assets	NL-16	5,895	9,542
	Sub-Total (A)		6,472	9,856
12	CURRENT LIABILITIES	NL-17	37,918	25,998
13	PROVISIONS	NL-18	21,164	8,533
	Sub-Total (B)		59,082	34,531
14	NET CURRENT ASSETS (C) = (A-B)		(52,610)	(24,675)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		69,295	36,629
	TOTAL		89,707	54,608

CONTINGENT LIABILITIES

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 30th September, 2021	As at 30th September, 2020
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	3	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	300	300
	TOTAL	303	300



FORM NL 4 - PREMIUM SCHEDULE

PREMIUM EARNED (NET) [CURRENT YEAR]		FORM NO. 1 - PREMIUM SCHEDULE																														(Amount in ₹ Lakhs)						
Sr No	Particulars	Fire	Marine										Miscellaneous										Grand Total															
			Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous			
			For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21				
1	Gross Direct Premium	1	2	-	-	-	-	-	3,470	5,897	8,942	14,629	12,412	20,526	9,700	17,184	154	343	753	1,181	10,607	18,708	-	-	1,379	2,185	-	-	-	-	-	-	42	45	24,440	41,464	24,441	41,466
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Less: Premium on reinsurance ceded	0	0	-	-	-	-	-	2,269	3,862	5,847	9,577	8,116	13,439	485	854	14	34	53	87	552	980	-	-	883	1,406	-	-	-	-	2	2	9,553	15,827	9,553	15,827		
4	Net Written Premium	1	2	-	-	-	-	-	1,201	2,035	3,095	5,052	4,296	7,087	9,215	16,325	140	309	700	1,094	10,055	17,728	-	-	496	779	-	-	-	-	40	43	14,887	25,637	14,888	25,639		
5	Add: Opening balance of UPR	1	1	-	-	-	-	-	1,782	1,683	4,533	4,347	6,315	6,030	8,179	4,851	163	78	17	40	8,359	5,768	-	-	960	1,027	-	-	-	-	1	0	15,635	12,026	15,636	12,027		
6	Less: Closing balance of UPR	1	1	-	-	-	-	-	2,084	2,094	5,485	4,485	2,579	10,451	10,951	24	209	24	29	11,141	11,988	-	-	1,062	1,062	-	-	-	-	-	-	8	9	15,640	15,839	15,640	15,840	
7	Net Earned Premium	1	2	-	-	-	-	-	889	1,624	2,143	3,014	3,032	5,538	6,443	10,225	94	178	688	1,105	7,225	11,508	-	-	-	-	-	-	-	-	32	34	10,683	17,824	10,684	17,826		
Gross Direct Premium - In India		1	2	-	-	-	-	-	3,470	5,897	8,942	14,629	12,412	20,526	9,700	17,184	154	343	753	1,181	10,607	18,708	-	-	1,379	2,185	-	-	-	-	-	-	42	45	24,440	41,464	24,441	41,466
Gross Direct Premium - Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
PREMIUM EARNED (NET) [PREVIOUS YEAR]		FORM NO. 1 - PREMIUM SCHEDULE																														(Amount in ₹ Lakhs)						
Sr No	Particulars	Fire	Marine										Miscellaneous										Grand Total															
			Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous			
			For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20				
1	Gross Direct Premium	0	0	-	-	-	-	-	1,694	2,844	4,173	6,782	5,867	9,626	1,995	3,408	224	308	264	319	2,483	4,035	-	-	988	1,298	-	-	-	-	-	-	9,338	14,959	9,338	14,959		
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3	Less: Premium on reinsurance ceded	0	0	-	-	-	-	-	1,105	1,858	2,730	4,446	3,835	5,304	100	170	19	44	44	62	163	276	-	-	641	841	-	-	-	-	-	-	4,639	7,421	4,639	7,421		
4	Net Written Premium	-	-	-	-	-	-	-	589	986	1,443	2,336	2,032	3,222	1,895	3,238	205	264	220	257	2,220	3,759	-	-	347	457	-	-	-	-	-	-	4,669	7,538	4,669	7,538		
5	Add: Opening balance of UPR	-	-	-	-	-	-	-	1,143	1,283	2,840	3,194	3,983	4,607	2,347	1,653	60	7	3	5	2,410	1,765	-	-	1,117	1,373	-	-	-	-	-	-	7,510	7,505	7,510	7,505		
6	Less: Closing balance of UPR	0	0	-	-	-	-	-	1,166	1,166	2,978	2,978	4,144	4,144	3,095	3,095	48	48	8	8	3,151	3,151	-	-	1,051	1,051	-	-	-	-	-	-	8,346	8,346	8,346	8,346		
7	Net Earned Premium	-	-	-	-	-	-	-	566	1,189	1,805	2,942	1,871	3,645	1,147	1,796	217	223	215	254	1,579	2,273	-	-	413	779	-	-	-	-	-	-	3,863	6,697	3,863	6,697		
Gross Direct Premium - In India		0	0	-	-	-	-	-	1,694	2,844	4,173	6,782	5,867	9,626	1,995	3,408	224	308	264	319	2,483	4,035	-	-	988	1,298	-	-	-	-	-	-	9,338	14,959	9,338	14,959		
Gross Direct Premium - Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				



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

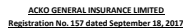
PERIODIC DISCLOSURES

FORM NL 5 - CLAIMS SCHEDULE

(Amount in ₹ Lakhs)

CLAIMS INCURRED (NET) (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 Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21				
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	2,974	4,449	473	627	3,447	5,076	8,044	12,281	52	83	52	85	8,148	12,449	-	-	910	1,416	-	-	-	-	-	-	7	8	12,512	18,949	12,512	18,949		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	1,932	2,890	281	376	2,213	3,266	402	614	3	4	3	4	408	622	-	-	589	918	-	-	-	-	-	-	-	-	0	0	3,210	4,806	3,210	4,806
	Net Claims Paid	-	-	-	-	-	-	-	-	1,042	1,559	192	251	1,234	1,810	7,642	11,667	49	79	50	81	7,740	11,827	-	-	321	498	-	-	-	-	-	-	6	7	9,302	14,143	9,302	14,143		
4	Add : Claims Outstanding at the end of the year	2	2	-	-	-	-	-	-	704	704	12,013	12,013	12,717	12,717	4,319	4,319	109	109	190	190	4,618	4,618	-	-	220	220	-	-	-	-	-	-	26	26	17,581	17,581	17,583	17,583		
5	Less : Claims Outstanding at the beginning of the year	1	0	-	-	-	-	-	-	575	462	10,612	9,370	11,187	9,832	3,970	1,200	79	66	159	160	4,208	1,426	-	-	123	94	-	-	-	-	-	-	3	1	15,521	11,353	15,522	11,353		
	Net Incurred Claims	1	2	-	-	-	-	-	-	1,171	1,801	1,593	2,894	2,764	4,695	7,991	14,786	79	122	81	111	8,150	15,019	-	-	418	624	-	-	-	-	-	-	29	32	11,362	20,371	11,363	20,373		
Claims Paid (Direct)																																									
1	- In India	-	-	-	-	-	-	-	-	2,974	4,449	473	627	3,447	5,076	8,044	12,281	52	83	52	85	8,148	12,449	-	-	910	1,416	-	-	-	-	-	-	7	8	12,512	18,949	12,512	18,949		
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)																																									
2	Estimates of IBNR and IBNER at the end of the period (net)	2	2	-	-	-	-	-	-	134	134	9,740	9,740	9,874	9,874	1,880	1,880	50	50	111	111	2,041	2,041	-	-	120	120	-	-	-	-	-	-	14	14	12,049	12,049	12,051	12,051		
1	Estimates of IBNR and IBNER at the beginning of the period (net)	1	0	-	-	-	-	-	-	73	69	8,533	7,552	8,606	7,621	1,146	678	50	50	110	104	1,306	832	-	-	62	49	-	-	-	-	-	-	2	0	9,976	8,502	9,977	8,502		

