

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2022																		(Amount in ₹ Lakhs)
Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21
1	Premiums earned (Net)	NL-4	-	-	1	2	-	-	-	-	20,455	36,365	10,683	17,824	20,455	36,365	10,684	17,826
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	104	96	54	106	104	96	54	106
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	1,458	2,362	631	1,135	1,458	2,362	631	1,135
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		-	-	1	2	-	-	-	-	22,017	38,823	11,368	19,065	22,017	38,823	11,369	19,067
6	Claims Incurred (Net)	NL-5	-	-	1	2	-	-	-	-	20,611	31,753	11,362	20,371	20,611	31,753	11,363	20,373
7	Commission (Net)	NL-6	-	-	-	-	-	-	-	-	408	331	(642)	(908)	408	331	(642)	(908)
8	Operating expenses related to Insurance Business	NL-7	-	-	1	1	-	-	-	-	17,033	34,024	11,683	22,625	17,033	34,024	11,684	22,626
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (B)		-	-	2	3	-	-	-	-	38,052	66,108	22,403	42,088	38,052	66,108	22,405	42,091
11	Operating Profit / (Loss) C = (A-B)		-	-	(1)	(1)	-	-	-	-	(16,035)	(27,285)	(11,035)	(23,023)	(16,035)	(27,285)	(11,036)	(23,024)
12	Appropriations;																	
	Transfer to Shareholders' Account		-	-	(1)	(1)	-	-	-	-	(16,035)	(27,285)	(11,035)	(23,023)	(16,035)	(27,285)	(11,036)	(23,024)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		-	-	(1)	(1)	-	-	-	-	(16,035)	(27,285)	(11,035)	(23,023)	(16,035)	(27,285)	(11,036)	(23,024)

Note - 1

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	1,523	2,495	733	1,289	1,523	2,495	733	1,289
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	(65)	(133)	(102)	(154)	(65)	(133)	(102)	(154)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	-	-	-	-	-	-	-	-	1,458	2,362	631	1,135	1,458	2,362	631	1,135



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

PERIODIC DISCLOSURES
FORM NL-2B - PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2022

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		-	-	(1)	(1)
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(16,035)	(27,285)	(11,035)	(23,023)
			(16,035)	(27,285)	(11,036)	(23,024)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		1,819	2,922	226	398
	(b) Profit on sale of Investments		198	220	23	51
	(c) (Loss on sale/ redemption of investments)		(70)	(102)	(4)	(14)
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
			1,947	3,040	245	435
3	OTHER INCOME					
	(a) Provision for diminution in value of investments written back		-	-	-	-
	(b) Others		1	2	-	-
			1	2	-	-
	TOTAL (A)		(14,087)	(24,243)	(10,791)	(22,589)
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		(21)	13	17	38
	(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)		(21)	13	17	38
6	Profit/(Loss) Before Tax (A-B)		(14,066)	(24,256)	(10,808)	(22,627)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		(14,066)	(24,256)	(10,808)	(22,627)
	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		(95,096)	(84,906)	(58,487)	(46,668)
	Balance carried forward to Balance sheet		(109,162)	(109,162)	(69,295)	(69,295)



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

PERIODIC DISCLOSURES
FORM NL-3B - BS

BALANCE SHEET AS AT 30TH SEPTEMBER, 2022

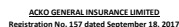
(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	As at 30th September, 2022	As at 30th September, 2021
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	214,600	89,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	1,939	107
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		3	-
	-Policyholders' Funds		2	-
5	BORROWINGS	NL-11	-	-
	TOTAL		216,544	89,707
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	106,493	18,764
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	98,087	53,967
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	517	291
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	1,407	577
	Advances and Other Assets	NL-16	16,347	5,895
	Sub-Total (A)		17,754	6,472
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	70,349	37,918
14	PROVISIONS	NL-18	45,120	21,164
	Sub-Total (B)		115,469	59,082
15	NET CURRENT ASSETS (C) = (A-B)		(97,715)	(52,610)
16	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		109,162	69,295
	TOTAL		216,544	89,707

CONTINGENT LIABILITIES

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 30th September, 2022	As at 30th September, 2021
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	3
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	300	300
	TOTAL	300	303



PERIODIC DISCLOSURES

PERIODIC DISCLOSURES

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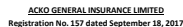


ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES

FORM NLS - CLAIMS SCHEDULE

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		Total Health		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22		
		For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	6,806	11,616	1,358	1,923	8,164	13,539	11,769	19,640	19	30	91	170	11,879	19,840	-	-	1,340	2,307	-	-	-	-	-	-	-	-	387	623	21,770	36,309	21,770	36,309
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	3,763	8,980	6,730	7,045	10,495	16,035	528	943	1	3	3	15	532	961	-	-	777	1,861	-	-	-	-	-	-	-	-	200	335	12,004	19,182	12,004	19,182
	Net Claims Paid	-	-	-	-	-	-	-	-	3,042	2,636	(5,374)	(5,122)	(2,331)	(2,486)	11,241	18,697	18	28	87	156	11,347	18,879	-	-	563	446	-	-	-	-	-	-	187	288	9,766	17,127	9,766	17,127		
4	Add : Claims Outstanding at the end of the year	2	2	-	-	-	-	-	-	1,568	1,568	25,528	25,528	27,096	27,096	7,032	7,032	156	156	333	333	7,521	7,521	-	-	395	395	-	-	-	-	-	-	81	81	35,093	35,093	35,095	35,095		
5	Less : Claims Outstanding at the beginning of the year	2	2	-	-	-	-	-	-	1,058	630	17,617	15,425	18,675	16,055	4,767	3,751	107	89	265	215	5,139	4,055	-	-	360	333	-	-	-	-	-	-	74	24	24,248	20,467	24,250	20,469		
	Net Incurred Claims	-	-	-	-	-	-	-	-	3,552	3,574	2,537	4,981	6,090	8,555	13,506	21,978	67	95	155	274	13,729	22,345	-	-	598	508	-	-	-	-	-	-	194	345	20,611	31,753	20,611	31,753		
	Claims Paid (Direct)	-	-	-	-	-	-	-	-	6,806	11,616	1,358	1,923	8,164	13,539	11,769	19,640	19	30	91	170	11,879	19,840	-	-	1,340	2,307	-	-	-	-	-	-	-	-	387	623	21,770	36,309	21,770	36,309
	- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Estimates of IBNR and IBNER at the end of the period (net)	3	3	-	-	-	-	-	-	251	251	19,136	19,136	19,387	19,387	2,510	2,510	104	104	269	269	2,883	2,883	-	-	283	283	-	-	-	-	-	-	-	-	29	29	22,582	22,582	22,585	22,585
	Estimates of IBNR and IBNER at the beginning of the period (net)	3	3	-	-	-	-	-	-	85	63	13,889	12,412	13,974	12,475	2,020	1,887	91	81	231	189	2,342	2,157	-	-	263	286	-	-	-	-	-	-	-	-	23	1	16,602	14,919	16,605	14,922
CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																									
Sr No	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter 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	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	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	12,063	12,063	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	78	66	159	160	6,208	1,426	-	-	123	94	-	-	-	-	-	-	-	-	3	1	15,521	11,353	15,522	11,353
	Net Incurred Claims	1	2	-	-	-	-	-	-	1,171	1,801	1,589	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)	-	-	-	-	-	-	-	-	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
	- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	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
	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



FORM NL 6 - COMMISSION SCHEDULE

[illegible]

