

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30TH JUNE, 2025

(Amount in ₹ Lakhs)

Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24
1	Premiums earned (Net)	NL-4	-	-	-	-	-	-	-	-	40,841	40,841	36,346	36,346	40,841	40,841	36,346	36,346
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	1,241	1,241	139	139	1,241	1,241	139	139
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	4,512	4,512	3,140	3,140	4,512	4,512	3,140	3,140
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Other Income			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Contribution from the Shareholders' Account			-	-	-	-	-	-	-	-	2,165	2,165	7,457	7,457	2,165	2,165	7,457	7,457
(i) Towards Excess Expenses of Management			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Others			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A)			-	-	-	-	-	-	-	-	48,759	48,759	47,082	47,082	48,759	48,759	47,082	47,082
6	Claims Incurred (Net)	NL-5	-	-	-	-	-	-	-	-	28,135	28,135	24,843	24,843	28,135	28,135	24,843	24,843
7	Commission (Net)		-	-	-	-	-	-	-	-	3,877	3,877	3,815	3,815	3,877	3,877	3,815	3,815
8	Operating expenses related to Insurance Business		-	-	-	-	-	-	-	-	12,080	12,080	16,131	16,131	12,080	12,080	16,131	16,131
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)			-	-	-	-	-	-	-	-	44,092	44,092	44,789	44,789	44,092	44,092	44,789	44,789
11	Operating Profit / (Loss) C = (A-B)		-	-	-	-	-	-	-	-	4,667	4,667	2,293	2,293	4,667	4,667	2,293	2,293
12	Appropriations:		-	-	-	-	-	-	-	-	4,667	4,667	2,293	2,293	4,667	4,667	2,293	2,293
	Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		-	-	-	-	-	-	-	-	4,667	4,667	2,293	2,293	4,667	4,667	2,293	2,293

Note - 1

(Amount in ₹ Lakhs)

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	4,260	4,260	3,047	3,047	4,260	4,260	3,047	3,047
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	252	252	93	93	252	252	93	93
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	-	-	-	-	-	-	-	-	4,512	4,512	3,140	3,140	4,512	4,512	3,140	3,140



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 JUNE, 2025

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24
1	OPERATING PROFIT / (LOSS) (a) Fire Insurance (b) Marine Insurance (c) Miscellaneous Insurance		- - 4,667	- - 4,667	- - 2,293	- - 2,293
			4,667	4,667	2,293	2,293
2	INCOME FROM INVESTMENTS (a) Interest, Dividend & Rent - Gross (b) Profit on sale of Investments (c) (Loss on sale/ redemption of investments) (d) Amortization of Premium / Discount on Investments		778 227 - 46	778 227 - 46	1,265 103 (46) -	1,265 103 (46) -
			1,051	1,051	1,322	1,322
3	OTHER INCOME (a) Provision for diminution in value of investments written back (b) Others (interest on income tax refund and gain on sale of assets)		- -	- -	- -	- -
			-	-	-	-
	TOTAL (A)		5,718	5,718	3,615	3,615
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 (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 (Interest on delayed claims payment)		116 - - - - - 2,165 - -	116 - - - - - 2,165 - -	115 - - - - - 7,457 - -	115 - - - - - 7,457 - -
	TOTAL (B)		2,281	2,281	7,572	7,572
6	Profit/(Loss) Before Tax (A-B)		3,437	3,437	(3,957)	(3,957)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		3,437	3,437	(3,957)	(3,957)
	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		(205,017)	(205,017)	(185,679)	(185,679)
	Balance carried forward to Balance sheet		(201,580)	(201,580)	(189,636)	(189,636)



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

PERIODIC DISCLOSURES
FORM NL-3B - BS

BALANCE SHEET AS AT 30TH JUNE, 2025

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form No.	As at 30th June, 2025	As at 30th June, 2024
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	279,600	279,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	5,150	4,341
4	FAIR VALUE CHANGE ACCOUNT -Shareholders' Funds		84	22
	-Policyholders' Funds		461	49
5	BORROWINGS	NL-11	-	-
	TOTAL		285,295	284,012
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	44,851	86,474
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	245,380	193,311
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	8,248	5,665
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS Cash and Bank Balances	NL-15	1,061	525
	Advances and Other Assets	NL-16	41,675	24,474
	Sub-Total (A)		42,736	24,999
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	167,771	125,268
14	PROVISIONS	NL-18	89,729	90,805
	Sub-Total (B)		257,500	216,073
15	NET CURRENT ASSETS (C) = (A-B)		(214,764)	(191,074)
16	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		201,580	189,636
	TOTAL		285,295	284,012

CONTINGENT LIABILITIES

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 30th June, 2025	As at 30th June, 2024
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	18	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	-	215
	TOTAL	18	215



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

PERIODIC DISCLOSURES

FORM NL 4 - PREMIUM SCHEDULE

Particulars		Form NL-4 - PREMIUM SCHEDULE																				(Amount in ₹ Lakhs)																		
		Fire		Marine								Miscellaneous																												
Sr No		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 Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-25	Up to the quarter Jun-25									
1	Gross Direct Premium	-	-	-	-	-	-	9,585	9,585	14,373	14,373	23,958	23,958	24,405	24,405	306	306	1,159	1,159	25,870	25,870	-	-	-	-	-	-	870	870	-	-	-	-	1,967	1,967	52,665	52,665	52,665		
2	Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	2,374	2,374	3,745	3,745	6,210	6,210	6,499	6,499	81	81	6,644	6,644	-	-	-	-	-	-	217	217	-	-	-	-	493	493	13,593	13,593	13,593		
3	Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	7,111	7,111	10,628	10,628	17,739	17,739	17,906	17,906	222	222	1,078	1,078	19,206	19,206	-	-	-	-	-	-	653	653	-	-	-	-	1,474	1,474	39,072	39,072	39,072
4	Add : Opening balance of UPR	0	0	-	-	-	-	-	-	16,047	16,047	26,444	26,444	42,491	42,491	39,844	39,844	233	233	75	75	40,152	40,152	-	-	-	-	-	-	5,035	5,035	-	-	-	-	2,685	2,685	90,363	90,363	90,363
5	Less : Closing balance of UPR	-	-	-	-	-	-	-	-	15,825	15,825	25,369	25,369	41,194	41,194	39,382	39,382	295	295	117	117	39,794	39,794	-	-	-	-	-	-	4,740	4,740	-	-	-	-	2,866	2,866	88,594	88,594	88,594
	Net Earned Premium	-	-	-	-	-	-	-	-	7,333	7,333	11,703	11,703	19,036	19,036	18,368	18,368	160	160	1,036	1,036	19,564	19,564	-	-	-	-	-	-	948	948	-	-	-	-	1,293	1,293	40,841	40,841	40,841
Gross Direct Premium		-	-	-	-	-	-	-	-	9,585	9,585	14,373	14,373	23,958	23,958	24,405	24,405	306	306	1,159	1,159	25,870	25,870	-	-	-	-	-	-	870	870	-	-	-	-	1,967	1,967	52,665	52,665	52,665
In India		-	-	-	-	-	-	-	-	9,585	9,585	14,373	14,373	23,958	23,958	24,405	24,405	306	306	1,159	1,159	25,870	25,870	-	-	-	-	-	-	870	870	-	-	-	-	1,967	1,967	52,665	52,665	52,665
Outside India		-	-	-	-	-	-	-	-	9,585	9,585	14,373	14,373	23,958	23,958	24,405	24,405	306	306	1,159	1,159	25,870	25,870	-	-	-	-	-	-	870	870	-	-	-	-	1,967	1,967	52,665	52,665	52,665
Gross Written Premium		-	-	-	-	-	-	-	-	12,916	12,916	12,916	12,916	20,384	20,384	25,640	25,640	190	190	913	913	26,743	26,743	-	-	-	-	-	-	1,649	1,649	-	-	-	-	1,729	1,729	50,505	50,505	50,505
In India		-	-	-	-	-	-	-	-	7,468	7,468	12,916	12,916	20,384	20,384	25,640	25,640	190	190	913	913	26,743	26,743	-	-	-	-	-	-	1,649	1,649	-	-	-	-	1,729	1,729	50,505	50,505	50,505
Outside India		-	-	-	-	-	-	-	-	5,335	5,335	5,335	5,335	5,337	5,337	5,641	5,641	47	47	231	231	5,925	5,925	-	-	-	-	-	-	676	676	-	-	-	-	493	493	13,424	13,424	13,424
Gross Premium Received		-	-	-	-	-	-	-	-	5,533	5,533	5,524	5,524	15,057	15,057	19,995	19,995	143	143	682	682	20,820	20,820	-	-	-	-	-	-	571	571	-	-	-	-	1,233	1,233	38,081	38,081	38,081
In India		-	-	-	-	-	-	-	-	12,450	12,450	21,519	21,519	33,969	33,969	46,508	46,508	255	255	77	77	46,840	46,840	-	-	-	-	-	-	5,171	5,171	-	-	-	-	1,941	1,941	87,921	87,921	87,921
Outside India		-	-	-	-	-	-	-	-	12,377	12,377	21,787	21,787	34,164	34,164	47,494	47,494	250	250	97	97	47,841	47,841	-	-	-	-	-	-	5,384	5,384	-	-	-	-	2,667	2,667	89,656	89,656	89,656
Gross Net Premium		-	-	-	-	-	-	-	-	5,606	5,606	9,256	9,256	14,862	14,862	19,009	19,009	148	148	662	662	19,819	19,819	-	-	-	-	-	-	758	758	-	-	-	-	907	907	36,346	36,346	36,346
Gross Direct Premium		-	-	-	-	-	-	-	-	7,468	7,468	12,916	12,916	20,384	20,384	25,640	25,640	190	190	913	913	26,743	26,743	-	-	-	-	-	-	1,649	1,649	-	-	-	-	1,729	1,729	50,505	50,505	50,505
In India		-	-	-	-	-	-	-	-	7,468	7,468	12,916	12,916	20,384	20,384	25,640	25,640	190	190	913	913	26,743	26,743	-	-	-	-	-	-	1,649	1,649	-	-	-	-	1,729	1,729	50,505	50,505	50,505
Outside India		-	-	-	-	-	-	-	-	7,468	7,468	12,916	12,916	20,384	20,384	25,640	25,640	190	190	913	913	26,743	26,743	-	-	-	-	-	-	1,649	1,649	-	-	-	-	1,729	1,729	50,505	50,505	50,505