CLAIMS INCURRED [NET] (PREVIOUS YEAR)																																	(Amount in ₹ Lakhs)																																					
Sr No	Particulars	Fire		Marine				Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total																																
		For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20																																	
		For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20	For the Quarter Sep-20	Up to the quarter Sep-20																															
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	1,422	2,170	30	78	1,452	2,248	716	924	43	49	54	104	813	1,077	-	-	964	1,462	-	-	-	-	-	-	-	-	3,229	4,787	3,229	4,787																															
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																															
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	938	1,400	18	34	936	1,434	36	46	2	2	3	5	41	53	-	-	627	950	-	-	-	-	-	-	-	-	1,604	2,437	1,604	2,437																															
4	Net Claims Paid	-	-	-	-	-	-	-	-	504	770	12	44	516	814	680	878	41	46	51	99	772	1,024	-	-	337	512	-	-	-	-	-	-	-	-	1,625	2,350	1,625	2,350																															
5	Add : Claims Outstanding at the end of the year	0	0	-	-	-	-	-	-	451	451	6,708	6,708	7,159	7,159	759	759	166	166	376	376	1,301	1,301	-	-	386	386	-	-	-	-	-	-	-	-	8,846	8,846	8,846	8,846																															
6	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	543	464	6,598	5,524	7,141	5,988	442	184	50	11	405	222	897	417	-	-	293	238	-	-	-	-	-	-	-	-	8,331	6,643	8,331	6,643																															
7	Net Incurred Claims	-	-	-	-	-	-	-	-	412	757	122	1,228	534	1,985	997	1,453	157	201	22	253	1,176	1,908	-	-	430	660	-	-	-	-	-	-	-	-	2,140	4,553	2,140	4,553																															
Claims Paid (Direct)																																																																						
8	- In India	-	-	-	-	-	-	-	-	1,422	2,170	30	78	1,452	2,248	716	924	43	49	54	104	813	1,077	-	-	964	1,462	-	-	-	-	-	-	-	-	3,229	4,787	3,229	4,787																															
9	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																
Estimates of IBNR and IBNER at the end of the period (net)																																	0	0	-	-	-	-	-	-	57	57	5,448	5,448	5,505	5,505	239	239	108	108	340	340	687	687	-	-	138	138	-	-	-	-	-	-	-	-	6,330	6,330	6,330	6,330
Estimates of IBNR and IBNER at the beginning of the period (net)																																	-	-	-	-	-	-	-	-	168	152	5,531	4,493	5,699	4,645	271	72	36	7	371	169	678	248	-	-	47	159	-	-	-	-	-	-	-	-	6,424	5,052	6,424	5,052



PERIODIC DISCLOSURES

FORM NL 6 - COMMISSION SCHEDULE

COMMISSION PAID (NET) [CURRENT YEAR]

(Amount in ₹ Lakhs)

[illegible]



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

PERIODIC DISCLOSURES
FORM NL 7 - OPERATING EXPENSES SCHEDULE

Sr No		Particulars	Fire		Marine										Miscellaneous										Grand Total															
					Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health						Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment	
					For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-21	Up to the quarter Sep-21				
					0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1	Employees' remuneration & welfare benefits	0	0	-	-	-	-	-	-	-	152	311	400	773	552	1,084	1,141	2,497	15	47	92	167	1,248	2,711	-	-	65	119	-	-	-	-	-	-	7	1,871	3,921	1,871	3,921	
2	Travel, conveyance and vehicle running expenses	0	0	-	-	-	-	-	-	-	1	2	3	3	3	4	7	8	0	0	1	1	8	9	-	-	0	0	-	-	-	-	-	-	0	11	13	11	13	
3	Training expenses	0	0	-	-	-	-	-	-	-	0	0	0	0	-	0	0	1	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0	-	1		
4	Rents, rates & taxes	0	0	-	-	-	-	-	-	-	6	11	15	28	21	39	45	92	1	2	4	6	50	100	-	-	3	4	-	-	-	-	-	-	0	74	143	74	143	
5	Repairs & maintenance	0	0	-	-	-	-	-	-	-	0	0	1	1	1	1	2	3	0	0	0	0	2	3	-	-	0	0	-	-	-	-	-	-	0	3	4	3	4	
6	Printing & stationery	0	0	-	-	-	-	-	-	-	0	0	0	0	0	1	1	2	0	0	0	0	1	2	-	-	0	0	-	-	-	-	-	-	0	0	1	3	1	3
7	Communication	0	0	-	-	-	-	-	-	-	3	4	6	9	9	13	20	30	0	1	1	2	21	33	-	-	1	1	-	-	-	-	-	-	0	31	47	31	47	
8	Legal & professional charges	0	0	-	-	-	-	-	-	-	98	112	246	278	344	390	782	898	14	17	54	60	850	975	-	-	38	43	-	-	-	-	-	-	2	2	1,234	1,410	1,234	1,410
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	0	0	-	-	-	-	-	-	-	1	1	2	4	3	5	7	11	0	0	1	1	8	12	-	-	0	1	-	-	-	-	-	-	0	11	18	11	18	
	(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	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0	-	-		
10	Advertisement and publicity	1	1	-	-	-	-	-	-	-	581	1,165	1,522	2,890	2,103	4,055	4,367	9,340	58	177	350	626	4,775	10,143	-	-	248	445	-	-	-	-	-	-	22	25	7,148	14,668	7,149	14,669
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	-	7	11	17	28	24	39	52	92	1	2	4	6	57	100	-	-	3	4	-	-	-	-	-	-	0	0	84	143	84	143
12	Depreciation	0	0	-	-	-	-	-	-	-	8	15	20	37	28	52	59	121	1	2	5	8	65	131	-	-	3	6	-	-	-	-	-	-	0	0	96	189	96	189
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	0	0	-	-	-	-	-	-	-	62	117	161	289	223	406	469	934	7	18	37	63	513	1,015	-	-	26	45	-	-	-	-	-	-	2	2	764	1,468	764	1,468
16	Goods and Services Tax (GST)	0	0	-	-	-	-	-	-	-	4	4	9	9	13	13	30	30	1	1	2	2	33	33	-	-	1	1	-	-	-	-	-	-	0	0	47	47	47	47
17	Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Solatium fund - Expenses	-	-	-	-	-	-	-	-	-	-	-	9	15	9	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	15	9	15
	(b) Stamp Duty Expenses	0	0	-	-	-	-	-	-	-	0	0	1	1	1	1	2	4	0	0	0	0	2	4	-	-	0	0	-	-	-	-	-	-	0	0	3	5	3	5
	(c) Office Administrative expenses	0	0	-	-	-	-	-	-	-	0	1	1	2	1	3	3	7	0	0	0	0	3	7	-	-	0	0	-	-	-	-	-	-	0	0	4	10	4	10
	(d) Recruitment Charges	0	0	-	-	-	-	-	-	-	1	1	2	3	3	4	6	11	0	0	0	1	6	12	-	-	0	1	-	-	-	-	-	-	0	0	9	17	9	17
	(e) Subscriptions	0	0	-	-	-	-	-	-	-	1	2	3	6	4	8	9	18	0	1	1	9	19	-	-	0	0	-	-	-	-	-	-	-	0	0	13	28	13	28
	(f) Business Support Services	0	0	-	-	-	-	-	-	-	21	36	54	90	75	126	159	292	2	6	12	20	173	318	-	-	9	14	-	-	-	-	-	-	1	1	258	459	258	459
	(g) Miscellaneous Expenses	0	0	-	-	-	-	-	-	-	5	3	2	3	7	6	5	9	0	0	0	1	5	10	-	-	0	0	-	-	-	-	-	-	0	0	12	16	12	16
	Total	4	4	-	-	-	-	-	-	-	951	1,796	2,473	4,470	3,424	6,265	7,165	14,400	100	273	564	965	7,829	15,638	-	-	397	685	-	-	-	-	-	-	33	37	11,683	22,625	11,684	22,626