PERIODIC DISCLOSURES

FORM NL 7 - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES (CURRENT YEAR)		(Amount in ₹ Lakhs)																																			
Sr No	Particulars	Fire		Marine		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-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22		For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22		For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-22	Up to the quarter Sep-22		
1	Employees' remuneration & welfare benefits	-	-	-	-	-	253	470	550	1,047	803	1,517	1,551	3,271	13	28	62	120	1,626	3,429	-	-	145	246	-	-	-	-	-	-	38	74	2,612	5,266	2,612	5,266	
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	5	9	11	20	16	29	30	63	1	1	2	32	66	-	-	3	5	-	-	-	-	-	-	-	-	1	52	101	52	101	
3	Training expenses	-	-	-	-	-	0	0	0	2	-	2	1	3	0	0	1	0	1	3	-	-	0	5	-	-	-	-	-	-	0	0	1	5	1	5	
4	Rents, rates & taxes	-	-	-	-	-	4	9	9	20	13	29	23	63	0	1	3	24	67	-	-	2	5	-	-	-	-	-	-	-	1	1	40	102	40	102	
5	Repairs & maintenance	-	-	-	-	-	3	5	7	9	10	14	21	29	0	0	1	1	22	30	-	-	2	2	-	-	-	-	-	-	1	1	35	47	35	47	
6	Printing & stationery	-	-	-	-	-	0	0	0	1	1	1	1	1	0	0	0	1	1	1	-	-	0	0	-	-	-	-	-	-	0	0	1	1	1	1	
7	Communication	-	-	-	-	-	3	5	4	10	7	15	11	32	0	0	0	1	11	33	-	-	1	2	-	-	-	-	-	-	0	1	19	51	19	51	
8	Legal & professional charges	-	-	-	-	-	10	17	21	38	31	55	61	118	1	1	2	5	64	124	-	-	6	9	-	-	-	-	-	-	-	3	102	191	102	191	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	-	-	-	-	-	2	1	1	3	3	4	4	8	0	0	0	0	4	8	-	-	0	1	-	-	-	-	-	-	0	0	7	13	7	13	
	(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	0	0	0	0	-	1	-	-	0	-	-	-	-	-	-	-	-	-	0	0	-	1	1	
10	Advertisement and publicity	-	-	-	-	-	1,227	2,256	2,662	5,030	3,889	7,280	7,536	15,726	66	132	299	626	7,891	16,484	-	-	702	1,181	-	-	-	-	-	-	188	355	12,670	25,308	12,670	25,308	
11	Interest & Bank Charges	-	-	-	-	-	10	16	20	35	30	51	57	108	0	1	2	4	59	113	-	-	5	8	-	-	-	-	-	-	1	2	95	174	95	174	
12	Depreciation	-	-	-	-	-	6	11	14	25	20	36	38	79	0	1	2	3	40	83	-	-	4	6	-	-	-	-	-	-	1	3	65	128	65	128	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	-	-	-	-	-	83	161	180	359	263	520	502	1,123	5	10	20	45	527	1,178	-	-	48	84	-	-	-	-	-	-	13	25	851	1,807	851	1,807	
16	Goods and Services Tax (GST)	-	-	-	-	-	0	0	0	0	-	1	1	0	0	0	0	0	1	1	-	-	0	0	-	-	-	-	-	-	0	0	1	1	1	1	
17	Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Solutium fund - Expenses	-	-	-	-	-	-	-	20	20	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20	20	
	(b) Stamp Duty Expenses	-	-	-	-	-	0	1	1	2	1	3	3	5	0	0	0	0	3	5	-	-	0	0	-	-	-	-	-	-	0	0	4	8	4	8	
	(c) Office Administrative expenses	-	-	-	-	-	1	2	2	2	1	6	7	17	0	0	0	1	8	7	-	-	0	0	-	-	-	-	-	-	0	0	11	27	11	27	
	(d) Recruitment Charges	-	-	-	-	-	4	6	9	13	13	19	26	39	0	0	1	2	27	41	-	-	2	1	-	-	-	-	-	-	1	1	43	64	43	64	
	(e) Subscriptions	-	-	-	-	-	1	2	2	5	3	7	7	16	0	0	0	1	7	17	-	-	1	1	-	-	-	-	-	-	0	0	11	25	11	25	
	(f) Business Support Services	-	-	-	-	-	36	59	79	131	115	190	230	411	2	3	9	16	241	430	-	-	20	32	-	-	-	-	-	-	6	9	382	661	382	661	
	(g) Miscellaneous Expenses	-	-	-	-	-	1	2	2	5	3	7	7	14	0	0	0	1	7	15	-	-	1	1	-	-	-	-	-	-	0	0	11	23	11	23	
	Total	-	-	-	-	-	1,649	3,034	3,594	6,780	5,243	9,814	10,107	21,128	88	178	400	841	10,595	22,147	-	-	943	1,587	-	-	-	-	-	-	252	476	17,093	34,024	17,093	34,024	
	- In India																																				
	- Outside India																																				

OPERATING EXPENSES (PREVIOUS 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		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-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				
		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	For the Quarter Sep-21	Up to the quarter Sep-21		
1	Employees' remuneration & welfare benefits	0	0	-	-	-	-	-	-	152	311	400	721	653	1,084	1,441	2,467	15	47	92	167	1,248	2,711	771	-	40	119	-	-	-	-	-	-	7	1,871	3,921	1,871	3,921			
2	Travel, conveyance and vehicle running expenses	0	0	-	-	-	-	-	-	1	2	3	4	7	8	0	0	0	1	1	8	9	1	-	-	0	0	-	-	-	-	-	-	0	11	13	11	13			
3	Training expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	1	0	0	0	0	0	0	1	-	-	-	0	0	-	-	-	-	-	-	0	0	1	-	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	2	3	-	-	0	0	-	-	-	-	-	-	-	0	3	4	3	4			
6	Printing & stationery	0	0	-	-	-	-	-	-	0	0	0	1	1	1	2	0	0	0	0	1	2	-	-	0	0	-	-	-	-	-	-	-	0	4	1	3	4			
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	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(a) as auditor	0	0	-	-	-	-	-	-	1	1	2	4	3	5	7	11	0	0	1	1	8	12	-	-	0	1	-	-	-	-	-	0	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	0	-	-					
10	Advertisement and publicity	1	1	-	-	-	-	-	-	581	1,165	1,523	2,890	2,103	4,855	4,367	9,340	58	177	350	626	4,775	10,141	-	-	248	445	-	-	-	-	-	22	25	7,148	14,668	7,148	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	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14	Business Development and Sales Promotion Expenses	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
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	0	0	-	-	-	-	-	-	9	15	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	3	7	-	-	0	0	-	-	-	-	-	-	0	4	10	4	10				
	(d) Recruitment Charges	0	0	-	-	-	-	-	-	1	1	2	3	4	6	11	20	3	3	4	6	12	-	-	0	0	-	-	-	-	-	-	0	9	17	9	17				
	(e) Subscriptions	0	0	-	-	-	-	-	-	1	2	3	6	4	8	8	18	0	0	1	1	9	19	-	-	0	1	-	-	-	-	-	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	1	1	-	-	-	-	-	-	951	1,795	2,473	4,470	3,424	6,265	7,165	14,400	100	273	564	965	7,829	15,638	-	-	397	685	-	-	-	-	-	39	37	11,683	22,625	11,684	22,626			
	- In India																																								
	- Outside India																																								



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, 2022	As at 30th September, 2021
1	Authorised Capital 2500000000 Equity Shares of ₹ 10 each (Previous period : 1000000000 Equity Shares of ₹ 10 each)	250,000	100,000
2	Issued Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 896000000 Equity Shares of ₹ 10 each)	214,600	89,600
3	Subscribed Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 896000000 Equity Shares of ₹ 10 each)	214,600	89,600
4	Called up Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 896000000 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	214,600 - - - - - -	89,600 - - - - - -
5	Paid-up Capital 2146000000 Equity Shares of ₹ 10 each (Previous period : 896000000 Equity Shares of ₹ 10 each) Preference Shares	214,600 -	89,600 -
	Total	214,600	89,600