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 201

Registration No. 157 dated September 18, 201

PERIODIC DISCLOSURES
FORM NL 5 - CLAIMS SCHEDULE

Claims Paid (Direct)
- In India
- Outside India

Estimates of IBNR and IBNER at the end of the period (net)



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2000

Registration No. 157 dated September 18, 201

PERIODIC DISCLOSURES

FORM NL-6 - COMMISSION SCHEDULE																																					
(Amount in ₹ Lakhs)																																					
Commission Paid [Net] [Current Year]		Particulars		Fire		Marine						Motor						Miscellaneous																			
				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 Usability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous	
				For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	For the Quarter Jun-23	Up to the quarter Jun-23	Grand Total					
1 Commission & Remuneration	-	-	-	-	-	-	-	-	-	152	152	309	309	461	461	4,965	4,965	20	20	68	68	5,053	5,053	-	-	5	5	-	-	-	-	5,519	5,519	5,519			
2 Rewards	-	-	-	-	-	-	-	-	-	23	23	41	41	64	64	1,090	1,090	2	2	2	2	1,092	1,092	-	-	-	-	-	-	-	-	-	1,156	1,156	1,156		
3 Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0						
Gross Commission	-	-	-	-	-	-	-	-	-	175	175	350	350	525	525	6,055	6,055	22	22	68	68	6,145	6,145	-	-	5	5	-	-	-	-	6,675	6,675	6,675			
Add : Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0						
Less : Commission on Re-insurance ceded	-	-	-	-	-	-	-	-	-	379	379	295	295	674	674	2,033	2,033	7	7	16	16	2,054	2,054	-	-	-	-	-	-	46	46	2,798	2,798	2,798			
Net Commission	-	-	-	-	-	-	-	-	-	(204)	(204)	55	55	(149)	(149)	4,024	4,024	15	15	52	52	4,091	4,091	-	-	(19)	(19)	-	-	-	-	(46)	(46)	3,877	3,877	3,877	

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Commission and Rewards on (Excluding Reinsurance)

Business written : **Asian American (excluding Australia)**

COMMISSION PAID (NET) [PREVIOUS YEAR]

Sr No	Particulars	Fire	Marine			Miscellaneous										Grand Total
			Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation

	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
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Total



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES

FORM NL 7 - OPERATING EXPENSES SCHEDULE



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 June, 2025	As at 30th June, 2024
1	Authorised Capital 3500000000 Equity Shares of ₹ 10 each (Previous period : 3500000000 Equity Shares of ₹ 10 each)	350,000	350,000
2	Issued Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each)	279,600	279,600
3	Subscribed Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each)	279,600	279,600
4	Called up Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 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	279,600	279,600
5	Paid-up Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each) Preference Shares	279,600	279,600
	Total	279,600	279,600



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 June, 2025		As at 30th June, 2024	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters a) Indian - Acko Technologies & Services Private Limited b) Foreign	2,796,000,000	100	2,796,000,000	100
2	Investors a) Indian b) Foreign	-	-	-	-
3	Others	-	-	-	-
	Total	2,796,000,000	100	2,796,000,000	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 JUNE 2025**

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period		
(I)	(II)	(III)	(IV)	(V)		Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i). Acko Technology & Services Private Limited	1	2796000000	100	279600	-	-	-	-
	(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) Individul 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 Repartriable	-	-	-	-	-	-
- Bodies Corporate	-	-	-	-	-	-
- IEPF	-	-	-	-	-	-
v) Any other (Please Specify)	-	-	-	-	-	-
B.2 Non Public Shareholders						
2.1) Custodian/DR Holder	-	-	-	-	-	-
2.2) Employee Benefit Trust	-	-	-	-	-	-
2.3) Any other (Please specify)	-	-	-	-	-	-
Total	1	2796000000	100	279600	-	-

Foot Notes:

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

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

PART B:

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)	(III)	(IV)	(V)	(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	(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	3590558	2.55308751	7066	-	-
b. Ventureast Proactive Fund II^	1	1331430	0.94672118	3595.18	-	-
c. Baring Private Equity India AIF^	1	1335000	0.94925965	3373.7	-	-
d. Multiples Private Equity Fund III^	1	7053719	5.01558862	37961.2	-	-
e. Mehta Alternate Investment Fund- Stargazer Fund-I	1	50000	0.0355528	0.5	-	-
ix) Any other (Please specify)	-	-	-	-	-	-
a. Amazon.Com NV Investment Holdings LLC^*	1	5204000	3.70033498	10491.5	-	-
b. RPS Ventures I L.P.^*	1	1787000	1.27065692	4549.9	-	-
c. Intact Ventures Inc.^*	1	6360781	4.52287096	23830.9	-	-
d. RPS Sidecar Fund I L.P. ^*	1	950000	0.67550312	2850.13	-	-
e. Munich Re Fund I L.P. ^*	1	2824661	2.00849191	10798.6	-	-
f. TI JPNIN India Holdco Ltd ^*	1	760000	0.5404025	2250.21	-	-
g. Accel India IV (Mauritius) Ltd.^*	1	527500	0.375082	5.28	-	-
h. Accel India V (Mauritius) Ltd.^*	1	11543000	8.20771843	7257.12	-	-
i. SAIF India Partners IV Limited^*	1	8877000	6.31204336	5122.95	-	-
k. Techpro Ventures LLP^	1	2256260	1.60432702	22.56	-	-
l.General Atlantic Singapore ACK Pte. Ltd.^*	1	34966937	24.8634474	170996	-	-
m.Lightspeed Venture Partners Select IV Mauritius^*	1	7325652	5.20894819	40325.3	-	-
n.CPP Investment Board Private Holdings (4) Inc.^*	1	7053719	5.01558862	38164.1	-	-
o.Three State Capital Pte. Ltd^*	1	4556000	3.23957075	11600.1	-	-
p. Volrando Venture Partners Fund II	1	1395245	0.99209721	13.9525	-	-
q. Anchorage Capital Scheme II	1	348811	0.24802412	3.48811	-	-
r.Growth 19 Opporunity LLP	1	488335	0.34723349	4.88335	-	-
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	0.10736944	1.51	-	-
b. Subba Rao Telidevara^	1	51000	0.03626385	0.51	-	-
ii) Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-
a. Varun Dua	1	4974411	3.53708437	49.74	-	-
b. Ashish Dhawan^	1	1780000	1.26567953	479.05	-	-
c. Rajeev Gupta^	1	1238000	0.88028722	12.38	-	-
d. Sunil Mehta	1	220000	0.1564323	2.2	-	-
e.Mithun Padam Sacheti	1	183858	0.13073332	1.84	-	-
f.Siddhartha Sacheti	1	183858	0.13073332	1.84	-	-
g.Ashish Omprakash Mukkirwar	1	50000	0.0355528	0.5	-	-
h.Vijay Ramesh Agicha	1	50000	0.0355528	0.5	-	-
iii) NBFCs registered with RBI	-	-	-	-	-	-

iv)	Others:							
	- Trusts							
	a. Alka DP Family Trust^	1	200000	0.14221118	509.22	-	-	-
	b. Alka PN Family Trust^	1	200000	0.14221118	509.22	-	-	-
	c. Hober Mallow Trust, acting through its trustee C	1	658416	0.46817059	815.29	-	-	-
	f. FPGA Family Foundation, represented by its trustee	1	2710000	1.92696153	6874.6	-	-	-
	g. Lotus Family Trust (acting through its trustee B	1	348812	0.24802484	3.48812	-	-	-
	- Non Resident Indian							
	- Clearing Members							
	- Non Resident Indian Non Repatriable							
	a. Binny Bansal^	1	4124000	2.9323946	10500.2	-	-	-
	b. Ruchi Sanghvi	1	253000	0.17989715	759.04	-	-	-
	- Bodies Corporate							
	ii. Haldiram Snacks Pvt Ltd	1	200000	0.14221118	2	-	-	-
	iii. Midas Deals Pvt Ltd	1	89296	0.06349445	0.89296	-	-	-
	iv. Arpwood Capital Pvt. Ltd.	1	348811	0.24802412	3.48811	-	-	-
	- IEPF							
v)	Any other (Please Specify)							
B.2	Non Public Shareholders	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-
	ATSPPL Employees and other Shareholders Welfare	1	12035846	8.5581595	120.358	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-
	Total	43	140635916	100	400931	0	0	0

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 - (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
 - (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
 - (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
 - (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
 - (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- # Please specify the names of FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company
\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture Partner/forign investor of the Indian Insurance company
* All Entities are foreign shareholders of Indian Promoter (Acko Technology & Services Private Limited)
^ All CCPS taken into account asssuming full conversion into equity shares
- 42694 convertible warrants had been issued on a non repatriable basis on 12 July 2024. The warrant holder may have the option to exercise the warrants within 90 days upon expiry of 12 months from the date of issuance otherwise the same shall lapse.



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 June, 2025	As at 30th June, 2024
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 begining of the year	5,050	3,403
	Addition during the period	131	938
	Deductions during the year	31	-
7	Balance of Profit/(Loss) in Profit and Loss Account	5,150	4,341
	Total	5,150	4,341



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 June, 2025	As at 30th June, 2024
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 June, 2025	As at 30th June, 2024	As at 30th June, 2025	As at 30th June, 2024	As at 30th June, 2025	As at 30th June, 2024
(A) LONG TERM INVESTMENTS :							
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	15,234	24,686	84,287	55,184	99,521	79,870
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	500	-	-	-	500	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	11,966	24,398	66,200	54,541	78,166	78,939
	(e) Other Securities (FDs)	1,010	9,148	5,590	20,452	6,600	29,600
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	10,032	11,838	55,500	26,463	65,532	38,301
5	Other than approved investments	-	-	-	-	-	-
Total		38,742	70,070	211,577	156,640	250,319	226,710
(B) SHORT TERM INVESTMENTS :							
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	-	4,747	-	10,611	-	15,358
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	4	-	22	-	26	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	722	6,710	3,998	15,000	4,720	21,710
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	153	175	847	392	1,000	567
	(e) Other Securities (FDs)	4,848	2,612	26,821	5,840	31,669	8,452
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	382	2,160	2,115	4,828	2,497	6,988
5	Other than approved investments	-	-	-	-	-	-
Total		6,109	16,404	33,803	36,671	39,912	53,075
Grand Total		44,851	86,474	245,380	193,311	290,231	279,785

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 June, 2025	As at 30th June, 2024	As at 30th June, 2025	As at 30th June, 2024	As at 30th June, 2025	As at 30th June, 2024
1 Long Term Investments :							
1	Book Value	37,026	70,070	204,838	156,640	241,864	226,710
	Market Value	37,748	70,289	208,833	157,131	246,581	227,420
2 Short Term Investments :							
	Book Value	6,105	16,404	33,775	36,671	39,880	53,075
	Market Value	6,105	16,393	33,775	36,647	39,880	53,040



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 June, 2025	As at 30th June, 2024
1	Security wise Classification Secured (a) On mortgage of property (aa) In India (bb) Outside India (b) On shares, Bonds, Govt Securities (c) Others Unsecured Total	- - - - - - - -	- - - - - - - -
2	Borrowerwise Classification (a) Central and State Governments (b) Banks and Financial Institutions (c) Subsidiaries (d) Industrial Undertakings (e) Companies (f) Others Total	- - - - - - - -	- - - - - - - -
3	Performancewise Classification (a) Loans classified as standard (aa) in India (bb) outside India (b) Non performing loans less provisions (aa) in India (bb) outside India Total	- - - - - - - -	- - - - - - - -
4	Maturitywise Classification (a) Short Term (b) Long Term	- -	- -
	Total	-	-

Provisions against Non-performing Loans:

(Amount in ₹ Lakhs)