OPERATING EXPENSES [PREVIOUS YEAR]			(Amount in ₹ Lakhs)																																								
Sr No	Particulars	Fire		Marine						Miscellaneous																								Grand Total									
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance						Other Miscellaneous segment		Total Miscellaneous			
		For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20	For the quarter Sep-20	Up to the quarter Sep-20						
1	Employees' remuneration & welfare benefits	0	0	-	-	-	-	-	-	-	165	284	407	672	572	956	532	932	58	76	63	74	653	1,082	-	-	99	132	-	-	-	-	-	-	-	-	1,324	2,170	1,324	2,170			
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	(0)	0	(0)	1	-	1	(0)	1	0	0	0	0	-	-	1	-	0	0	-	-	-	-	-	-	-	-	-	-	-	2	-	2	
3	Training expenses	-	-	-	-	-	-	-	-	-	0	0	0	0	-	0	0	0	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Rents, rates & taxes	0	0	-	-	-	-	-	-	-	16	35	41	83	57	118	51	115	7	9	7	9	65	133	-	-	11	16	-	-	-	-	-	-	-	-	-	-	133	267	133	267	
5	Repairs & maintenance	0	0	-	-	-	-	-	-	-	6	13	16	30	22	43	21	42	2	3	3	3	26	48	-	-	4	6	-	-	-	-	-	-	-	-	-	-	52	97	52	97	
6	Printing & stationery	0	0	-	-	-	-	-	-	-	0	0	0	1	-	1	0	1	0	0	0	0	-	-	1	-	0	0	-	-	-	-	-	-	-	-	-	-	-	2	-	2	
7	Communication	0	0	-	-	-	-	-	-	-	4	5	10	10	7	14	7	14	1	1	1	1	9	16	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	17	32	17	32
8	Legal & professional charges	0	0	-	-	-	-	-	-	-	30	52	75	122	105	174	98	169	11	14	11	13	120	196	-	-	18	24	-	-	-	-	-	-	-	-	-	-	-	243	394	243	394
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	0	0	-	-	-	-	-	-	-	1	1	2	3	3	4	3	4	0	0	0	0	3	4	-	-	0	1	-	-	-	-	-	-	-	-	-	-	6	9	6	9	
	(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	0	-	0	1	1	0	0	0	0	1	1	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
10	Advertisement and publicity	0	0	-	-	-	-	-	-	-	295	431	715	1,022	1,010	1,453	955	1,417	95	116	100	112	1,150	1,645	-	-	162	200	-	-	-	-	-	-	-	-	-	-	2,322	3,298	2,322	3,298	
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	-	8	12	19	29	27	41	24	40	3	3	3	3	30	46	-	-	4	6	-	-	-	-	-	-	-	-	-	-	-	61	93	61	93
12	Depreciation	0	0	-	-	-	-	-	-	-	11	25	39	59	48	84	36	81	5	7	5	40	66	94	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	94	189	94	189
13	Brand/Trade Mark usage fee/charges	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	0	0	-	-	-	-	-	-	-	57	119	144	282	201	401	183	391	23	32	25	31	231	454	-	-	38	55	-	-	-	-	-	-	-	-	-	-	-	470	910	470	910
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	0	0	1	1	1	1	1	1	0	0	0	0	1	1	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2
17	Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Solutium fund - Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(b) Stamp Duty Expenses	0	0	-	-	-	-	-	-	-	0	0	0	1	-	1	1	1	0	0	0	0	1	1	-	-	0	0	-	-	-	-	-	-	-	-	-	-	1	2	1	2	
	(c) Office Administrative expenses	0	0	-	-	-	-	-	-	-	0	1	1	2	1	3	1	3	0	0	0	0	1	3	-	-	0	0	-	-	-	-	-	-	-	-	-	-	2	6	2	6	
	(d) Recruitment Charges	0	0	-	-	-	-	-	-	-	0	0	0	1	-	1	0	1	0	0	0	0	1	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	2	-	2	
	(e) Subscriptions	0	0	-	-	-	-	-	-	-	8	10	15	7	6	10	5	10	1	1	1	6	10	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	14	23	14	23
	(f) Business Support Services	0	0	-	-	-	-	-	-	-	20	44	51	105	71	149	65	146	8	12	9	12	82	170	-	-	14	21	-	-	-	-	-	-	-	-	-	-	-	167	340	167	340
	(g) Miscellaneous Expenses	0	0	-	-	-	-	-	-	-	10	10	3	4	13	14	4	6	0	0	0	0	4	6	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	18	21	18	21
	Total	-	-	-	-	-	-	-	-	-	623	1,034	1,513	2,435	2,136	3,469	1,988	3,376	214	274	228	265	2,430	3,915	-	-	361	476	-	-	-	-	-	-	-	-	-	-	4,927	7,860	4,927	7,860	



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 30th September, 2021	As at 30th September, 2020
1	Authorised Capital 10000000 Equity Shares of ₹ 10 each (Previous period : 10000000 Equity Shares of ₹ 10 each)	100,000	100,000
2	Issued Capital 896000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each)	89,600	54,600
3	Subscribed Capital 896000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each)	89,600	54,600
4	Called up Capital 896000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each) Less: Calls unpaid Add: Equity Shares forfeited (amount originally paid up) Less: Par Value of Equity Shares bought back Less: Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares Preference Shares	89,600 - - - - -	54,600 - - - - -
5	Paid-up Capital 896000000 Equity Shares of ₹ 10 each (Previous period : 546000000 Equity Shares of ₹ 10 each) Preference Shares	89,600 -	54,600 -
	Total	89,600	54,600



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 30th September, 2021		As at 30th September, 2020	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	896,000,000	100	546,000,000	100
	b) Foreign	-	-	-	-
2	Investors				
	a) Indian				
	b) Foreign	-	-	-	-
3	Others	-	-	-	-
	Total	896,000,000	100	546,000,000	100.00

Notes: -

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

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF ACKO GENERAL INSURANCE LIMITED, AS AT QUARTER ENDED 30TH SEPTEMBER, 2021

Sl.no.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under Lock in period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of total shares held (VII)	Number of shares (VII)	As a percentage of total shares held (VIII)
A	Promoters and Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate								
	i. Acko Technology & Services Private Limited		896,000,000	100.00	89,600	-	-	-	-
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
v	Persons acting in Concert (Please specify)		-	-	-	-	-	-	-
vi	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate		-	-	-	-	-	-	-
iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters								
B.1	Public shareholders								
1.1	Institutions								
	i. Mutual Funds		-	-	-	-	-	-	-
	ii. Foreign Portfolio Investors		-	-	-	-	-	-	-
	iii. Financial Institutions/Banks		-	-	-	-	-	-	-
	iv. Insurance Companies		-	-	-	-	-	-	-
	v. FII belonging to Foreign Promoter		-	-	-	-	-	-	-
	vi. FII belonging to Foreign Promoter of Indian Promoter		-	-	-	-	-	-	-
	vii. Provident Fund/Pension Fund		-	-	-	-	-	-	-
	viii. Alternative Investment Fund		-	-	-	-	-	-	-
	ix. Any other (Please specify)		-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
1.3	Non-Institutions								
	i. Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
	ii. Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
	iii. NBFC's registered with RBI		-	-	-	-	-	-	-
	iv. Others:		-	-	-	-	-	-	-
	-Trusts		-	-	-	-	-	-	-
	-Non Resident Indian (NRI)		-	-	-	-	-	-	-
	-Clearing Members		-	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	-Bodies Corporate		-	-	-	-	-	-	-
	-IEPF		-	-	-	-	-	-	-
	v. Any other (Please specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder		-	-	-	-	-	-	-
2.2	Employee Benefit Trust		-	-	-	-	-	-	-
2.3	Any other (Please specify)		-	-	-	-	-	-	-
	Total		896,000,000	100.00	89,600	-	-	-	-



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 30th September, 2021	As at 30th September, 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	-Share Based Payment Reserve	-	-
	Addition during the period	107	-
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	107	-



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 30th September, 2021	As at 30th September, 2020
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Disclosure For Secured Borrowings:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 12 & 12A - INVESTMENT SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	7,865	6,972	22,621	13,432	30,486	20,404
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	1,420	614	4,084	1,182	5,504	1,796
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	5,832	4,657	16,774	8,973	22,606	13,630
5	Other than approved investments	-	-	-	-	-	-
	Total	15,117	12,243	43,479	23,587	58,596	35,830
(B)	SHORT TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	531	-	1,526	-	2,057	-
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	282	573	810	1,105	1,092	1,678
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	505	342	1,453	658	1,958	1,000
	(e) Other Securities (FDs, CDs & CPs)	2,200	1,000	6,327	1,926	8,527	2,925
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	129	-	372	-	501	-
5	Other than approved investments	-	230	-	443	-	672
	Total	3,647	2,145	10,488	4,132	14,135	6,275
	Grand Total	18,764	14,388	53,967	27,719	72,731	42,105

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 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020
1	<u>Long Term Investments :</u>						
	Book Value	15,117	12,243	43,479	23,587	58,596	35,830
	market Value	15,223	12,416	43,782	23,877	59,005	36,293
2	<u>Short Term Investments :</u>						
	Book Value	3,647	2,145	10,488	4,132	14,135	6,277
	market Value	3,659	2,151	10,523	4,137	14,182	6,288



FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 30th September, 2021	As at 30th September, 2020
1	Security wise Classification		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside india	-	-
	(b) On shares, Bonds, Govt Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	Total	-	-
2	Borrowerwise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	Total	-	-
3	Performance wise Classification		
	(a) Loans classified as standard		
	(aa) in India	-	-
	(bb) outside India	-	-
	(b) Non performing loans less provisions		
	(aa) in India	-	-
	(bb) outside India	-	-
	Total	-	-
4	Maturitywise Classification		
	(a) Short Term	-	-
	(b) Long Term	-	-
	Total	-	-

Provisions against Non-performing Loans:

(Amount in ₹ Lakhs)

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



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 30th September, 2021									
		Cost / Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 30th September, 2021	As at 30th September, 2020
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	864	-	-	864	585	139	-	724	140	279
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2	-	-	2	2	0	-	2	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	10	-	-	10	6	2	-	8	2	4
7	Information Technology Equipment	294	60	-	354	169	44	-	213	141	125
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	35	-	-	35	23	4	-	27	8	12
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	1,205	60	-	1,265	785	189	-	974	291	420
	Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	1,205	60	-	1,265	785	189	-	974	291	420
	Previous Period Total	1,146	2	-	1,148	412	189	-	601	547	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 30th September, 2021	As at 30th September, 2020
1	Cash (including cheques, drafts and stamps)	6	4
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	348	208
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	223	102
	Total	577	314
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	577	314
	- 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 30th September, 2021	As at 30th September, 2020
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	92	104
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	43	1
6	Others:		
	(a) Security Deposits	197	247
	(b) GST input balance recoverable (net)	1,484	2,368
	(c) Other Advances	2,050	1,384
	Total (A)	3,866	4,104
(B)	OTHER ASSETS		
1	Income accrued on investments	1,433	1,222
2	Outstanding Premiums	252	2
	Less : Provisions for doubtful		
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	95	40
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others	-	-
	(a) Unsettled investment contract receivable	-	3,985
	(b) Other recoverable	249	189
	Total (B)	2,029	5,438
	Total (A) + (B)	5,895	9,542

FORM NL 17 - CURRENT LIABILITIES SCHEDULE (Amount in ₹ Lakhs)			
Sr. No	Particulars	As at 30th September, 2021	As at 30th September, 2020
1	Agents' Balances	577	278
2	Balances due to other insurance companies	8,793	4,021
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	4,026	4,455
	(b) for Other Policies	133	410
5	Unallocated premium	-	-
6	Sundry Creditors	3,120	2,670
7	Due to subsidiaries/holding company	158	344
8	Claims outstanding	17,582	8,846
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	5	37
14	Others:		
	(a) Employee Benefits	-	670
	(b) Statutory Dues Payable	388	125
	(c) Due to Solatium fund	54	27
	(d) Deposit Premium	3,082	1,386
	(e) Unsettled investment contract payable	-	2,729
	Total	37,918	25,998
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 30th September, 2021	As at 30th September, 2020
	Opening Balance	-	-
	Add: Amount transferred to unclaimed amount	-	-
	Add: Cheques issued out of the unclaimed amount but not	-	-
	Add: Investment Income	-	-
	Less: Amount paid during the year	-	-
	Less: Transferred to SCWF	-	-
	Closing Balance of Unclaimed Amount	-	-



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

PERIODIC DISCLOSURES
FORM NL 18 - PROVISIONS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 30th September, 2021	As at 30th September, 2020
1	Reserve for Unexpired Risk	19,838	8,346
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,326	187
5	Others	-	-
	Total	21,164	8,533



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 30th September, 2021	As at 30th September, 2020
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	Total	-	-



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

PERIODIC DISCLOSURES
FORM NI-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20
1	Gross Premium Growth Rate	161.74%	177.20%	(5.20%)	(9.58%)
2	Gross Premium to Networth Ratio	1.20	2.03	0.52	0.83
3	Growth rate of Net Worth	13.58%	13.58%	33.59%	33.59%
4	Net Retention Ratio	60.91%	61.83%	50.32%	50.39%
5	Net Commission Ratio	(4.31%)	(3.54%)	(7.83%)	(8.16%)
6	Expense of Management to Gross Direct Premium Ratio	49.94%	57.03%	54.83%	54.46%
7	Expense of Management to Net Written Premium	74.17%	84.71%	108.93%	108.07%
8	Net Incurred Claims to Net Earned premium	106.36%	114.29%	55.43%	67.97%
9	Claims paid to claims provisions	24.21%	14.98%	6.98%	7.18%
10	Combined ratio	180.52%	199.00%	152.41%	164.09%
11	Investment income ratio	5.38%	5.50%	8.64%	8.82%
12	Technical Reserves to Net Premium Ratio	2.51	1.46	3.66	2.28
13	Underwriting Balance Ratio	(1.10)	(1.36)	(0.73)	(0.76)
14	Operating Profit Ratio	(103.29%)	(129.16%)	(62.26%)	(61.19%)
15	Liquid Assets to Liabilities Ratio	0.27	0.27	0.24	0.24
16	Net Earning Ratio	(72.60%)	(88.25%)	(40.79%)	(42.67%)
17	Return on Net Worth Ratio	(52.95%)	(110.85%)	(10.66%)	(17.90%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.61	1.61	3.36	3.36
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	(1.43)	(2.99)	(0.35)	(0.59)
24	Book value per share	2.28	2.28	3.29	3.29

Segmental Reporting up to the quarter

Segments Up to the quarter ended on 30th September, 2021	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	9633.95%	97.84%	0.00%	48.92%	50.00%	100.00%	0.00%	150.00%	1.59	(0.50)
Previous Period	NA	0.00%	NA	0.00%	0.00%	0.00%	NA	0.00%	-	-
Marine Cargo										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Marine										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Motor OD										
Current Period	107.37%	34.51%	-18.97%	33.05%	69.24%	110.88%	67.51%	180.12%	1.37	(0.98)
Previous Period	-7.05%	34.67%	-14.10%	40.65%	90.77%	68.65%	39.68%	159.42%	1.64	(0.50)
Motor TP										
Current Period	115.70%	34.54%	-23.91%	30.95%	64.57%	73.94%	2.68%	138.51%	3.46	(0.57)
Previous Period	-3.47%	34.44%	-23.76%	36.33%	80.48%	48.32%	0.80%	128.80%	4.15	(0.22)
Total Motor										
Current Period	113.24%	34.53%	-22.49%	31.55%	65.91%	84.77%	5.72%	150.68%	2.86	(0.69)
Previous Period	-4.55%	34.51%	-20.89%	37.61%	83.53%	54.47%	3.81%	138.01%	3.40	(0.31)
Health										
Current Period	404.24%	95.00%	4.35%	88.43%	92.56%	144.60%	84.50%	237.16%	0.94	(1.92)
Previous Period	348.01%	95.02%	3.52%	102.91%	107.78%	80.89%	64.94%	188.67%	1.19	(1.75)
Personal Accident										
Current Period	11.55%	89.96%	4.85%	84.43%	93.20%	68.30%	43.94%	161.50%	1.03	(1.30)
Previous Period	663.31%	85.74%	0.76%	90.28%	104.55%	90.30%	345.18%	194.84%	0.81	(1.14)
Travel Insurance										
Current Period	269.68%	92.63%	-0.55%	81.71%	87.66%	10.04%	20.33%	97.70%	0.20	0.03
Previous Period	-90.16%	80.45%	-0.78%	82.95%	102.33%	99.49%	13.47%	201.82%	1.50	(1.03)
Total Health										
Current Period	363.62%	94.76%	4.06%	87.93%	92.27%	130.50%	75.42%	222.77%	0.89	(1.73)
Previous Period	-0.28%	93.15%	3.03%	100.37%	107.18%	83.89%	45.18%	191.07%	1.18	(1.61)
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	68.29%	35.66%	-4.24%	31.35%	83.70%	83.93%	65.53%	167.63%	1.65	(0.72)
Previous Period	-46.17%	35.20%	-7.66%	36.67%	96.50%	84.68%	25.31%	181.18%	3.14	(0.41)
Engineering										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Miscellaneous										
Current Period	NA	94.53%	0.00%	81.34%	86.05%	94.50%	58.15%	180.54%	0.82	(1.03)
Previous Period	NA	NA	NA	NA	0.00%	0.00%	NA	0.00%	-	-
Total Miscellaneous										
Current Period	177.18%	61.83%	-3.54%	57.03%	84.71%	114.28%	14.98%	198.99%	1.46	(1.36)
Previous Period	-9.58%	50.39%	-8.16%	54.45%	96.11%	67.97%	7.18%	164.09%	2.28	(0.76)
Total-Current Period	177.20%	61.83%	-3.54%	57.03%	84.71%	114.29%	14.98%	199.00%	1.46	(1.36)
Total-Previous Period	-9.58%	50.39%	-8.16%	54.46%	108.07%	67.97%	7.18%	164.09%	2.28	(0.76)