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, 2022		As at 30th September, 2021	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	2,146,000,000	100	896,000,000	100
	b) Foreign	-	-	-	-
2	Investors				
	a) Indian				
	b) Foreign	-	-	-	-
3	Others	-	-	-	-
	Total	2,146,000,000	100	896,000,000	100.00

**DETAILS OF EQUITY HOLDING OF INSURERS****PART A:****PARTICULARS OF THE SHREHOLDING PATTERN OF THE ACKO GENERAL INSURANCE LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 30 SEPTEMBER 2022**

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

	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	2146000000	100	214600	-	-	2146000000	100	

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

PART B:

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

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

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

vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund								
	a. Ascent Private Equity Trust^	1	4517000	3.58	11475.42	-	-	-	-
	b. Ventureast Proactive Fund II^	1	1331430	1.05	3595.18	-	-	-	-
	c. Baring Private Equity India AIF^	1	1335000	1.06	3373.70	-	-	-	-
	d. Multiples Private Equity Fund III^	1	6081233	4.82	29761.17	-	-	-	-
ix)	Any other (Please specify)								
	a. Amazon.Com NV Investment Holdings LLC^*	1	5204000	4.12	10491.47	-	-	-	-
	b. RPS Ventures I L.P.^*	1	1787000	1.42	4549.90	-	-	-	-
	c. Intact Ventures Inc.^*	1	6360781	5.04	23830.91	-	-	-	-
	d. RPS Sidecar Fund I L.P. ^*	1	950000	0.75	2850.13	-	-	-	-
	e. Munich Re Fund I L.P. ^*	1	5423086	4.29	18594.23	-	-	-	-
	f. TI JPNIN India Holdco Ltd ^*	1	760000	0.60	2250.21	-	-	-	-
	g. Accel India IV (Mauritius) Ltd.^*	1	1055000	0.84	10.55	-	-	-	-
	h. Accel India V (Mauritius) Ltd.^*	1	11543000	9.14	7257.12	-	-	-	-
	i. SAIF India Partners IV Limited^*	1	8877000	7.03	5122.95	-	-	-	-
	j. Swiss Re Reinsurance Holding Company Limited^*	1	2260000	1.79	22.6	-	-	-	-
	k. Highscale Ventures Classic Fund LLC^* (Formerly known as Transamerica Ventures Fund LLC)	1	2223000	1.76	22.23	-	-	-	-
	l. Techpro Ventures LLP^	1	2848440	2.26	515.42	-	-	-	-
	m.General Atlantic Singapore ACK Pte. Ltd.^*	1	16043698	12.71	88417.11	-	-	-	-
	n.Lightspeed Venture Partners Select IV Mauritius^*	1	3938980	3.12	25548.95	-	-	-	-
	o.CPP Investment Board Private Holdings (4) Inc.^*	1	5904093	4.68	29962.29	-	-	-	-
	p.Three State Capital Pte. Ltd^*	1	4556000	3.61	11600.08	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
	a. Venkatram Krishnan^	1	151000	0.12	1.51	-	-	-	-
	b. Subba Rao Telidevara^	1	51000	0.04	0.51	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs								
	a. Varun Dua	1	5940000	4.70	59.40	-	-	-	-
	b. Ashish Dhawan^	1	1780000	1.41	2194.90	-	-	-	-
	d. Rajeev Gupta^	1	1238000	0.98	12.38	-	-	-	-
	e. Sunil Mehta	1	220000	0.17	2.20	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	a. Alka DP Family Trust^	1	200000	0.16	509.22	-	-	-	-
	b. Alka PN Family Trust^	1	200000	0.16	509.22	-	-	-	-
	c. Hober Mallow Trust, acting through its trustee	1	4678000	3.70	2236.18	-	-	-	-
	d. RA Trust represented by its trustee Aditya Agarwal	1	253000	0.20	759.04	-	-	-	-
	f. FPGA Family Foundation, represented by its trustee	1	2710000	2.15	6849.14	-	-	-	-
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	a. Binny Bansal^	1	4124000	3.27	10500.16	-	-	-	-
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
	ATSPL Employees and other Shareholders Welfare Trust, acting through its Trustees, Vistra	1	11722309	9.28	117.22	-	-	-	-
	ITCL (India) Limited								
2.3)	Any other (Please specify)								
	Total	33	126266050	100	303002.70	-	-	-	-



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, 2022	As at 30th September, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	-Share Based Payment Reserve	-	-
	Balance at the begning of the year	918	-
	Addition during the period	1,021	107
		1,939	107
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	1,939	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, 2022	As at 30th September, 2021
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Disclosure For Secured Borrowings:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 12 & 12A - INVESTMENT SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	41,361	7,865	38,096	22,621	79,457	30,486
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	19,814	1,420	18,250	4,084	38,064	5,504
	(e) Other Securities (FDs, CDs & CPs)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	28,035	5,832	25,822	16,774	53,857	22,606
5	Other than approved investments	-	-	-	-	-	-
	Total	89,210	15,117	82,168	43,479	171,378	58,596
(B)	SHORT TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	5,814	531	5,355	1,526	11,169	2,057
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	4,001	282	3,685	810	7,686	1,092
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	53	505	49	1,453	102	1,958
	(e) Other Securities (FDs, CDs & CPs)	4,466	2,200	4,113	6,327	8,579	8,527
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,949	129	2,717	372	5,666	501
5	Other than approved investments	-	-	-	-	-	-
	Total	17,283	3,647	15,919	10,488	33,202	14,135
	Grand Total	106,493	18,764	98,087	53,967	204,580	72,731

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, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021
1	<u>Long Term Investments :</u>						
	Book Value	89,210	15,117	82,168	43,479	171,378	58,596
	market Value	87,793	15,223	80,863	43,782	168,656	59,005
2	<u>Short Term Investments :</u>						
	Book Value	17,283	3,647	15,919	10,488	33,202	14,135
	market Value	17,257	3,659	15,895	10,523	33,152	14,182



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

PERIODIC DISCLOSURES
FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
1	Security wise Classification		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside india	-	-
	(b) On shares, Bonds, Govt Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	Total	-	-
2	Borrowerwise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	Total	-	-
3	Performance wise Classification		
	(a) Loans classified as standard		
	(aa) in India	-	-
	(bb) outside India	-	-
	(b) Non performing loans less provisions		
	(aa) in India	-	-
	(bb) outside India	-	-
	Total	-	-
4	Maturity wise Classification		
	(a) Short Term	-	-
	(b) Long Term	-	-
	Total	-	-

Provisions against Non-performing Loans:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 14 - FIXED ASSETS SCHEDULE

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

Sr. No.	Particulars	As at 30th September, 2022									
		Cost / Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For The year	On Sales/ Adjustments	To Date	As at 30th September, 2022	As at 31st March, 2022
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	863	-	-	863	859	3	-	862	1	4
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2	-	-	2	2	-	-	2	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	10	-	-	10	9	1	-	10	-	1
7	Information Technology Equipment	671	260	1	930	294	121	1	414	516	377
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	35	-	-	35	32	3	-	35	-	3
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	1,581	260	1	1,840	1,196	128	1	1,323	517	385
	Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	1,581	260	1	1,840	1,196	128	1	1,323	517	385
	Previous Period Total	1,205	60	-	1,265	785	189	-	974	291	420