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



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 June, 2025								As at 30th June, 2025	As at 31st March, 2025		
		Cost / Gross Block				Depreciation							
		Opening	Additions	Deductions	Closing	Up to Last Year	For the period	On Sales/ Adjustments	To Date				
1	Goodwill	-	-	-	-	-	-	-	-	-	-		
2	Intangibles:	-	-	-	-	-	-	-	-	-	-		
	- Computer Software	864	14	-	878	864	1	-	866	12	-		
3	Land - Freehold	4,859	-	-	4,859	-	-	-	-	4,859	4,859		
4	Leasehold Improvements	2	-	-	2	2	-	-	2	-	-		
5	Buildings	-	-	-	-	-	-	-	-	-	-		
6	Furniture & Fittings	23	-	-	23	14	1	-	15	8	9		
7	Information Technology Equipment	2,117	66	7	2,176	1,209	131	7	1,333	843	908		
8	Vehicles	-	-	-	-	-	-	-	-	-	-		
9	Office Equipment	231	1	-	232	132	16	-	148	84	99		
10	Others	-	-	-	-	-	-	-	-	-	-		
	Total	8,096	81	7	8,170	2,222	149	7	2,364	5,806	5,875		
	Capital Work In Progress	2,251	191	-	2,442	-	-	-	-	2,442	2,251		
	Grand Total	10,347	272	7	10,612	2,222	149	7	2,364	8,248	8,126		
	Previous Period Total	7,471	79	2	7,548	1,751	134	2	1,883	5,665	5,720		



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 June, 2025	As at 30th June, 2024
1	Cash (including cheques, drafts and stamps)	1	1
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	935	234
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	125	290
	Total	1,061	525
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	1,061	525
	- 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 June, 2025	As at 30th June, 2024
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	466	197
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	212	429
6	Others:		
	(a) Security Deposits	551	550
	(b) GST input balance recoverable (net)	2,075	3,011
	(c) Advances for capital expenditure	2,021	4,441
	(d) Contribution to MV Accident Fund - Insured Vehicles	444	-
	(e) Advance to Creditors	40	166
	(f) Pre-deposit GST Payment	36	-
	Total (A)	5,845	8,794
(B)	OTHER ASSETS		
1	Income accrued on investments	8,903	6,023
2	Outstanding Premiums	-	312
	Less : Provisions for doubtful		
3	Agents' balances	0	4
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	718	1,472
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	6	5
8	Others		
	(a) Receivable from payment gateways	521	7,254
	(b) Other recoverable	186	610
	(c) Unsettled investment contract receivable	25,496	-
	Total (B)	35,830	15,680
	Total (A) + (B)	41,675	24,474



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 June, 2025	As at 30th June, 2024
1	Agents' Balances	4,731	4,819
2	Balances due to other insurance companies	18,783	16,316
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	15,135	7,361
	(b) for Other Policies	6,506	1,948
5	Unallocated premium	7,003	6,687
6	Sundry Creditors	8,451	11,010
7	Due to subsidiaries/holding company	959	959
8	Claims outstanding	105,377	68,038
9	Due to Officers / Directors	-	-
10	Unclaimed Amount of policyholders	1	3
11	Income accrued on Unclaimed amounts	2	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	7	1
14	Others:		
	(a) Statutory Dues Payable	696	848
	(b) Due to MV Accident Fund - Hit and Run Compensation A/c	120	172
	(c) Unsettled investment contract payable	-	7,106
	Total	167,771	125,268

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 June, 2025	As at 30th June, 2024
1	Opening Balance	4	2
2	Add: Amount transferred to unclaimed amount	1	2
	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
3			
4	Add: Investment Income	-	(1)
5	Less: Amount paid during the year	2	1
6	Less: Transferred to SCWF	-	-
7	Closing Balance of Unclaimed Amount	3	2



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 June, 2025	As at 30th June, 2024
1	Reserve for Unexpired Risk	88,594	89,656
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,135	1,149
5	Others	-	-
	Total	89,729	90,805



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 June, 2025	As at 30th June, 2024
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 NL-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24
1	Gross Premium Growth Rate	4.28%	4.28%	20.29%	20.29%
2	Gross Premium to Networth Ratio	0.63	0.63	0.54	0.54
3	Growth rate of Net Worth	(11.81%)	(11.81%)	38.76%	38.76%
4	Net Retention Ratio	74.19%	74.19%	75.40%	75.40%
5	Net Commission Ratio	9.92%	9.92%	10.02%	10.02%
6	Expense of Management to Gross Direct Premium Ratio	35.61%	35.61%	46.27%	46.27%
7	Expense of Management to Net Written Premium	40.84%	40.84%	52.38%	52.38%
8	Net Incurred Claims to Net Earned premium	68.89%	68.89%	68.36%	68.36%
9	Claims paid to claims provisions	6.80%	6.80%	8.22%	8.22%
10	Combined ratio	109.73%	109.73%	120.73%	120.73%
11	Investment income ratio	8.93%	8.93%	7.26%	7.26%
12	Technical Reserves to Net Premium Ratio	4.96	4.96	4.14	4.14
13	Underwriting Balance Ratio	(0.08)	(0.08)	(0.23)	(0.23)
14	Operating Profit Ratio	6.13%	6.13%	(14.21%)	(14.21%)
15	Liquid Assets to Liabilities Ratio	0.17	0.17	0.28	0.28
16	Net Earning Ratio	8.80%	8.80%	(10.39%)	(10.39%)
17	Return on Net Worth Ratio	4.13%	4.13%	(4.20%)	(4.20%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.37	2.37	2.88	2.88
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	0.12	0.12	(0.15)	(0.15)
24	Book value per share	2.97	2.97	3.37	3.37

Segmental Reporting up to the quarter

Segments Upto the quarter ended on 31st March, 2025	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	NA	NA	NA	NA	NA	NA	0.00%	NA	-	-
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
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	28.35%	74.19%	-2.87%	24.78%	28.07%	113.97%	50.28%	142.04%	2.78	(0.41)
Previous Period	33.58%	74.09%	-6.13%	33.28%	36.20%	105.52%	50.71%	141.72%	2.82	(0.41)
Motor TP										
Current Period	11.28%	73.95%	0.52%	25.31%	31.45%	64.73%	1.68%	96.18%	10.81	0.07
Previous Period	30.88%	73.74%	-1.20%	33.43%	41.26%	68.39%	0.90%	109.66%	8.33	(0.11)
Total Motor										
Current Period	17.53%	74.04%	-0.84%	25.10%	30.10%	83.70%	3.55%	113.79%	7.59	(0.12)
Previous Period	31.86%	73.87%	-3.01%	33.37%	39.40%	82.40%	3.57%	121.80%	6.30	(0.22)
Health										
Current Period	-4.81%	73.37%	22.47%	47.50%	53.40%	51.28%	41.43%	104.69%	2.72	(0.03)
Previous Period	22.65%	77.98%	22.03%	59.37%	64.36%	56.35%	50.37%	120.71%	2.66	(0.24)
Personal Accident										
Current Period	61.23%	72.56%	6.76%	28.76%	36.49%	102.12%	24.55%	138.61%	3.74	(0.53)
Previous Period	-25.60%	75.36%	11.89%	41.63%	53.85%	96.13%	32.24%	149.97%	3.65	(0.46)
Travel Insurance										
Current Period	27.00%	93.00%	4.82%	34.42%	35.53%	42.95%	8.83%	78.48%	0.89	0.20
Previous Period	-33.06%	74.72%	-13.05%	31.55%	29.18%	28.49%	15.19%	57.67%	0.66	0.41
Total Health										
Current Period	-3.26%	74.24%	21.30%	46.69%	52.20%	51.26%	37.77%	103.46%	2.63	(0.03)
Previous Period	18.76%	77.85%	20.81%	58.30%	63.14%	55.72%	47.95%	118.86%	2.60	(0.22)
Workmen's Compensation/ Employer's liability										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Public/ Product Liability										
Current Period	-47.22%	75.05%	-2.91%	23.68%	27.87%	83.66%	31.41%	111.53%	8.18	(0.03)
Previous Period	-41.45%	58.89%	-1.65%	27.35%	40.68%	85.89%	38.47%	126.57%	6.07	(0.38)
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	13.78%	74.94%	-3.12%	23.18%	27.82%	106.88%	66.63%	134.70%	2.32	(0.39)
Previous Period	45.02%	71.33%	-3.97%	30.20%	38.36%	99.76%	46.25%	138.12%	2.18	(0.52)
Total Miscellaneous										
Current Period	4.28%	74.19%	9.92%	35.61%	40.84%	68.89%	66.63%	109.73%	4.96	(0.08)
Previous Period	20.29%	75.40%	10.02%	46.27%	52.38%	68.36%	46.25%	120.73%	4.14	(0.23)
Total-Current Period										
Total-Previous Period	20.29%	75.40%	10.02%	46.27%	52.38%	68.36%	8.22%	120.73%	4.14	(0.23)