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 Sep-21	Up to the quarter Sep-21	For the Quarter Sep-20	Up to the quarter Sep-20
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital Premium received Payment for technology support services / Brand usage fee Claims paid	10,000 439 231 556	30,000 641 461 921	- 588 231 1,237	- 777 461 1,240
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	16	30	26	37
3	Chatpay Commerce Private Limited	Private company in which our director holds full time director position in Chatpay Commerce Private Limited	Claim Service Expenses	48	62	-	-
4	Ms. Ruchi Deepak	Non Executive Director	Director Sitting Fees	5	14	11	18
5	Key Management Personnel :						
(a)	Mr. Varun Dua	Managing Director & CEO Chief Technology Officer w.e.f. 1st May, 2021 Chief Financial Officer Appointed Actuary Chief Risk Officer Chief Investment Officer Chief Underwriting Officer Chief Compliance Officer &	Salary Bonus and Other Allowances	197	439	188	271
(b)	Mr. Vaibhav Shah						
(c)	Mr. Jitendra Nayyar						
(d)	Mr. Biresh Giri						
(e)	Mr. Virendra Agarwal						
(f)	Mr. Manish Thakur						
(g)	Mr. Animesh Das						
(h)	Ms. Karishma Desai						

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 30TH SEPTEMBER, 2021

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Acko Technology and Services Pvt Ltd	Holding Company	300	Payable	No	NIL	NIL
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	39	Payable	No	NIL	NIL

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



STATEMENT OF ADMISSIBLE ASSETS :

As at September 30, 2021

Name of Insurer: Acko General Insurance Limited

Registration Number: 157

Date of Registration: September 18, 2017

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	18,764	18,764
	Policyholders as per NL-12 A of BS	53,967	-	53,967
(A)	Total Investments as per BS	53,967	18,764	72,732
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	291	291
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2	2
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	577	577
(F)	Advances and Other assets as per BS	360	5,535	5,895
(G)	Total Current Assets as per BS...(E)+(F)	360	6,112	6,472
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	242	297	539
(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)	54,327	25,168	79,495
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	242	299	542
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	54,085	24,869	78,953

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Leasehold Improvements		-	-
	(b) Furniture & Fittings		2	2
	(c)			
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	242	-	242
	(b) Unutilised GST credit for more than 90 days	-	297	297
	(c)			

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

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

STATEMENT OF LIABILITIES :

As at September 30, 2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	36,286	19,838
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	36,286	19,838
(d)	Outstanding Claim Reserve (other than IBNR reserve)	9,348	5,530
(e)	IBNR reserve	25,733	12,052
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	71,367	37,421

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
 (All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	3	3	2	2	1	1	1
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	37,717	13,150	24,991	9,148	5,658	5,623	5,658
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	4,015	1,349	2,703	948	602	608	608
8	Health	16,380	15,533	21,059	20,006	3,107	6,002	6,002
9	Miscellaneous	375	339	166	158	68	47	68
10	Crop	-	-	-	-	-	-	-
	Total	58,490	30,374	48,921	30,262	9,435	12,281	12,336

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	54,085
	Available assets(as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	37,421
(C)	Provisions as per BS	-
(D)	Other Liabilities	16,664
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(0)
	Shareholder's FUNDS	
(F)	Available Assets	24,869
	Deduct:	
(G)	Other Liabilities	4,998
(H)	Excess in Shareholder's funds (F-G)	19,871
(I)	Total ASM (E+H)	19,871
(J)	Total RSM	12,336
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.61

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Acko General Insurance Limited

Date: September 30, 2021

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	-	-	-	-	-	-
2						
..						
n						

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's

FORM NL-28-STATEMENT OF ASSETS - 3B



PART - A

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 30th September, 2021

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

(Business within India)

Periodicity of Submission: Quarterly (Q2 - FY 2021-22)

₹ in Lakhs

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments		
	a. Shareholders Fund	8	18,764.74
	b. Policyholders Fund	8A	53,966.80
2	Loans	9	-
3	Fixed Assets	10	291.09
4	Deferred Tax Assets		
5	Current Assets		
	a. Cash & Bank Balance	11	576.94
	b. Advances & Other Assets	12	5,889.14
6	Current Liabilities		
	a. Current Liabilities	13	(37,912.01)
	b. Provisions	14	(21,164.22)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		69,294.95
	Application of Funds as per Balance Sheet (A)		89,707.41
	Less: Other Assets	SCH ++	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	291.09
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	576.94
5	Advances & Other Assets (if any)	12	5,889.14
6	Current Liabilities	13	(37,912.01)
7	Provisions	14	(21,164.22)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		69,294.95
	TOTAL (B)		16,975.88
	'Investment Assets' As per FORM 3B	(A-B)	72,731.53

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%	-	5,891.75	16,944.50	22,836.26	31.40	-	22,836.26	23,007.15
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	8,396.03	24,146.73	32,542.77	44.74	-	32,542.77	32,754.80
3	Investment subject to Exposure Norms		-	10,368.55	29,819.63	40,188.18	55.26	0.58	40,188.76	40,432.97
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	5,961.91	17,146.26	23,108.17	31.77	-	23,108.17	23,291.16
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding	-	4,406.64	12,673.37	17,080.01	23.48	0.58	17,080.59	17,141.80
	c. Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	18,764.58	53,966.36	72,730.95	100.00	0.58	72,731.53	73,187.77

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

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - B

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 30th September, 2021

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly (Q2 - 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	23,160.38	37.77%	(324.12)	(2.84%)	22,836.26	31.40%
	Treasury Bills	CTRB	992.25	1.62%	(992.25)	(8.69%)	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Government Bonds	CGSB	23,160.38	37.77%	(324.12)	(2.84%)	22,836.26	31.40%
	Treasury Bills	CTRB	992.25	1.62%	(992.25)	(8.69%)	-	-
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	6,605.46	10.77%	3,101.05	27.17%	9,706.51	13.35%
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	7,046.96	11.49%	1,630.80	14.29%	8,677.76	11.93%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	9,561.61	15.59%	2,227.55	19.51%	11,789.16	16.21%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	514.66	0.84%	2,126.59	18.63%	2,641.25	3.63%
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	-	-	-	-
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Inves	ECDB	4,320.29	7.05%	4,205.73	36.84%	8,526.02	11.72%
	Corporate Securities - Debentures	ECOS	6,923.62	11.29%	539.15	4.72%	7,462.78	10.26%
	Deposits - CDs With Scheduled Banks	EDCD	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,190.20	3.57%	(1,098.99)	(9.63%)	1,091.21	1.50%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	-	-	-	-
	Total		61,315.43	100.00%	11,415.52	100.00%	72,730.95	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:

30-Sep-21

₹ in Lakhs

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at Sep 30, 2021	as % of total for this class	As at Sep 30, 2020	as % of total for this class	As at Sep 30, 2021	as % of total for this class	As at Sep 30, 2020	as % of total for this class
Break down by credit rating								
AAA rated	30,815.15	48.47	17,057.46	45.72	30,570.95	48.44	16,426.70	44.60
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	32,754.80	51.53	20,247.02	54.28	32,542.77	51.56	20,403.52	55.40
Total (A)	63,569.95	100.00	37,304.48	100.00	63,113.72	100.00	36,830.23	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,564.17	7.18	1,011.79	2.71	4,516.19	7.16	1,000.21	2.72
More than 1 year and upto 3 years	28,011.30	44.06	16,632.27	44.59	27,836.51	44.11	16,115.77	43.76
More than 3 years and up to 7 years	18,878.35	29.70	19,660.41	52.70	18,751.85	29.71	19,714.25	53.53
More than 7 years and up to 10 years	2,984.48	4.69	-	-	2,975.08	4.71	-	-
Above 10 years	9,131.66	14.36	-	-	9,034.08	14.31	-	-
Total (B)	63,569.95	100.00	37,304.48	100.00	63,113.72	100.00	36,830.23	100.00
Breakdown by type of the issuer								
a. Central Government	23,007.15	36.19	17,551.63	47.05	22,836.26	36.18	17,707.97	48.08
b. State Government	9,747.66	15.33	2,695.39	7.23	9,706.51	15.38	2,695.55	7.32
c. Corporate Securities	30,815.15	48.47	17,057.46	45.72	30,570.95	48.44	16,426.70	44.60
Total (C)	63,569.95	100.00	37,304.48	100.00	63,113.72	100.00	36,830.23	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 line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS



Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 30th September, 2021

Details of Investment Portfolio

Periodicity of Submission: Quarterly (Q2 - 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)	30,570.95	17,972.39	-	-	41,068.79	25,100.92	1,091.21	2,762.56	72,730.95	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)	30,570.95	17,972.39	-	-	41,068.79	25,100.92	1,091.21	2,762.56	72,730.95	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: 30th September, 2021

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In 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	21,867.46	243.70	4.42%	3.04%	21,716.07	495.97	4.56%	3.13%	10,891.42	659.84	12.08%	8.31%
	Treasury Bills	CTRB	2,640.16	9.01	1.35%	0.93%	2,765.29	20.09	1.45%	1.00%	7,154.72	132.70	3.70%	2.55%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	9,115.82	122.07	5.31%	3.66%	7,880.28	167.68	4.24%	2.92%	2,695.55	-	-	-
	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	7,045.48	158.77	8.94%	6.15%	6,424.49	296.25	9.20%	6.33%	5,557.83	222.97	8.00%	5.51%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	500.00	(145.00)	(0.58)	(0.40)
4	Infrastructure Investment													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	10,426.60	149.52	5.69%	3.91%	9,586.08	295.27	6.14%	4.23%	8,679.45	552.92	12.71%	8.74%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,643.45	19.55	2.93%	2.02%	1,209.22	26.00	4.29%	2.95%	2,452.18	145.21	11.81%	8.13%
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	6,726.84	83.86	4.95%	3.40%	5,045.15	126.77	5.01%	3.45%	1,184.33	33.72	5.68%	3.91%
	Corporate Securities - Debentures	ECOS	7,328.74	115.67	6.26%	4.31%	5,947.26	186.56	6.26%	4.30%	4,188.50	226.03	10.76%	7.41%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,868.60	29.08	2.98%	2.05%	2,715.94	40.90	3.00%	2.07%	1,082.11	16.01	2.95%	2.03%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Investment													
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	2,601.76	20.51	1.57%	1.08%	1,765.53	67.21	7.59%	5.22%
	TOTAL		71,663.15	931.22	5.16%	3.55%	65,891.55	1,676.00	5.07%	3.49%	46,151.62	1,911.61	8.26%	5.68%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 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: 30th September, 2021

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Rs. Lakhs

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

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION


Name of the Insurer: Acko General Insurance Limited
Registration No: 157

Date: 9/30/2021

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	1	0.00			0.00
3	No. of Reinsurers with rating A but less than AA					-
4	No. of Reinsurers with rating BBB but less than A					-
5	No. of Reinsurers with rating less than BBB					-
	Total (A)	1	0.00	-	-	0.00
	With In India					
1	Indian Insurance Companies					-
2	FRBs	1	5,973.97	71.15		6,045.12
3	GIC Re	1	3,433.68	71.15	3.34	3,508.18
4	Other (to be Specified)					-
	Total (B)	2	9,407.65	142.31	3.34	9,553.30
	Grand Total (C)= (A)+(B)	3	9,407.65	142.31	3.34	9,553.30

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)



Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Total Health		Workmen's Compensation/Empluoyee's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(A)		Total Miscellaneous		Total					
		For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the	For the Quarter	Upto the				
STATES ^(b)																																													
1	Andhra Pradesh	0.0	0.0	-	-	-	-	-	-	-	190.6	316.1	52.8	87.4	243.3	403.5	144.9	200.0	-	-	0.1	0.4	145.0	200.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	388.4	604.0		
2	Arunchal Pradesh	0.0	0.0	-	-	-	-	-	-	-	0.1	0.3	0.1	0.1	0.2	0.3	0.4	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.5	1.2			
3	Assam	0.0	0.0	-	-	-	-	-	-	-	3.1	14.7	0.4	0.7	9.3	15.4	23.6	42.5	-	-	0.0	0.1	23.6	42.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33.2	58.0		
4	Bihar	0.1	0.3	-	-	-	-	-	-	-	122.3	206.2	47.6	71.7	169.9	277.9	71.7	113.4	-	-	0.0	0.3	71.8	113.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	241.8	391.8		
5	Chhattisgarh	0.0	0.0	-	-	-	-	-	-	-	36.8	63.5	12.4	19.9	49.3	83.4	15.3	23.7	-	-	0.0	0.0	15.3	23.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64.6	107.2		
6	Goa	0.0	0.0	-	-	-	-	-	-	-	39.5	66.5	12.4	19.4	51.9	86.0	6.3	10.9	-	-	0.1	0.1	6.4	11.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58.1	97.0		
7	Gujarat	0.0	0.0	-	-	-	-	-	-	-	479.4	810.2	118.1	176.9	597.4	987.1	128.6	222.3	-0.1	1.8	0.8	1.6	129.3	225.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	726.8	1,212.7		
8	Haryana	0.0	0.0	-	-	-	-	-	-	-	438.0	788.4	105.9	176.4	543.9	944.8	1,245.7	3,149.0	51.2	158.4	0.0	0.1	1,296.9	3,307.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,840.9	4,252.4		
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	12.5	25.4	17.7	27.4	30.2	52.8	4.8	8.2	-	-	0.0	0.0	4.8	8.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.0	61.0			
10	Jharkhand	0.0	0.0	-	-	-	-	-	-	-	58.8	97.6	27.4	41.7	86.3	139.4	21.4	35.8	-	-	0.0	0.1	21.4	35.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107.7	175.2		
11	Karnataka	0.9	0.9	-	-	-	-	-	-	-	2,563.0	4,270.2	441.9	660.4	3,004.9	4,930.7	3,357.2	6,022.3	22.0	67.6	1.6	2.6	3,380.7	6,092.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.9	45.5	6,428.4	11,069.6
12	Kerala	0.0	0.0	-	-	-	-	-	-	-	180.9	280.8	80.3	117.3	261.2	416.3	36.7	58.1	-	-	0.9	1.4	39.6	59.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308.8	475.6		
13	Madhya Pradesh	0.0	0.1	-	-	-	-	-	-	-	52.8	95.2	23.1	39.3	75.9	134.5	62.3	94.7	-	-	0.1	0.1	62.3	94.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	138.2	229.4		
14	Maharashtra	0.0	0.1	-	-	-	-	-	-	-	1,621.3	2,662.4	365.7	586.5	1,987.0	3,248.9	1,575.1	2,571.3	32.6	47.2	4.1	6.6	1,611.8	2,625.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,977.6	8,058.8	
15	Manipur	-	-	-	-	-	-	-	-	-	0.1	-	-	0.0	-	0.1	3.7	6.2	-	-	0.0	0.0	3.7	6.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.7	6.4		
16	Meghalaya	-	0.0	-	-	-	-	-	-	-	0.3	0.5	0.1	0.1	0.4	0.6	1.0	1.3	-	-	-	-	1.0	1.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.4	1.9		
17	Mizoram	-	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.1	1.0	1.2	-	-	-	-	1.0	1.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.0	1.3		
18	Nagaland	-	-	-	-	-	-	-	-	-	0.1	0.1	0.0	0.1	0.1	0.2	1.4	2.3	-	-	-	-	1.4	2.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.6	2.5		
19	Nadia	0.0	0.0	-	-	-	-	-	-	-	65.4	104.9	22.1	32.7	87.5	137.6	45.0	64.5	-	-	0.1	0.1	45.1	64.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	132.7	202.3		
20	Punjab	0.0	0.0	-	-	-	-	-	-	-	28.5	50.3	51.4	75.3	79.9	125.6	26.9	45.4	-	-	0.2	1.2	27.1	46.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107.0	172.1	
21	Rajasthan	0.0	0.0	-	-	-	-	-	-	-	138.9	246.2	44.5	78.4	183.4	324.6	90.2	134.9	-	-	0.1	0.4	90.2	135.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	273.7	459.9	
22	Sikkim	-	-	-	-	-	-	-	-	-	0.8	1.7	2.0	2.8	2.8	4.5	0.4	0.3	-	-	-	-	0.4	0.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.2	4.9		
23	Tamil Nadu	0.0	0.1	-	-	-	-	-	-	-	1,389.2	2,151.8	370.2	586.9	1,754.4	2,738.7	519.8	711.3	2.5	2.5	0.6	2.3	523.0	716.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,277.4	3,454.9	
24	Telangana	-	-	-	-	-	-	-	-	-	641.2	1,120.9	102.3	171.2	743.5	1,292.1	2,396.2	2,962.8	42.4	52.3	1.9	1.9	2,440.5	3,016.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,184.0	4,309.0	
25	Tripura	-	0.0	-	-	-	-	-	-	-	0.7	1.4	0.0	0.1	0.7	1.5	3.3	4.8	-	-	0.0	0.0	3.3	4.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.0	6.4		
26	Uttarakhand	0.0	0.0	-	-	-	-	-	-	-	23.1	40.6	28.4	41.8	51.5	82.5	13.4	22.0	-	-	0.0	0.0	13.4	22.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64.9	104.5	
27	Uttar Pradesh	0.1	0.1	-	-	-	-	-	-	-	623.2	1,108.6	164.9	260.0	788.1	1,368.6	249.6	489.3	3.1	11.5	0.2	0.8	252.8	501.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,041.0	1,870.4	
28	West Bengal	0.1	0.2	-	-	-	-	-	-	-	222.4	357.1	109.8	158.0	332.2	515.2	104.6	372.1	-0.2	1.8	0.3	0.5	104.7	374.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	436.9	889.8	
TOTAL (A)		1.3	2.0	-	-	-	-	-	-	-	8,933.9	14,879.9	2,201.4	3,432.6	11,135.3	18,312.5	10,152.5	17,371.5	153.5	343.1	11.0	29.7	10,317.0	17,735.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.9	45.5	22,874.4	38,280.1
UNION TERRITORIES ^(b)																																													
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	2.1	3.2	4.6	6.0	6.7	9.2	0.6	1.3	-	-	-	-	0.6	1.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.3	10.5	
2	Chandigarh	-	0.0	-	-	-	-	-	-	-	13.7	23.7	7.1	10.9	20.8	34.6	7.7	12.5	-	-	0.0	0.0	7.7	12.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26.5	47.2	
3	Dadra and Nagar Haveli	0.0	0.0	-	-	-	-	-	-	-	4.2	6.9	1.4	2.2	5.6	9.1	1.1	1.9	-	-	-	-	1.1	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.7	11.0	
4	Daman & Diu	0.0	0.0	-	-	-	-	-	-	-	1.8	3.3	0.8	1.4	2.7	4.6	0.7	0.9	-	-	-	-	0.7	0.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.4	5.6	
5	Govt. of NCT of Delhi	-	0.0	-	-	-	-	-	-	-	1,024.2	1,811.9	163.8	258.6	1,188.0	2,070.5	261.6	927.2	0.5	0.4	5.6	9.8	267.7	937.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,455.7	3,007.8
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	0.2	14.8	11.4	17.7	19.6	32.4	9.6	15.7	-	-	0.0	0.1	9.6	15.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.3	48.2	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Lakshadweep	-	-	-	-	-	-	-	-	-	0.1	0.1	1.2	1.7	1.4	1.9	0.0	0.0	-	-	-	-	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.4	1.9	
9	Puducherry	-	0.0	-	-	-	-	-	-	-	23.3	38.3	8.6	12.7	31.9	50.9	2.1	3.2	-	-	-	-	0.0	2.1	3.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34.1	54.2	
TOTAL (B)		0.0	0.0	-	-	-	-	-	-	-	1,077.6	1,902.2	199.1	311.0	1,276.7	2,213.3	283.4	962.8	0.5	0.4	5.7	9.9	289.6	973.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,566.4	3,186.3
Outside India																																													
1	TOTAL (C)																																												
Grand Total (A)+(B)+(C)		1.4	2.0	-	-	-	-	-	-	-	10,011.5	16,782.2	2,400.5	3,743.7	12,412.1	20,525																													