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, 2022	As at 30th September, 2021
1	Cash (including cheques, drafts and stamps)	12	6
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,203	348
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	192	223
	Total	1,407	577
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	1,407	577
	- 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, 2022	As at 30th September, 2021
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	231	92
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	96	43
6	Others:		
	(a) Security Deposits	197	197
	(b) GST input balance recoverable (net)	-	1,484
	(c) Other Advances	1,791	2,050
	Total (A)	2,315	3,866
(B)	OTHER ASSETS		
1	Income accrued on investments	4,248	1,433
2	Outstanding Premiums	203	252
	Less : Provisions for doubtful		
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	2,189	95
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others		
	(a) Unsettled investment contract receivable	7,102	-
	(b) Other recoverable	290	249
	Total (B)	14,032	2,029
	Total (A) + (B)	16,347	5,895



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

PERIODIC DISCLOSURES
FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
1	Agents' Balances	726	577
2	Balances due to other insurance companies	9,889	8,793
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	3,411	4,026
	(b) for Other Policies	1,176	133
5	Unallocated premium	-	-
6	Sundry Creditors	8,087	3,120
7	Due to subsidiaries/holding company	7	158
8	Claims outstanding	35,096	17,582
9	Due to Officers / Directors	-	-
10	Unclaimed Amount of policyholders	0	-
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	149	5
14	Others:		
	(a) Statutory Dues Payable	528	388
	(b) Due to Solatium fund	95	54
	(c) Deposit Premium	6,421	3,082
	(d) Unsettled investment contract payable	4,764	-
	Total	70,349	37,918

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, 2022	As at 30th September, 2021
	Opening Balance	-	-
	Add: Amount transferred to unclaimed amount	0	-
	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
	Add: Investment Income	-	-
	Less: Amount paid during the year	-	-
	Less: Transferred to SCWF	-	-
	Closing Balance of Unclaimed Amount	0	-



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, 2022	As at 30th September, 2021
1	Reserve for Unexpired Risk	43,625	19,838
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,495	1,326
5	Others	-	-
	Total	45,120	21,164



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, 2022	As at 30th September, 2021
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 NIL-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter Sep-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21
1	Gross Premium Growth Rate	58.70%	70.28%	161.75%	177.20%
2	Gross Premium to Networth Ratio	0.36	0.66	1.20	2.03
3	Growth rate of Net Worth	426.05%	426.05%	13.58%	13.58%
4	Net Retention Ratio	75.75%	75.97%	60.91%	61.83%
5	Net Commission Ratio	1.39%	0.62%	(4.31%)	(3.54%)
6	Expense of Management to Gross Direct Premium Ratio	46.48%	50.84%	49.94%	57.03%
7	Expense of Management to Net Written Premium	59.36%	64.05%	74.17%	84.71%
8	Net Incurred Claims to Net Earned premium	100.76%	87.32%	106.36%	114.29%
9	Claims paid to claims provisions	21.58%	22.38%	24.21%	14.98%
10	Combined ratio	160.12%	151.37%	180.52%	199.00%
11	Investment income ratio	6.93%	6.44%	5.38%	5.50%
12	Technical Reserves to Net Premium Ratio	2.68	1.47	2.51	1.46
13	Underwriting Balance Ratio	(0.86)	(0.82)	(1.10)	(1.36)
14	Operating Profit Ratio	(78.39%)	(75.03%)	(103.29%)	(129.16%)
15	Liquid Assets to Liabilities Ratio	0.35	0.35	0.27	0.27
16	Net Earning Ratio	(47.87%)	(45.22%)	(72.60%)	(88.25%)
17	Return on Net Worth Ratio	(13.10%)	(22.59%)	(52.95%)	(110.85%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.55	4.55	1.61	1.61
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	(0.76)	(1.31)	(1.43)	(2.99)
24	Book value per share	5.00	5.00	2.28	2.28

Segmental Reporting up to the quarter

Segments Up to the quarter ended on 30th September, 2022	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	-100.00%	NA	NA	NA	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	9633.95%	97.84%	0.00%	48.92%	50.00%	100.00%	0.00%	150.00%	1.59	(0.50)
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	52.34%	53.26%	-5.56%	35.82%	57.85%	114.23%	116.03%	172.07%	1.28	(1.03)
Previous Period	107.37%	34.51%	-18.97%	33.05%	69.24%	110.88%	47.48%	180.12%	1.37	(0.98)
Motor TP										
Current Period	35.55%	53.79%	-6.13%	34.42%	57.44%	68.26%	2.75%	125.70%	3.41	(0.52)
Previous Period	115.70%	34.54%	-23.91%	30.95%	64.57%	73.94%	0.57%	138.51%	3.46	(0.57)
Total Motor										
Current Period	40.37%	53.62%	-5.95%	34.86%	57.57%	82.06%	6.95%	139.62%	2.75	(0.67)
Previous Period	113.24%	34.53%	-22.49%	31.55%	65.91%	84.77%	2.59%	150.68%	2.86	(0.69)
Health										
Current Period	102.11%	95.96%	4.45%	65.51%	67.84%	95.75%	32.88%	163.59%	0.94	(0.94)
Previous Period	404.24%	95.00%	4.35%	88.43%	92.56%	144.60%	45.63%	237.16%	0.94	(1.92)
Personal Accident										
Current Period	-11.79%	92.42%	6.79%	65.35%	70.36%	36.84%	1.42%	107.20%	1.27	(0.13)
Previous Period	11.55%	89.96%	4.85%	84.43%	93.20%	68.30%	33.85%	161.50%	1.03	(1.30)
Travel Insurance										
Current Period	22.22%	91.86%	-0.30%	58.40%	63.12%	20.77%	5.31%	83.89%	0.28	0.16
Previous Period	269.68%	92.63%	-0.55%	81.71%	87.66%	10.04%	7.29%	97.70%	0.20	0.03
Total Health										
Current Period	94.98%	95.77%	4.29%	65.22%	67.68%	91.10%	30.48%	158.79%	0.92	(0.88)
Previous Period	363.62%	94.76%	4.06%	87.93%	92.27%	130.50%	41.87%	222.77%	0.89	(1.73)
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	84.82%	61.99%	-7.43%	39.30%	55.97%	49.02%	18.02%	104.99%	1.36	(0.84)
Previous Period	68.29%	35.66%	-4.24%	31.35%	83.70%	83.93%	53.93%	167.63%	1.65	(0.72)
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	2715.13%	58.73%	-7.98%	37.17%	55.32%	91.93%	62.25%	147.24%	0.98	(1.03)
Previous Period	NA	94.53%	0.00%	81.34%	86.05%	94.50%	14.41%	180.54%	0.82	(1.03)
Total Miscellaneous										
Current Period	70.29%	75.97%	0.62%	50.84%	64.05%	87.32%	62.25%	151.37%	1.47	(0.82)
Previous Period	177.18%	61.83%	-3.54%	57.03%	84.71%	114.28%	14.41%	198.99%	1.46	(1.36)
Total-Current Period	70.28%	75.97%	0.62%	50.84%	64.05%	87.32%	11.73%	151.37%	1.47	(0.82)
Total-Previous Period	177.20%	61.83%	-3.54%	57.03%	84.71%	114.29%	8.84%	199.00%	1.46	(1.36)