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 Jun-25	Up to the quarter Jun-25	For the Quarter Jun-24	Up to the quarter Jun-24
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital Premium received Claims paid Payment for technology support services / Brand usage fee Assistance in operation	- 335 367 2,897 335	- 335 367 2,897 335	35,000 179 314 2,778 161	35,000 179 314 2,778 161
2	Acko Life Insurance Limited	Fellow subsidiary	Commission towards broking services	1	1	-	-
3	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	-	-	20	20
4	Key Management Personnel :						
(a)	Mr. Animesh Kumar Das	Managing Director & CEO					
(b)	Mr. Rohin Vig	Chief Financial Officer	Salary Bonus and Other Allowances	319	319	265	265
(c)	Mr. Biresh Giri	Appointed Actuary (up to 17th July, 2024)	Premium Received	0	0	0	0
(d)	Rahul Khetan	Appointed Actuary	Claims Paid	-	-	-	-
(e)	Mr. Ketul Patel	Chief Risk Officer					
(f)	Mr. Manish Thakur	Chief Investment Officer					
(g)	Mr. Rajesh Rangaswamy	Chief Underwriting Officer					
(h)	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					
(i)	Mr. Naveen Marcharla	Chief Technology Officer					

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 30TH JUNE, 2025

(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	1,061	Payable	No	No	NIL	NIL
2	Acko Life Insurance Limited	Fellow subsidiary	4	Receivable	No	No	NIL	NIL

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

STATEMENT OF ADMISSIBLE ASSETS :
As at 30th June, 2025

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 Policyholders as per NL-12 A of BS	- 245,377	44,854 -	44,854 245,377
(A)	Total Investments as per BS	245,377	44,854	290,231
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	8,248	8,248
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	8	8
	Current Assets: Cash & Bank Balances as per BS Advances and Other assets as per BS	- 1,419	- 1,061 40,256	- 1,061 41,675
(G)	Total Current Assets as per BS...(E)+(F)	1,419	41,317	42,736
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	0	2,393	2,393
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	461	84	545
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	246,796	94,419	341,215
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	461	2,485	2,946
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	246,334	91,934	338,268

(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) Furniture & Fittings	-	8	8
	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	0	-	0
	(b) Due from other entities carrying on insurance business (Coinsurance/Reinsurance)	-	-	-
	(c) Unutilised GST credit for more than 120 days	-	2,387	2,387
	(d) Assets held for Unclaimed amount of Policyholders	-	5	5
	(e) Investment Income accruing on unclaimed amount	-	1	1

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

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

STATEMENT OF LIABILITIES :

As at 30th June, 2025

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	120,964	88,594
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	120,964	88,594
(d)	Outstanding Claim Reserve (other than IBNR reserve)	43,278	33,142
(e)	IBNR reserve	95,591	72,235
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	259,833	193,972

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Acko General Insurance Limited

Registration Number: 157

Date of Registration: September 18, 2017

Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 30th June, 2025

(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	0	0	0	0	0
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	104,270	76,835	78,320	57,559	15,641	17,622	17,622
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	4,957	3,264	4,884	3,303	744	1,099	1,099
8	Health	92,133	70,332	54,268	44,450	14,066	13,335	14,066
9	Miscellaneous	7,266	5,231	6,245	4,460	1,046	1,338	1,338
10	Crop	-	-	-	-	-	-	-
Total		208,626	155,662	143,718	109,772	31,497	33,394	34,125

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: Acko General Insurance Limited

Registration Number: 157

Date of Registration: September 18, 2017

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	-
	Available assets(as per Form IRDAI-GI-TA)	246,334
	Deduct:	-
(B)	Current Liabilities as per BS	193,972
(C)	Provisions as per BS	-
(D)	Other Liabilities	52,279
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	84
	Shareholder's FUNDS	-
(F)	Available Assets	91,934
	Deduct:	-
(G)	Other Liabilities	11,249
(H)	Excess in Shareholder's funds (F-G)	80,685
(I)	Total ASM (E+H)	80,769
(J)	Total RSM	34,125
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.37

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

FORM NL-27- PRODUCTS INFORMATION



Name of the Insurer: **Acko General Insurance Limited** Date: **30.06.2025**

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.^(b)	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Acko All in One Secure Policy	157	IRDAN157RPMS0005V01202526	Miscellaneous	Retail	11-06-2025(Self UIN)
2	Roadside Assistance Add-on cover under Liability only policy - Private car	157	IRDAN157RP0001V01201718/A0001 V01202526	Add-on (Motor)	Retail	04-04-2025(Self UIN)
3	Retail International Travel Insurance - Add-on covers	157	ACKTIOA26035V012526	Add-on (Health Travel)	Retail	30-04-2025(Self UIN)
4	FASTag Linked Add-on Cover under Private Car Package Policy	157	IRDAN157RPMT0006V04201718/A00 02V01202526	Add-on (Motor)	Retail	02-06-2025(Self UIN)
5	FASTag Linked Add-on Cover under Private Car Policy-Bundled	157	IRDAN157RPMT0007V03201819/A00 03V01202526	Add-on (Motor)	Retail	10-06-2025(Self UIN)
6	FASTag Linked Add-on Cover under Stand-Alone Own Damage Private Car Policy	157	IRDAN157RPMT0008V03201920/A00 04V01202526	Add-on (Motor)	Retail	10-06-2025(Self UIN)
7	Private Car Package Policy	157	IRDAN157RPMT0006V04201718	Motor	Retail	12-06-2025(Self UIN)
8	Private Car Policy - Bundled	157	IRDAN157RPMT0007V03201819	Motor	Retail	13-06-2025(Self UIN)
9	Standalone Own Damage Private Car Policy	157	IRDAN157RPMT0008V03201920	Motor	Retail	13-06-2025(Self UIN)

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS



PART - A

Name of the Insurer: Acko General Insurance Limited

Registration Number: 157

Statement as on: 30th June, 2025

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	44,840.62
	Investments (Policyholders)	8A	245,389.93
2	Loans	9	-
3	Fixed Assets	10	8,247.48
4	Deferred Tax Assets	10	-
5	Current Assets		
	a. Cash & Bank Balance	11	1,061.04
	b. Advances & Other Assets	12	41,674.84
5	Current Liabilities		
	a. Current Liabilities	13	167,770.59
	b. Provisions	14	89,729.46
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		201,580.85
	Application of Funds as per Balance Sheet (A)		285,294.70
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	8,247.48
3	Fixed Assets (if any)	10	-
4	Cash & Bank Balance (if any)	11	1,061.04
5	Advances & Other Assets (if any)	12	41,674.84
6	Current Liabilities	13	167,770.59
7	Provisions	14	89,729.46
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		201,580.85
	Total (B)		(4,935.85)
	'Investment Assets'	(A-B)	290,230.55