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

Name of the Insurer: Acko General Insurance Limited
Date: September 30, 2021
(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding		upto the quarter		Up to the corresponding	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1	-	0	1	2	-	0	1
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	10,012	344,057	4,901	174,494	16,782	572,311	8,089	272,849
5	Motor TP	2,401	157,583	966	75,325	3,744	249,973	1,537	123,749
6	Health	10,436	384,061	2,325	90	18,334	384,991	3,708	118
7	Personal Accident	154	40,889	140	4	343	40,916	308	17
8	Travel	17	-	0	-	31	-	2	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	1,379	24	988	31	2,185	43	1,298	35
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	42	2	-	-	45	2	-	-

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: September 30, 2021

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	1	0	2	-0
3	Corporate Agents -Others	60,137	2,533	101,425	4,224	35,316	964	52,898	1,536
4	Brokers	139,021	5,745	166,277	11,303	39,162	1,943	83,360	3,320
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	727,458	16,164	980,534	25,939	175,466	6,413	260,509	10,086
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)	926,616	24,441	1,248,236	41,466	249,945	9,320	396,769	14,942
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	926,616	24,441	1,248,236	41,466	249,945	9,320	396,769	14,942

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-2 FY'2021-22



Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	2,171	456	2,627	1,160	37	200	1,397	-	1,218	-	-	-	-	4	5,246
2	Claims reported during the period	-	-	-	-	33,585	257	33,842	77,145	534	4,048	81,727	-	29,221	-	-	-	-	689	145,479
	(a) Booked During the period	-	-	-	-	33,432	257	33,689	76,686	524	4,040	81,250	-	28,609	-	-	-	-	688	144,236
	(b) Reopened during the Period	-	-	-	-	153	-	153	459	10	8	477	-	612	-	-	-	-	1	1,243
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	24,673	107	24,780	54,296	191	1,397	55,884	-	22,617	-	-	-	-	173	103,454
	(a) paid during the period	-	-	-	-	24,673	107	24,780	54,296	191	1,397	55,884	-	22,617	-	-	-	-	173	103,454
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	477	-	477	1,806	17	22	1,845	-	36	-	-	-	-	-	2,358
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claims Closed other than Repudiation	-	-	-	-	6,403	2	6,405	17,002	316	2,270	19,588	-	4,299	-	-	-	-	406	30,698
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	-	-	-	-	4,203	604	4,807	5,201	47	559	5,807	-	3,487	-	-	-	-	114	14,215
	Less than 3months	-	-	-	-	3,710	132	3,842	4,872	43	536	5,451	-	2,645	-	-	-	-	114	12,052
	3 months to 6 months	-	-	-	-	312	103	415	184	3	21	208	-	305	-	-	-	-	-	928
	6months to 1 year	-	-	-	-	167	212	379	16	1	-	17	-	533	-	-	-	-	-	929
	1year and above	-	-	-	-	14	157	171	129	-	2	131	-	4	-	-	-	-	-	306

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-2 FY'2021-22
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	1,123.73	3,586.31	4,710.04	549.62	17.09	59.19	625.90	-	129.51	-	-	-	-	0.40	5,465.85
2	Claims reported during the period	-	-	-	-	6,671.14	1,813.60	8,484.73	24,022.16	366.48	625.71	25,014.35	-	2,378.20	-	-	-	-	74.50	35,951.78
	(a) Booked During the period	-	-	-	-	6,583.11	1,813.60	8,396.70	23,902.32	343.51	618.39	24,864.22	-	2,324.93	-	-	-	-	74.40	35,660.26
	(b) Reopened during the Period	-	-	-	-	88.03	-	88.03	119.84	22.97	7.32	150.13	-	53.27	-	-	-	-	0.10	291.52
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	4,448.58	627.39	5,075.97	12,280.67	82.71	85.17	12,448.56	-	1,416.06	-	-	-	-	7.50	18,948.10
	(a) paid during the period	-	-	-	-	4,448.58	627.39	5,075.97	12,280.67	82.71	85.17	12,448.56	-	1,416.06	-	-	-	-	7.50	18,948.10
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	104.23	-	104.23	2,346.09	27.05	26.32	2,399.46	-	4.75	-	-	-	-	-	2,508.44
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claims Closed other than Repudiation	-	-	-	-	1,359.26	7.34	1,366.60	4,131.38	207.58	484.26	4,823.21	-	399.80	-	-	-	-	45.00	6,634.61
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	-	-	-	-	1,627.74	4,712.32	6,340.05	2,566.98	61.86	82.51	2,711.35	-	284.42	-	-	-	-	12.60	9,348.42
	Less than 3months	-	-	-	-	1,193.94	1,004.71	2,198.64	2,476.99	60.52	75.97	2,613.48	-	253.19	-	-	-	-	12.60	5,077.91
	3 months to 6 months	-	-	-	-	267.55	644.01	911.55	82.38	1.29	0.26	83.92	-	13.19	-	-	-	-	-	1,008.67
	6months to 1 year	-	-	-	-	130.21	1,414.86	1,545.06	5.98	0.06	-	6.03	-	16.75	-	-	-	-	-	1,567.85
	1year and above	-	-	-	-	36.04	1,648.75	1,684.79	1.64	-	6.28	7.92	-	1.28	-	-	-	-	-	1,693.99