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-22	Up to the quarter Sep-22	For the Quarter Sep-21	Up to the quarter Sep-21
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital Premium received Payment for technology support services / Brand usage fee Claims paid	- 474 231 547	100,000 694 461 994	10,000 439 231 556	30,000 641 461 921
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	66	111	16	30
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	Key Management Personnel :						
(a)	Mr. Varun Dua	Managing Director & CEO					
(b)	Mr. Vaibhav Shah	Chief Technology Officer (from 1st May, 2021 to 19th Feb, 2022)					
(c)	Mr. Jitendra Nayyar	Chief Financial Officer & Whole-time Director (upto 21st Oct, 2021)					
(d)	Mr. Rohin Vig	Chief Financial Officer w.e.f. 27th November, 2021	Salary Bonus and Other Allowances	205	431	197	439
(e)	Mr. Biresh Giri	Appointed Actuary					
(f)	Mr. Virendra Agarwal	Chief Risk Officer					
(g)	Mr. Manish Thakur	Chief Investment Officer					
(h)	Mr. Animesh Das	Chief Underwriting Officer					
(i)	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					
(j)	Mr. Naseem Halder	Chief Technology Officer w.e.f 1st June, 2022					

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 30TH SEPTEMBER, 2022

(Amount in ₹ Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Acko Technology and Services Pvt Ltd	Holding Company	337	Payable	No	No	NIL	NIL
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	28	Payable	No	No	NIL	NIL

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :****As at 30th September 2022**

Name of Insurer: Acko General Insurance Limited

Registration Number: 157

Date of Registration: September 18, 2017

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	106,493	106,493
	Policyholders as per NL-12 A of BS	98,087	-	98,087
(A)	Total Investments as per BS	98,087	106,493	204,580
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	517	517
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	0	0
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,406	1,406
(F)	Advances and Other assets as per BS	2,393	13,955	16,347
(G)	Total Current Assets as per BS...(E)+(F)	2,393	15,361	17,754
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	40	559	600
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3	3	5
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	100,480	122,371	222,851
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	43	562	605
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	100,437	121,809	222,245

(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		0	0
	(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	40		40
	(b) Unutilised GST credit for more than 90 days		559	559
	(c)			-
			

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

STATEMENT OF LIABILITIES :

As at 30th September 2022

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	64,220	43,625
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	64,220	43,625
(d)	Outstanding Claim Reserve (other than IBNR reserve)	19,296	12,512
(e)	IBNR reserve	42,967	22,585
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	126,484	78,722

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 30th September 2022

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	0	0	1	1	0	0	0
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	59,361	26,092	47,201	15,501	8,904	10,620	10,620
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	7,754	3,868	4,677	1,355	1,163	1,052	1,163
8	Health	57,964	55,324	39,579	37,668	11,065	11,300	11,300
9	Miscellaneous	2,884	1,683	1,007	532	404	211	404
10	Crop							
	Total	127,963	86,968	92,465	55,058	21,536	23,185	23,488

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	
	Available assets(as per Form IRDAI-GI-TA)	100,437
	Deduct:	
(B)	Current Liabilities as per BS	78,722
(C)	Provisions as per BS	-
(D)	Other Liabilities	21,715
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(0)
	Shareholder's FUNDS	
(F)	Available Assets	121,809
	Deduct:	
(G)	Other Liabilities	15,032
(H)	Excess in Shareholder's funds (F-G)	106,776
(I)	Total ASM (E+H)	106,776
(J)	Total RSM	23,488
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	4.55

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

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	Acko Personal Health Policy	157	ACKHLIP23114V012223	Health	Use and File	9/27/2022
2						
..						
n						



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

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - A

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 30th September, 2022

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

(Business within India)

Periodicity of Submission: Quarterly (Q2 - FY 2022-23)



₹ in Lakhs

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments		
	a. Shareholders Fund	8	105,563.37
	b. Policyholders Fund	8A	99,016.81
2	Loans	9	-
3	Fixed Assets	10	516.91
4	Deferred Tax Assets		
5	Current Assets		
	a. Cash & Bank Balance	11	1,392.71
	b. Advances & Other Assets	12	17,285.64
6	Current Liabilities		
	a. Current Liabilities	13	(71,274.65)
	b. Provisions	14	(45,120.00)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		109,163.14
	Application of Funds as per Balance Sheet (A)		216,543.93
	Less: Other Assets	SCH ++	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	516.91
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	1,392.71
5	Advances & Other Assets (if any)	12	17,285.64
6	Current Liabilities	13	(71,274.65)
7	Provisions	14	(45,120.00)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		109,163.14
	TOTAL (B)		11,963.74
	'Investment Assets' As per FORM 3B	(A-B)	204,580.18

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	37,481.24	35,156.82	72,638.05	35.51	-	72,638.05	71,500.81
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	46,763.18	43,863.14	90,626.33	44.30	-	90,626.33	89,136.49
3	Investment subject to Exposure Norms		-	58,797.40	55,151.05	113,948.46	55.70	5.40	113,953.86	112,671.67
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	30,714.34	28,809.58	59,523.92	29.10	-	59,523.92	58,584.95
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding	-	28,083.06	26,341.48	54,424.54	26.60	5.40	54,429.94	54,086.72
	c. Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	105,560.59	99,014.20	204,574.78	100.00	5.40	204,580.18	201,808.16



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

FORM NL-28-STATEMENT OF ASSETS - 3B

PART - B

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 30th September, 2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly (Q1 - FY 2022-23)



₹ 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	86,356.10	43.92%	-23,325.46	(292.89%)	63,030.63	30.81%
	Treasury Bills	CTRB	2,431.06	1.24%	7,176.36	90.11%	9,607.42	4.70%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Government Bonds	CGSB	86,356.10	43.92%	-23,325.46	(292.89%)	63,030.63	30.81%
	Treasury Bills	CTRB	2,431.06	1.24%	7,176.36	90.11%	9,607.42	4.70%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	14,044.72	7.14%	3,943.55	49.52%	17,988.27	8.79%
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	22,100.42	11.24%	5,155.05	64.73%	27,255.47	13.32%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	32,282.18	16.42%	-5,050.02	(63.41%)	27,232.16	13.31%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5,057.27	2.57%	-20.98	(0.26%)	5,036.29	2.46%
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	-	-	-	-
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Inves	ECDB	10,326.11	5.25%	-1,747.09	(21.94%)	8,579.03	4.19%
	Corporate Securities - Debentures	ECOS	20,641.97	10.50%	17,523.59	220.04%	38,165.57	18.66%
	Deposits - CDs With Scheduled Banks	EDCD	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,371.09	1.71%	4,308.85	54.11%	7,679.94	3.75%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	-	-	-	-
	Total		196,610.92	100.00%	7,963.86	100.00%	204,574.78	100.00%

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities



Insurer:

Acko General
Insurance Limited

Date:

30-Sep-22

₹ in Lakhs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Sep 30, 2022	as % of total for this class	As at Sep 30, 2021	as % of total for this class	As at Sep 30, 2022	as % of total for this class	As at Sep 30, 2021	as % of total for this class
Break down by credit rating								
AAA rated	96,407.30	47.77	30,815.15	42.10	97,689.49	47.75	30,570.95	42.03
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	89,136.49	44.17	32,754.80	44.75	90,626.33	44.30	32,542.77	44.74
Any other (Fixed Deposits)	8,579.03	4.25	8,526.02	11.65	8,579.03	4.19	8,526.02	11.72
Any other (Mutual Funds)	7,685.34	3.81	1,091.80	1.49	7,679.94	3.75	1,091.21	1.50
Total (A)	201,808.16	100.00	73,187.77	100.00	204,574.78	100.00	72,730.95	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	16,887.42	8.37	4,564.17	6.24	16,937.36	8.28	4,516.19	6.21
More than 1 year and upto 3 years	56,790.44	28.14	28,011.30	38.27	57,875.43	28.29	27,836.51	38.27
More than 3 years and up to 7 years	63,573.90	31.50	18,878.35	25.79	64,354.89	31.46	18,751.85	25.78
More than 7 years and up to 10 years	25,750.80	12.76	2,984.48	4.08	26,434.56	12.92	2,975.08	4.09
Above 10 years	22,541.24	11.17	9,131.66	12.48	22,713.57	11.10	9,034.08	12.42
Any other (Fixed Deposits)	8,579.03	4.25	8,526.02	11.65	8,579.03	4.19	8,526.02	11.72
Any other (Mutual Funds)	7,685.34	3.81	1,091.80	1.49	7,679.94	3.75	1,091.21	1.50
Total (A)	201,808.16	100.00	73,187.77	100.00	204,574.78	100.00	72,730.95	100.00
Breakdown by type of the issuer								
a. Central Government	71,500.81	35.43	23,007.15	31.44	72,638.05	35.51	22,836.26	31.40
b. State Government	17,635.68	8.74	9,747.66	13.32	17,988.27	8.79	9,706.51	13.35
c. Corporate Securities	96,407.30	47.77	30,815.15	42.10	97,689.49	47.75	30,570.95	42.03
Any other (Fixed Deposits)	8,579.03	4.25	8,526.02	11.65	8,579.03	4.19	8,526.02	11.72
Any other (Mutual Funds)	7,685.34	3.81	1,091.80	1.49	7,679.94	3.75	1,091.21	1.50
Total (A)	201,808.16	100.00	73,187.77	100.00	204,574.78	100.00	72,730.95	100.00

Details of Investment Portfolio

Periodicity of Submission: Quarterly (Q2 - FY 2022-23)

₹ in Lakhs

[illegible]

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

Company Name & Code: ACKO General Insurance Limited & 157



Statement as on: 30th September, 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)2			
			Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	G. Sec													
	Central Government Bonds	CGSB	77,159.88	1,482.97	7.63%	5.25%	67,285.09	2,331.11	6.91%	4.75%	21,716.07	495.97	4.56%	3.13%
	Treasury Bills	CTRB	2,554.72	8.71	1.35%	0.93%	3,293.40	17.82	1.08%	0.74%	2,765.29	20.09	1.45%	1.00%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	16,029.35	251.13	6.22%	4.28%	14,689.56	447.36	6.07%	4.18%	7,880.28	167.68	4.24%	2.92%
	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	26,015.20	434.92	6.63%	4.56%	20,831.32	683.27	6.54%	4.50%	6,424.49	296.25	9.20%	6.33%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	-	-	-	-
4	Infrastructure Investment													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	31,984.32	508.94	6.31%	4.34%	27,021.04	846.55	6.25%	4.30%	9,586.08	295.27	6.14%	4.23%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5,046.46	79.84	6.28%	4.32%	5,050.23	107.05	4.23%	2.91%	1,209.22	26.00	4.29%	2.95%
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	9,983.72	131.42	5.22%	3.59%	10,545.46	277.61	5.25%	3.61%	5,045.15	126.77	5.01%	3.45%
	Corporate Securities - Debentures	ECOS	28,820.48	521.02	7.17%	4.93%	19,189.49	660.49	6.87%	4.72%	5,947.26	186.56	6.26%	4.30%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	6,222.83	74.03	4.72%	3.25%	5,190.89	110.44	4.24%	2.92%	2,715.94	40.90	3.00%	2.07%
	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%
	TOTAL		203,816.98	3,492.99	6.80%	4.68%	173,096.47	5,481.69	6.32%	4.35%	65,891.55	1,676.00	5.07%	3.49%

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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



Date: 9/30/2022

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA		-			0.0%
3	No. of Reinsurers with rating A but less than AA					0.0%
4	No. of Reinsurers with rating BBB but less than A					0.0%
5	No. of Reinsurers with rating less than BBB					0.0%
	Total (A)	0	-	-	-	0.0%
	With In India					
1	Indian Insurance Companies					0.0%
2	FRBs	1	13,651	224		81.8%
3	GIC Re	1	2,868	224	3	18.2%
4	Other (to be Specified)					0.0%
	Total (B)	2	16,519	448	3	100.0%
	Grand Total (C)= (A)+(B)	2	16,519	448	3	100.0%



Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(A)		Total Miscellaneous		Total	
		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter				
1	STATES ²	-	-	-	-	-	-	-	-	227	388	44	76	271	463	191	302	0	0	0	1	192	303	-	-	-	-	-	-	-	-	-	-	-	-	-	463	766	
2	Andhra Pradesh	-	-	-	-	-	-	-	-	0	0	0	0	0	0	1	2	0	0	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
3	Assam	-	-	-	-	-	-	-	-	5	7	1	1	6	9	49	81	0	0	0	0	49	82	-	-	-	-	-	-	-	-	-	-	-	-	-	55	90	
4	Bihar	-	-	-	-	-	-	-	-	143	245	31	56	174	301	209	278	0	0	0	0	209	278	-	-	-	-	-	-	-	-	-	-	-	-	-	384	579	
5	Chhattisgarh	-	-	-	-	-	-	-	-	59	98	12	21	71	118	27	42	0	0	0	0	27	43	-	-	-	-	-	-	-	-	-	-	-	-	98	161		
6	Goa	-	-	-	-	-	-	-	-	76	136	15	34	92	171	11	19	0	0	0	0	11	19	-	-	-	-	-	-	-	-	-	-	-	-	-	103	190	
7	Gujarat	-	-	-	-	-	-	-	-	760	1,294	117	208	876	1,502	146	249	0	0	3	5	149	254	-	-	-	-	-	-	-	-	-	-	-	-	-	1,025	1,756	
8	Haryana	-	-	-	-	-	-	-	-	582	1,045	122	202	705	1,247	2,384	5,657	9	58	0	0	2,394	5,707	-	-	84	242	-	-	-	-	-	-	-	564	943	3,746	8,139	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	19	35	12	22	31	57	9	14	0	0	0	0	9	14	-	-	-	-	-	-	-	-	-	-	-	-	-	40	71	
10	Jharkhand	-	-	-	-	-	-	-	-	85	141	24	39	108	180	41	60	0	0	0	0	41	61	-	-	-	-	-	-	-	-	-	-	-	-	-	150	240	
11	Karnataka	-	-	-	-	-	-	-	-	3,608	6,310	439	803	4,047	7,113	6,728	12,280	71	107	9	14	6,809	12,401	-	-	1,047	1,235	-	-	-	-	-	-	-	33	68	11,936	20,817	
12	Kerala	-	-	-	-	-	-	-	-	232	330	76	140	308	520	88	134	0	0	0	0	88	134	-	-	-	-	-	-	-	-	-	-	-	-	-	399	669	
13	Madhya Pradesh	-	-	-	-	-	-	-	-	91	167	23	41	114	207	163	286	0	0	0	1	164	287	-	-	-	-	-	-	-	-	-	-	-	-	-	-	278	494
14	Maharashtra	-	-	-	-	-	-	-	-	2,388	4,092	374	705	2,762	4,797	2,753	4,692	28	41	16	37	2,797	4,770	-	-	1,224	2,560	-	-	-	-	-	-	-	144	270	6,927	12,397	
15	Mangipur	-	-	-	-	-	-	-	-	0	0	0	0	0	0	5	9	0	0	0	0	5	9	-	-	-	-	-	-	-	-	-	-	-	-	-	5	10	
16	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0	0	0	2	3	0	0	-	-	2	3	-	-	-	-	-	-	-	-	-	-	-	-	2	4		
17	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0	0	0	1	3	0	0	0	0	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
18	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0	0	0	2	3	0	0	0	0	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	
19	Odisha	-	-	-	-	-	-	-	-	112	179	23	43	135	221	57	98	0	0	0	0	57	98	-	-	-	-	-	-	-	-	-	-	-	-	-	192	319	
20	Punjab	-	-	-	-	-	-	-	-	65	116	52	85	116	202	67	93	0	0	1	1	68	94	-	-	-	-	-	-	-	-	-	-	-	-	-	184	296	
21	Rajasthan	-	-	-	-	-	-	-	-	241	437	42	72	284	509	106	234	0	1	1	1	107	236	-	-	-	-	-	-	-	-	-	-	-	-	-	391	745	
22	Sikkim	-	-	-	-	-	-	-	-	1	2	1	2	2	4	1	2	0	0	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	3	6	
23	Tamil Nadu	-	-	-	-	-	-	-	-	1,838	3,151	331	613	2,169	3,764	801	2,406	8	21	6	9	815	2,437	-	-	-	-	-	-	-	-	-	-	-	-	-	2,984	6,201	
24	Telanganana	-	-	-	-	-	-	-	-	1,009	1,765	100	197	1,109	1,962	1,594	3,831	24	32	7	10	1,625	3,873	-	-	-	-	-	-	-	-	-	-	-	-	-	2,734	5,835	
25	Tripura	-	-	-	-	-	-	-	-	0	1	0	1	1	2	8	11	0	0	-	-	8	11	-	-	-	-	-	-	-	-	-	-	-	-	-	9	13	
26	Uttarakhand	-	-	-	-	-	-	-	-	56	96	25	46	81	142	19	38	(0)	0	(0)	0	19	38	-	-	-	-	-	-	-	-	-	-	-	-	-	101	181	
27	Uttar Pradesh	-	-	-	-	-	-	-	-	797	1,452	168	309	965	1,761	2,932	3,658	10	29	1	2	2,943	3,689	-	-	-	-	-	-	-	-	-	-	-	-	-	3,908	5,450	
28	West Bengal	-	-	-	-	-	-	-	-	329	549	115	191	444	740	105	205	(0)	2	3	5	107	511	-	-	-	-	-	-	-	-	-	-	-	-	-	552	1,252	
TOTAL (A)		-	-	-	-	-	-	-	-	12,723	22,097	2,150	3,906	14,873	26,003	18,503	34,989	152	286	51	93	18,706	35,368	-	-	2,355	4,038	-	-	-	-	-	-	-	-	740	1,281	36,675	66,689
UNION TERRITORIES ²		-	-	-	-	-	-	-	-	3	4	4	7	7	11	1	2	0	0	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	13
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	40	73	10	18	50	92	8	14	0	0	0	0	8	15	-	-	-	-	-	-	-	-	-	-	-	-	-	58	107	
2	Chandigarh	-	-	-	-	-	-	-	-	4	7	1	2	6	9	1	2	0	0	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	7	11	
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	2	3	1	1	4	7	4	70	0	0	0	0	70	70	-	-	-	-	-	-	-	-	-	-	-	-	-	72	74	
4	Daman & Diu	-	-	-	-	-	-	-	-	1,252	2,211	195	382	1,447	2,593	411	935	12	17	22	42	445	994	-	-	-	-	-	-	-	-	-	-	-	-	-	1,892	3,587	
5	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	16	27	9	17	25	45	15	23	0	0	0	0	15	23	-	-	-	-	-	-	-	-	-	-	-	-	-	40	68	
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	0	1	2	1	2	0	0	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	
8	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
9	Puducherry	-	-	-	-	-	-	-	-	26	44	6	10	32	54	2	4	0	0	-	-	2	4	-	-	-	-	-	-	-	-	-	-	-	-	-	35	58	
TOTAL (B)		-	-	-	-	-	-	-	-	1,343	2,370	227	439	1,570	2,809	508	1,051	12	17	23	42	542	1,110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,113	3,919
Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Grand Total (A)+(B)+(C)		-	-	-	-	-	-	-	-	14,066	24,467	2,378	4,345	16,444	28,812	19,011	36,039	164	303	74	135	19,248	36,478	-	-	2,355	4,038	-	-	-	-	-	-	-	-	740	1,281	38,787	70,608

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

Name of the Insurer: Acko General Insurance Limited
(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2021-22		Upto the Quarter		Up to the corresponding quarter of the previous year 2021-22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	1	-	-	-	2	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	14,066	468,872	10,012	344,057	24,467	824,206	16,782	572,311
5	Motor TP	2,378	137,284	2,401	157,583	4,345	255,748	3,744	249,973
6	Health	19,011	714	10,436	384,061	36,039	1,184	18,334	384,991
7	Personal Accident	164	52	154	40,889	303	117	343	40,916
8	Travel	74	-	17	-	135	-	31	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	2,355	31	1,379	24	4,038	52	2,185	43
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	740	-	42	2	1,281	-	45	2

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


Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year 2021-22		Up to the corresponding quarter of the previous year 2021-22	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	65,019	1,578	112,942	3,336	60,137	2,533	101,425	4,224
4	Brokers	35,501	12,077	72,820	23,628	139,021	5,745	166,277	11,303
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	506,433	25,132	895,545	43,644	727,458	16,164	980,534	25,939
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)	606,953	38,787	1,081,307	70,608	926,616	24,442	1,248,236	41,466
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	606,953	38,787	1,081,307	70,608	926,616	24,442	1,248,236	41,466

FORM NL-37-CLAIMS DATA

Name of the Insurer: ACKO General Insurance Limited

Upto the quarter ending Q-2 FY'2022-23



No. of claims only																				
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	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	3,291	740	4,031	2,754	10	192	2,956	-	1,173	-	-	-	-	670	8,830
2	Claims reported during the period	-	-	-	-	68,268	804	69,072	66,183	171	4,412	70,766	-	37,416	-	-	-	-	10,930	188,184
	(a) Booked During the period	-	-	-	-	67,954	794	68,748	65,010	167	4,385	69,562	-	37,233	-	-	-	-	10,877	186,420
	(b) Reopened during the Period	-	-	-	-	314	10	324	1,173	4	27	1,204	-	183	-	-	-	-	53	1,764
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	54,271	327	54,598	48,048	42	2,268	50,358	-	31,756	-	-	-	-	7,363	144,075
	(a) paid during the period	-	-	-	-	54,271	327	54,598	48,048	42	2,268	50,358	-	31,756	-	-	-	-	7,363	144,075
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	704	1	705	2,021	1	13	2,035	-	248	-	-	-	-	9	2,997
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f) Claims Closed other than Repudiation	-	-	-	-	10,847	58	10,905	10,864	102	1,987	12,953	-	4,729	-	-	-	-	2,834	31,421
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	-	-	-	-	5,737	1,158	6,895	8,004	36	336	8,376	-	1,856	-	-	-	-	1,394	18,521
	Less than 3 months	-	-	-	-	5,015	464	5,479	7,761	31	332	8,124	-	1,428	-	-	-	-	1,392	16,423
	3 months to 6 months	-	-	-	-	599	224	823	201	4	3	208	-	423	-	-	-	-	2	1,456
	6 months to 1 year	-	-	-	-	112	217	329	37	1	-	38	-	-	-	-	-	-	-	367
	1 year and above	-	-	-	-	11	253	264	5	-	1	6	-	5	-	-	-	-	-	275