Section II No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM+						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	13,663.28	74,772.20	88,435.48	30.53	-	88,435.48	90,379.85
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	15,376.17	84,145.96	99,522.13	34.36	-	99,522.13	101,949.33
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	10,426.91	57,061.18	67,488.09	23.30	540.20	68,028.29	68,984.00
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	18,872.11	103,277.45	122,149.55	42.17	4.92	122,154.47	123,483.46
	c. Other Investments		-	503.96	21.69	525.65	0.18	-	525.65	525.65
	Investment Assets	100%	-	45,179.15	244,506.28	289,685.43	100.00	545.12	290,230.55	294,942.44

Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'

2. Other Investments' are as permitted under 27A(2)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: Acko General Insurance Limited

Registration Number: 157

Statement as on: 30th June, 2025

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Acko General Insurance Limited

Date:



30th June, 2025

(Amount in Rs. Lakhs)

	Detail Regarding debt securities					Book Value		
	As at 30th June, 2025	as % of total for this class	As at 30th June, 2024	as % of total for this class	As at 30th June, 2025	as % of total for this class	As at 30th June, 2024	as % of total for this class
Break down by credit rating								
AAA rated	141,522.95	47.98	124,399.16	44.36	139,238.25	48.07	124,795.26	44.61
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	101,949.33	34.57	96,299.06	34.34	99,522.13	34.36	95,227.96	34.04
Any other (Mutual Funds)	4,720.11	1.60	21,710.64	7.74	4,715.19	1.63	21,647.00	7.74
Any other (Fixed Deposits)	38,268.66	12.97	36,221.64	12.92	38,268.66	13.21	36,221.64	12.95
Any other (Equity & Invit)	8,481.40	2.88	-	-	7,941.20	2.74	-	-
Any other (TREPs)	-	-	1,829.39	0.65	-	-	1,830.00	0.65
Total (A)	294,942.44	100.00	280,459.89	100.00	289,685.43	100.00	279,721.87	100.00
Breakdown By Residual Maturity								
Up to 1 year	3,490.74	1.18	22,878.11	8.16	3,496.51	1.21	22,913.19	8.19
More than 1 year and upto 3 years	36,140.41	12.25	49,184.91	17.54	35,549.46	12.27	49,408.30	17.66
More than 3 years and up to 7years	98,808.00	33.50	55,817.76	19.90	96,403.33	33.28	55,894.27	19.98
More than 7 years and up to 10 years	47,753.08	16.19	35,262.22	12.57	46,901.65	16.19	35,418.05	12.66
Above 10 years	57,280.04	19.42	57,555.23	20.52	56,409.43	19.47	56,389.42	20.16
Any other (Mutual Funds)	4,720.11	1.60	21,710.64	7.74	4,715.19	1.63	21,647.00	7.74
Any other (Fixed Deposits)	38,268.66	12.97	36,221.64	12.92	38,268.66	13.21	36,221.64	12.95
Any other (Equity)	8,481.40	2.88	-	-	7,941.20	2.74	-	-
Any other (TREPs)	-	-	1,829.39	0.65	-	-	1,830.00	0.65
Total (B)	294,942.44	100.00	280,459.89	100.00	289,685.43	100.00	279,721.87	100.00
Breakdown by type of the issuer								
a. Central Government	90,379.85	30.64	83,611.11	29.81	88,435.48	30.53	82,615.46	29.53
b. State Government	11,569.48	3.92	12,687.95	4.52	11,086.65	3.83	12,612.50	4.51
c. Corporate Securities	141,522.95	47.98	124,399.16	44.36	139,238.25	48.07	124,795.26	44.61
Any other (Mutual Funds)	4,720.11	1.60	21,710.64	7.74	4,715.19	1.63	21,647.00	7.74
Any other (Fixed Deposits)	38,268.66	12.97	36,221.64	12.92	38,268.66	13.21	36,221.64	12.95
Any other (Equity & Invit)	8,481.40	2.88	-	-	7,941.20	2.74	-	-
Any other (Treps)	-	-	1,829.39	0.65	-	-	1,830.00	0.65
Total (C)	294,942.44	100.00	280,459.89	100.00	289,685.43	100.00	279,721.87	100.00

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS



Name of the Insurer: Acko General Insurance Limited

Registration Number: 157

Date: 30th June, 2025

30th June, 2025

General Insurer

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



Name of the Insurer: Acko General Insurance Limited

Registration Number: 157

Statement as on: 30th June, 2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund **General Insurer**

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	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	82,629.44	2,359.48	11.45%	11.45%	82,629.44	2,359.48	11.45%	11.45%	79,684.34	1,441.18	7.25%	7.25%
	Treasury Bills	CTRIB	10,850.41	134.61	6.56%	6.56%	10,850.41	134.61	6.56%	6.56%	7,757.64	5.07	0.26%	0.26%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	11,088.68	205.56	7.44%	7.44%	11,088.68	205.56	7.44%	7.44%	12,619.26	227.40	7.23%	7.23%
	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	35,917.33	768.63	8.58%	8.58%	35,917.33	768.63	8.58%	8.58%	27,197.60	485.07	7.15%	7.15%
	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	20,681.95	372.47	7.22%	7.22%	20,681.95	372.47	7.22%	7.22%	16,122.01	226.75	5.64%	5.64%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
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	38,486.24	815.20	8.50%	8.50%	38,486.24	815.20	8.50%	8.50%	30,235.38	606.03	8.04%	8.04%
	Corporate Securities - Debentures	ECOS	77,113.54	1,544.33	8.03%	8.03%	77,113.54	1,544.33	8.03%	8.03%	69,521.65	1,368.48	7.90%	7.90%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	18,810.89	335.11	7.15%	7.15%	18,810.89	335.11	7.15%	7.15%	15,867.45	201.71	5.10%	5.10%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLQ	ECBO	2,256.71	16.63	5.49%	5.49%	2,256.71	16.63	5.49%	5.49%	4,199.91	39.80	3.80%	3.80%
	Units of Infrastructure Investment Trust	EIIT	6,102.19	153.47	16.69%	16.69%	6,102.19	153.47	16.69%	16.69%	-	-	0.00%	0.00%
	Application Money	ECAM	18,923.51	-	-	-	18,923.51	-	-	-	2,500.00	-	-	-
6	Other Investment													
	Equity Shares (incl Co-op Societies)	OESH	177.55	25.40	1740.43%	1740.43%	177.55	25.40	1740.43%	1740.43%	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	8,418.18	72.71	0.07	0.07	8,418.18	72.71	0.07	0.07	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	500.00	-	-	-	500.00	-	-	-	-	-	-	-
	TOTAL		305,554.02	6,803.61	8.93%	8.93%	305,554.02	6,803.61	8.93%	8.93%	254,391.62	4,601.49	7.26%	7.26%

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**Registration Number: 157****Statement as on: 30th June, 2025****Statement of Down Graded Investments****Periodicity of Submission: Quarterly****Name of Fund** _____ **General Insurer** _____**(Amount in Rs. Lakhs)**

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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



Date: 6/30/2025

(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					
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
Total (A)						
With In India						
1	Indian Insurance Companies					
2	FRBs	1	11,084.90	149.43	0	83%
3	GIC Re	1	2,106.63	252.47	0	17%
4	Other (to be Specified)					
Total (B)						
Grand Total (C) = (A)+(B)			13,191.53	401.90	0	100%