Notes:-

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

FORM NL-39- AGEING OF CLAIMS



Name of the Insurer: ACKO General Insurance Limited

For the Quarter ending on Q-2 FY'2021-22

(Amount in Rs. Lakhs)

For the Quarter ending on Q-2 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
2	Marine Cargo	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
3	Marine Other than Cargo	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
4	Motor OD	13891	1496	345	127	24	0	0	1712.30	779.95	288.99	174.11	18.16	0.00	0.00	15883	2973.52	
5	Motor TP	2	2	18	36	21	0	0	8.48	10.03	98.73	216.38	139.08	0.00	0.00	79	472.70	
6	Health	28840	2933	424	52	1	0	0	6540.53	1319.86	168.85	14.78	0.05	0.00	0.00	32250	8044.08	
7	Personal Accident	80	20	5	2	1	0	0	9.24	16.84	3.82	12.09	10.00	0.00	0.00	108	51.99	
8	Travel	797	24	6	2	0	0	0	28.35	2.62	8.61	12.57	0.02	0.00	0.00	829	52.18	
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
10	Public/ Product Liability	13347	893	165	115	119	0	0	822.77	61.81	9.37	8.21	7.77	0.00	0.00	14639	909.93	
11	Engineering	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
13	Crop Insurance	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
14	Other segments ^(a)	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
15	Miscellaneous	152	3	0	0	0	0	0	6.49	0.13	0.00	0.00	0.00	0.00	0.00	155	6.62	

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

Upto the Quarter ending on Q-2 FY'2021-22

(Rs in Lakhs)

Up to the Quarter ending on Q-2 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
2	Marine Cargo	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
3	Marine Other than Cargo	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
4	Motor OD	21598	2346	520	169	40	0	0	2559.63	1149.23	484.76	219.75	35.22	0.00	0.00	24673	4448.58	
5	Motor TP	2	3	25	43	34	0	0	8.48	11.28	119.38	260.97	227.27	0.00	0.00	107	627.39	
6	Health	49368	4181	642	101	4	0	0	10236.04	1803.65	215.41	24.54	1.03	0.00	0.00	54296	12280.67	
7	Personal Accident	146	35	7	2	1	0	0	17.37	39.00	4.22	12.09	10.04	0.00	0.00	191	82.71	
8	Travel	1328	57	10	2	0	0	0	54.65	8.04	9.72	12.68	0.08	0.00	0.00	1397	85.17	
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
10	Public/ Product Liability	20569	1330	296	229	193	0	0	1265.63	97.52	25.11	14.03	13.78	0.00	0.00	22617	1416.06	
11	Engineering	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
13	Crop Insurance	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
14	Other segments ^(a)	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	
15	Miscellaneous	169	4	0	0	0	0	0	7.31	0.20	0.00	0.00	0.00	0.00	0.00	173	7.50	

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



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

PERIODIC DISCLOSURES
FORM NL-40-UNDERWRITING PERFORMANCE

SEGMENTAL PERFORMANCE UPTO THE 30TH SEPTEMBER, 2021 QUARTER OF CURRENT FINANCIAL YEAR																														(Amount in ₹ Lakhs)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
Sl. No.	Particulars	Fire	Marine		Motor OD	Motor TP					Motor Other	Total Motor	Health				Personal Accident		Miscellaneous		Total Health			Other Miscellaneous										Total Miscellaneous			Grand Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
			Marine Cargo	Marine Other than Marine Cargo		Motor TP- Private car	Motor TP- Two Wheeler	Motor TP- Commercial Vehicle	Motor TP- Private car	Motor TP- Two Wheeler			Motor TP- Commercial Vehicle (Declined Pool)	Motor TP- Commercial Vehicle (TP Pool)	Motor TP- Commercial Vehicle (Other than Pool)	Health Insurance- Individual	Health Insurance- Group Government Schemes	Health Insurance- Group Employer/ Employee Schemes	Health Insurance- Group Other Schemes	Personal Accident- Individual	Personal Accident- Group (Government Schemes)	Personal Accident- Group (Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes	Engineering	Aviation	Product Liability	Liability Insurance	Workman Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Other Miscellaneous	Retail		Group	Government Schemes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			

FORM NL-41 OFFICES INFORMATION

As at: September 30, 2021



Name of the Insurer: Acko General Insurance Limited

Date: September 30, 2021

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	3
2	No. of branches approved during the year	0
3	No. of branches opened during the year	0
4	Out of approvals of previous year	0
	Out of approvals of this year	0
5	No. of branches closed during the year	1
6	No of branches at the end of the year	2
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	2
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	a. 2 b. 2# c. 3* d. 1** e. 2#
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) : 339 (b) : 192 (c) : 531
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) 7 (d) 42 (e) 0 (f) 0 (g) 0 (h) 36 (i) -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	Onroll : 266	80
Recruitments during the quarter	Onroll : 89	5
Attrition during the quarter	Onroll : 16	0
Number at the end of the quarter	Onroll : 339	85

Notes:

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

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

The Company has total 2 Executive Directors, out of which 1 is Managing Director & CEO and the other Director is the Whole-time Director & CFO

Name of the Insurer: Acko General Insurance Limited

Statement as on September 30, 2021

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. G N Agarwal	Non-Executive Director	Independent Director	No change
2	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
3	Ms. Ruchi Deepak	Non-Executive Director	Non-Independent Director	No change
4	Mr. Varun Dua	Managing Director & CEO	Managing Director & CEO	No change
5	Mr. Jitendra Nayyar	Whole-time Director & CFO	Finance	No change
6	Mr. Vaibhav Shah	Chief Technology Officer	Technology	No change
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
- 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 **Sep'21**

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	202,194	6,045	357,272
		Social	-	-	-
5	MOTOR TP	Rural	115,166	1,561	27,409
		Social	-	-	-
6	HEALTH	Rural	572	28	3,034
		Social	2	2,470	72,229,288
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	41	1,384,341
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	317,932	7,634	387,714
		Social	2	2,512	73,613,629

Notes:

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

(b) Premium Collected means gross direct written premium

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

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

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

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

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	2,401	3,744
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	6,542	10,885
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	8,942	14,629
Total Gross Direct Motor Own damage Insurance		
Business Premium	3,470	5,897
Total Gross Direct Premium Income	24,441	41,466

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

FORM NL-45-GREIVANCE DISPOSAL

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

Sep'21

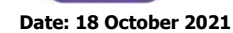
Date: September 30, 2021

GRIEVANCE DISPOSAL

GRIEVANCE DIS. CASE								
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
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	4	100	0	0	0	6	175
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claims Related	4	76	33	23	19	5	131
c)	Policy Related	0	7	6	0	1	0	15
d)	Premium Related	0	1	0	0	0	1	1
e)	Refund Related	0	0	0	0	0	0	0
f)	Coverage Related	0	1	1	0	0	0	1
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	2	2	0	0	0	3
i)	Others	0	13	10	1	2	0	23
	Total	4	100	52	24	22	6	175
2	Total No. of policies during previous year:	396,769						
3	Total No. of claims during previous year:	80,149						
4	Total No. of policies during current year:	824,462						
5	Total No. of claims during current year:	145,479						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.53						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	9.00						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	96	96%	0	0%	96	96%	
b)	15 - 30 days	4	4%	0	0%	4	4%	
c)	30 - 90 days	0	0%	0	0%	0	0%	
d)	90 days & Beyond	0	0%	0	0%	0	0%	
	Total Number of Complaints	100		0		100		

Note :- (a) Opening balance should tally with the closing balance of the previous quarter.
 (b) Complaints reported should be net of duplicate complaints
 (c) No. of policies should be new policies (both individual and group) net of cancellations
 (d) Claims should be no. of claims reported during the period
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

For the Quarter ending: September 2021



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