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'2022-23

(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	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	1,617.92	6,890.02	8,507.95	1,962.96	8.07	28.33	1,999.36	-	104.59	-	-	-	-	45.70	10,657.59
2	Claims reported during the period	-	-	-	-	14,616.89	5,510.89	20,127.78	32,663.34	140.65	449.05	33,253.04	-	3,613.92	-	-	-	-	873.62	57,868.36
	(a) Booked During the period	-	-	-	-	14,499.93	5,469.69	19,969.62	32,316.97	131.54	429.58	32,878.08	-	3,598.76	-	-	-	-	869.08	57,315.54
	(b) Reopened during the Period	-	-	-	-	116.96	41.20	158.16	346.37	9.11	19.47	374.95	-	15.17	-	-	-	-	4.54	552.82
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	11,461.94	1,923.45	13,385.38	19,640.31	30.16	170.23	19,840.70	-	2,306.76	-	-	-	-	622.82	36,155.66
	(a) paid during the period	-	-	-	-	11,461.94	1,923.45	13,385.38	19,640.31	30.16	170.23	19,840.70	-	2,306.76	-	-	-	-	622.82	36,155.66
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	192.37	15.03	207.40	2,822.66	5.10	3.61	2,831.37	-	25.45	-	-	-	-	0.53	3,064.74
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f) Claims Closed other than Repudiation	-	-	-	-	2,350.53	497.87	2,848.39	3,025.63	57.66	204.36	3,287.66	-	439.50	-	-	-	-	186.40	6,761.94
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	3,102.37	11,025.06	14,127.44	4,742.52	55.08	61.19	4,858.79	-	202.21	-	-	-	-	108.04	19,296.48
	Less than 3 months	-	-	-	-	2,312.29	3,418.46	5,730.75	4,541.98	33.30	52.76	4,628.05	-	155.53	-	-	-	-	107.83	10,622.16
	3 months to 6 months	-	-	-	-	575.22	2,107.88	2,683.10	152.38	20.14	3.28	175.80	-	45.06	-	-	-	-	0.21	2,904.17
	6 months to 1 year	-	-	-	-	180.25	2,170.91	2,351.16	40.62	1.64	-	42.25	-	0.02	-	-	-	-	-	2,393.43
	1 year and above	-	-	-	-	34.61	3,327.81	3,362.42	7.54	-	5.15	12.69	-	1.60	-	-	-	-	-	3,376.72

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



For the quarter ending Q-2 FY'2022-23

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	25,196	2,703	471	101	14	-	-	4,020.63	1,509.29	603.13	106.59	10.68	-	-	28,485	6,250.30
5	Motor TP	5	43	78	65	49	-	-	16.78	214.76	401.55	359.88	361.92	0.13	-	240	1,355.03
6	Health	26,020	1,639	171	111	1	-	-	10,250.38	1,191.98	150.87	6.00	0.97	-	-	27,942	11,600.19
7	Personal Accident	24	3	1	-	-	-	-	6.08	6.39	6.39	-	-	-	-	28	18.86
8	Travel	815	28	1	-	-	-	-	67.21	12.58	0.03	-	-	-	-	844	79.82
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	16,794	341	39	8	15	-	-	1,218.90	47.66	3.22	0.46	1.13	-	-	17,197	1,271.38
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	3,876	712	127	5	-	-	-	326.79	48.98	7.41	0.29	-	-	-	4,720	383.48

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

Upto the quarter ending Q-2 FY'2022-23

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	48,702	4,729	701	125	14	-	-	7,717.65	2,684.02	911.99	137.60	10.68	-	-	54,271	11,461.94
5	Motor TP	7	57	116	79	68	-	-	21.95	325.25	690.15	425.73	459.99	0.38	-	327	1,923.45
6	Health	45,221	2,456	243	126	2	-	-	17,569.89	1,774.98	275.84	18.44	1.18	-	-	48,048	19,640.31
7	Personal Accident	38	3	1	-	-	-	-	17.30	6.43	6.40	0.03	-	-	-	42	30.16
8	Travel	2,202	63	1	1	1	-	-	144.05	25.23	0.06	0.22	0.67	-	-	2,268	170.23
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	30,833	847	48	13	15	-	-	2,194.60	103.30	6.89	0.62	1.35	-	-	31,756	2,306.76
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	6,318	857	183	5	-	-	-	547.82	63.84	10.86	0.29	-	-	-	7,363	622.82

FORM NL-41 OFFICES INFORMATION**As at: September 30, 2022****Name of the Insurer: Acko General Insurance Limited****Date: September 30, 2022**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	2
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	0
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) 3 (b) 1 (c) 4* (d) 1** (e) 1#
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	518 237 755
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	No. of Insurance Agents and Intermediaries (a) 0 (b) 0 (c) 6 (d) 60 (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	477	97
Recruitments during the quarter	85	5
Attrition during the quarter	44	0
Number at the end of the quarter	518	102

*The Company has total 4 Non-Executive Directors, out of which 3 are Non-Executive, Independent Directors and 1 is Non-Executive, Non-Independent Director.

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

The Company has total 1 Executive Director as on September 30, 2022, who is Managing Director & CEO.

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer:Acko General Insurance Limited

Date:30.09.2022



Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. G N Agarwal	Non-Executive Director	Independent Director	No change
2	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
3	Mr. K. S. Gopalakrishnan	Non-Executive Director	Independent Director	No change
4	Ms. Ruchi Deepak	Non-Executive Director	Non-Independent Director	No change
5	Mr. Varun Dua	Managing Director & CEO	Managing Director & CEO	No change
6	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
7	Mr. Naseem Halder	Chief Technology Officer	Technology	No change
8	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
9	Mr. Biresh Giri	Appointed Actuary	Actuarial	No change
10	Mr. Virendra Agarwal	Chief Risk Officer	Risk	Resigned w.e.f 26 September 2022
11	Mr. Animesh Das	Chief Underwriting Officer	Underwriting	No change
12	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	Compliance & Secretarial	No change

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

Insurer: **Acko General Insurance Limited**

Upto the Quarter ending on

Sep'22

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	303,291	8,536	577,285
		Social	-	-	-
5	MOTOR TP	Rural	102,637	1,673	-
		Social	-	-	-
6	HEALTH	Rural	289	40	10,012
		Social	1	3,780	228,431,539
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	1	9	696,029
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	406,217	10,250	587,297
		Social	2	3,789	229,127,568

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

(i) Name of the Insurer: **Acko General Insurance Limited**

(ii) Registration No. **157** and Date of Registration with the IRDAI: **18 Sep 2017**

(iii) Gross Direct Premium Income during immediate preceding FY: **Rs. 9,88,21,29,549/-**

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: **Rs. 3,63,80,18,313/-**

(v) Obligation of the Insurer to be met in a financial year **Rs.245.27 Cr**

Statement Period: Quarter ending Sep'22

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	2,378	4,345
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	8,815	15,483
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	11,193	19,829
Total Gross Direct Motor Own damage Insurance Business Premium	5,251	8,984
Total Gross Direct Premium Income	38,787	70,608

FORM NL-45-GREIVANCE DISPOSAL



Name of the Insurer: Acko General Insurance Limited

Sep'22

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claims Related	5	93	57	14	23	4	187
c)	Policy Related	0	17	9	5	2	1	31
d)	Premium Related	0	0	0	0	0	0	0
e)	Refund Related	0	1	1	0	0	0	5
f)	Coverage Related	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	2	2	0	0	0	3
i)	Others	0	5	4	0	0	1	14
	Total	5	118	73	19	25	6	240
2	Total No. of policies during previous year:	1,248,236						
3	Total No. of claims during previous year:	145,479						
4	Total No. of policies during current year:	1,081,307						
5	Total No. of claims during current year:	188,184						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.49						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	9.94						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	6	5%	0	0%	6	2%	
b)	15 - 30 days	0	0%	0	0%	0	2%	
c)	30 - 90 days	0	0%	0	0%	0	0%	
d)	90 days & Beyond	0	0%	0	0%	0	0%	
	Total Number of Complaints	6		0		6		

For the Quarter ending: September 2022



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