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 (a)		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Total Miscellaneous		Total				
		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	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																							
STATES^c																																										
1	Andhra Pradesh	-	-	-	-	-	-	113	113	210	210	324	324	512	512	1	1	19	19	533	533	-	-	-	-	-	-	-	-	-	856	856	856	856								
2	Arunachal Pradesh	-	-	-	-	-	-	0	0	0	0	0	0	0	0	3	0	0	0	0	3	3	-	-	-	-	-	-	-	-	3	3	3	3								
3	Assam	0	0	-	-	-	-	9	9	42	42	52	52	84	84	1	1	7	7	91	91	-	-	-	-	-	-	-	-	143	143	143	143									
4	Bihar	-	-	-	-	-	-	101	101	216	216	311	311	381	381	1	1	2	2	385	385	-	-	-	-	-	-	-	-	702	702	702	702									
5	Chhattisgarh	-	-	-	-	-	-	46	46	100	100	126	126	58	58	0	0	2	2	60	60	-	-	-	-	-	-	-	-	186	186	186	186									
6	Goa	-	-	-	-	-	-	51	51	103	103	153	153	20	20	0	0	2	2	23	23	-	-	-	-	-	-	-	-	176	176	176	176									
7	Gujarat	-	-	-	-	-	-	509	509	884	884	1,393	1,393	501	501	6	6	31	31	538	538	-	-	-	-	-	-	-	1,931	1,931	1,931	1,931										
8	Haryana	-	-	-	-	-	-	524	524	661	661	1,185	1,185	3,663	3,663	32	32	340	340	4,034	4,034	-	(3)	(3)	-	-	-	-	-	1,734	1,734	6,952	6,952									
9	Himachal Pradesh	-	-	-	-	-	-	8	8	44	44	52	52	25	25	0	0	1	1	26	26	-	-	-	-	-	-	-	-	78	78	78	78									
10	Jharkhand	-	-	-	-	-	-	42	42	106	106	148	148	127	127	1	1	1	1	129	129	-	-	-	-	-	-	-	-	277	277	277	277									
11	Karnataka	-	-	-	-	-	-	2,507	2,507	2,986	2,986	5,493	5,493	7,842	7,842	136	136	266	266	8,244	8,244	-	-	193	193	-	-	-	-	-	6	6	13,936	13,936	13,936	13,936						
12	Kerala	0	0	-	-	-	-	64	64	280	280	344	344	247	247	0	0	9	9	256	256	-	-	-	-	-	-	-	-	601	601	601	601									
13	Madhya Pradesh	-	-	-	-	-	-	87	87	166	166	252	252	286	286	1	1	8	8	294	294	-	-	-	-	-	-	-	-	547	547	547	547									
14	Maharashtra	-	-	-	-	-	-	1,849	1,849	2,816	2,816	4,665	4,665	2,705	2,705	40	40	103	103	2,847	2,847	-	-	679	679	-	-	-	-	-	227	227	8,419	8,419	8,419	8,419						
15	Manipur	-	-	-	-	-	-	0	0	0	0	0	0	0	0	3	3	0	0	0	0	-	-	-	-	-	-	-	-	4	4	4	4									
16	Meghalaya	-	-	-	-	-	-	0	0	1	1	4	4	4	4	0	0	0	0	4	4	-	-	-	-	-	-	-	5	5	5	5										
17	Mizoram	-	-	-	-	-	-	0	0	0	0	0	0	0	0	1	1	0	0	1	1	-	-	-	-	-	-	-	2	2	2	2										
18	Nagaland	-	-	-	-	-	-	0	0	0	0	0	0	0	0	3	3	0	0	0	3	-	-	-	-	-	-	-	3	3	3	3										
19	Odisha	-	-	-	-	-	-	60	60	95	95	155	155	175	175	1	1	2	2	178	178	-	-	-	-	-	-	-	333	333	333	333										
20	Punjab	-	-	-	-	-	-	69	69	190	190	259	259	115	115	0	0	9	9	124	124	-	-	-	-	-	-	-	383	383	383	383										
21	Rajasthan	-	-	-	-	-	-	162	162	277	277	439	439	356	356	1	1	10	10	366	366	-	-	-	-	-	-	-	805	805	805	805										
22	Sikkim	-	-	-	-	-	-	1	1	5	5	5	5	3	3	0	0	0	3	3	3	-	-	-	-	-	-	-	9	9	9	9										
23	Tamil Nadu	0	0	-	-	-	-	795	795	1,589	1,589	2,385	2,385	3,198	3,198	70	70	30	30	3,298	3,298	-	-	-	-	-	-	-	-	5,682	5,682	5,682	5,682									
24	Telangana	-	-	-	-	-	-	838	838	904	904	1,742	1,742	1,859	1,859	7	7	36	36	1,903	1,903	-	-	-	-	-	-	-	3,645	3,645	3,645	3,645										
25	Tripura	-	-	-	-	-	-	0	0	4	4	4	4	16	16	0	0	0	0	17	17	-	-	-	-	-	-	-	21	21	21	21										
26	Uttarakhand	-	-	-	-	-	-	50	50	123	123	115	115	162	162	69	69	0	0	3	3	74	74	-	-	-	-	-	-	-	234	234	234	234								
27	Uttar Pradesh	-	-	-	-	-	-	631	631	904	904	1,243	1,243	1,734	1,734	72	72	3	3	262	262	753	753	-	-	-	-	-	-	-	2,227	2,227	2,227	2,227								
28	West Bengal	-	-	-	-	-	-	177	177	473	473	649	649	268	268	1	1	8	8	278	278	-	-	-	-	-	-	-	-	1,027	1,027	1,027	1,027									
29	Total (A)	0	0	-	-	-	-	5,693	8,693	13,150	21,843	23,350	23,350	303	303	913	913	24,566	24,566	-	-	870	870	-	-	-	-	-	-	1,967	1,967	49,246	49,246									
30	UNION TERRITORIES ^c	-	-	-	-	-	-	1	1	9	9	10	10	1	1	-	-	0	0	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
31	Andaman and Nicobar Islands	-	-	-	-	-	-	38	38	61	61	100	100	23	23	0	0	1	1	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
32	Chandigarh	-	-	-	-	-	-	1	1	4	4	6	6	2	2	0	0	0	0	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
33	Dadra and Nagar Haveli	-	-	-	-	-	-	0	0	3	3	3	3	0	0	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
34	Daman & Diu	-	-	-	-	-	-	1	1	2	2	2	2	1	1	0	0	0	0	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
35	Govt. of NCT of Delhi	-	-	-	-	-	-	838	838	1,092	1,092	1,929	1,929	997	997	3	3	243	243	1,242	1,242	-	-	-	-	-	-	-	-	-	-	3,171	3,171	3,171	3,171							
36	Jammu & Kashmir	-	-	-	-	-	-	4	4	32	32	36	36	22	22	0	0	1	1	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
37	Ladakh	-	-	-	-	-	-	0	0	3	3	3	3	0	0	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
38	Lakshadweep	-	-	-	-	-	-	8	8	20	20	28	28	9	9	0	0	1	1	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
39	Paducherry	-	-	-	-	-	-	892	892	1,223	1,223	2,114	2,114	1,056	1,056	3	3	246	246	1,305	1,305	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Total (B)	-	-	-	-	-																																				

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

Name of the Insurer: Acko General Insurance Limited



Date: 30th June 2025

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2024-25		upto the quarter		(Amount in Rs. Lakhs) Up to the corresponding quarter of the previous year 2024-25	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	5	-	-	-	-	5	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	9,585	589,542	7,468	513,875	9,585	589,542	7,468	513,875
5	Motor TP	14,373	208,723	12,916	200,326	14,373	208,723	12,916	200,326
6	Health	24,405	13,599	25,641	8,732	24,405	13,599	25,641	8,732
7	Personal Accident	306	46	190	47	306	46	190	47
8	Travel	1,159	15,116	913	12,939	1,159	15,116	913	12,939
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	870	28	1,649	8	870	28	1,649	8
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	1,967	4	1,730	5	1,967	4	1,730	5

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Acko General Insurance Limited



Date: 30th June 2025

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	1,044	-	1,044	-	-	-	-
3	Corporate Agents -Others	132,735	7,511	132,735	7,511	87,958	7,997	87,958	7,997
4	Brokers	77,755	12,137	77,755	12,137	78,502	13,992	78,502	13,992
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	616,573	31,973	616,573	31,973	569,337	28,515	569,337	28,515
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Point of sales person (Direct)	-	-	-	-	135	1	135	1
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	-	-	-	-	-	-	-	-
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be specified) (i) _____ (ii) _____	-	-	-	-	-	-	-	-
	Total (A)	827,063	52,665	827,063	52,665	735,932	50,505	735,932	50,505
14	Business outside India (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	827,063	52,665	827,063	52,665	735,932	50,505	735,932	50,505

FORM NL-37-CLAIMS DATA

Name of the Insurer: ACKO General Insurance Limited



Upto the quarter ending Q-1 FY'2025-26

Sl. No.	Claims Experience	Fire	Marin e Cargo	Marin e Hull	Total Marin e	Motor OD	Motor TP	Total Motor	Health	Perso nal Accide nt	Travel	Total Health	Workmen's Compensati on/ Employer's liability	No. of claims only					
														Public/ Produc t Liabilit y	Engine ering	Aviati on	Crop Insur ance	Other segme nts **	Miscella neous
1	Claims O/S at the beginning of the period	-	-	-	-	6,362	3,032	9,394	5,542	25	396	5,963	-	1,159	-	-	-	4,384	20,900
2	Claims reported during the period	-	-	-	-	40,444	667	41,111	40,489	88	2,585	43,162	-	9,759	-	-	-	21,111	115,143
	(a) Booked During the period	-	-	-	-	39,794	649	40,443	39,302	86	2,530	41,918	-	9,705	-	-	-	20,504	112,570
	(b) Reopened during the Period	-	-	-	-	650	18	668	1,187	2	55	1,244	-	54	-	-	-	607	2,573
	(c) Other Adjustment (to be specified)																		
	(i)																		
	(ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	-	-	-	-	39,670	252	39,922	34,998	65	2,380	37,443	-	9,514	-	-	-	19,310	106,189
	(a) paid during the period	-	-	-	-	38,927	198	39,125	32,652	43	2,292	34,987	-	9,248	-	-	-	17,162	100,522
	(b) Other Adjustment (Settled without Payment)	-	-	-	-	743	54	797	2,346	22	88	2,456	-	266	-	-	-	2,148	5,667
4	Claims Repudiated during the period	-	-	-	-	245	-	245	2,334	4	49	2,387	-	-	-	-	-	31	2,663
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	-	-	-	-	6,891	3,447	10,338	8,699	44	552	9,295	-	1,404	-	-	-	6,154	27,191
	Less than 3months	-	-	-	-	6,383	631	7,014	8,567	44	529	9,140	-	919	-	-	-	6,087	23,160
	3 months to 6 months	-	-	-	-	406	434	840	55	-	9	64	-	475	-	-	-	62	1,441
	6months to 1 year	-	-	-	-	39	634	673	31	-	9	40	-	3	-	-	-	3	719
	1year and above	-	-	-	-	63	1,748	1,811	46	-	5	51	-	7	-	-	-	2	1,871

Upto the quarter ending Q-1 FY'2025-26
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marin e Cargo	Marin e Hull	Total Marin e	Motor OD	Motor TP	Total Motor	Health	Perso nal Accide nt	Travel	Total Health	Workmen's Compensati on/ Employer's liability	No. of claims only					
														Public/ Produc t Liabilit y	Engine ering	Aviati on	Crop Insur ance	Other segme nts **	Miscella neous
1	Claims O/S at the beginning of the period	-	-	-	-	3,006	27,314	30,321	3,985	38	353	4,376	-	280	-	-	-	466	35,442
2	Claims reported during the period	-	-	-	-	11,146	4,189	15,335	23,095	328	730	24,154	-	1,137	-	-	-	1,961	42,586
	(a) Booked During the period	-	-	-	-	10,963	4,081	15,044	23,095	328	730	24,154	-	1,126	-	-	-	1,894	42,218
	(b) Reopened during the Period	-	-	-	-	183	108	291	-	-	-	-	-	11	-	-	-	67	369
	(c) Other Adjustment (to be specified)																		
	(i)																		
	(ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period	-	-	-	-	10,494	2,345	12,840	16,542	257	502	17,302	-	1,085	-	-	-	1,968	33,194
	(a) paid during the period	-	-	-	-	10,258	1,901	12,160	9,284	157	212	9,654	-	1,047	-	-	-	1,771	24,631
	(b) Other Adjustment (Settled without Payment)	-	-	-	-	236	444	680	7,258	100	290	7,648	-	38	-	-	-	197	8,563
4	Claims Repudiated during the period	-	-	-	-	42	-	42	1,554	6	11	1,570	-	-	-	-	-	6	1,618
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	-	-	-	-	3,636	30,683	34,320	7,298	103	529	7,930	-	241	-	-	-	634	43,125
	Less than 3months	-	-	-	-	2,914	4,300	7,214	6,939	103	257	7,300	-	140	-	-	-	625	15,280
	3 months to 6 months	-	-	-	-	359	2,788	3,147	141	-	180	321	-	96	-	-	-	6	3,571
	6months to 1 year	-	-	-	-	182	4,722	4,904	100	-	80	179	-	1	-	-	-	1	5,085
	1year and above	-	-	-	-	181	18,873	19,054	118	-	12	130	-	3	-	-	-	2	19,189

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



For the Quarter ending on Q-1 FY'2025-26

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	Ageing of Claims (Claims paid)								Ageing of Claims (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	38,927	-	-	-	-	-	-	10,258	-	-	-	-	-	-	-	-	38,927	10,258
5	Motor TP	194	1	2	1	-	-	-	1,777	76	15	34	-	-	-	-	-	198	1,901
6	Health	32,239	412	-	-	1	-	-	8,861	422	-	-	2	-	-	-	-	32,652	9,284
7	Personal Accident	43	-	-	-	-	-	-	157	-	-	-	-	-	-	-	-	43	157
8	Travel	2,291	1	-	-	-	-	-	209	3	-	-	-	-	-	-	-	2,292	212
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	9,248	-	-	-	-	-	-	1,047	-	-	-	-	-	-	-	-	9,248	1,047
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	17,162	-	-	-	-	-	-	1,771	-	-	-	-	-	-	-	-	17,162	1,771

Upto the quarter ending Q-1 FY'2025-26

(Rs in Lakhs)

Sl.No.	Line of Business	Ageing of Claims (Claims paid)								Ageing of Claims (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	38,927	-	-	-	-	-	-	10,258	-	-	-	-	-	-	-	-	38,927	10,258
5	Motor TP	194	1	2	1	-	-	-	1,777	76	15	34	-	-	-	-	-	198	1,901
6	Health	32,239	412	-	-	1	-	-	8,861	422	-	-	2	-	-	-	-	32,652	9,284
7	Personal Accident	43	-	-	-	-	-	-	157	-	-	-	-	-	-	-	-	43	157
8	Travel	2,291	1	-	-	-	-	-	209	3	-	-	-	-	-	-	-	2,292	212
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	9,248	-	-	-	-	-	-	1,047	-	-	-	-	-	-	-	-	9,248	1,047
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	17,162	-	-	-	-	-	-	1,771	-	-	-	-	-	-	-	-	17,162	1,771

Note: Paid TAT is calculated from last document received date

FORM NL-41 OFFICES INFORMATION
As at: June 30, 2025

Name of the Insurer: Acko General Insurance Limited

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	11
2	No. of branches approved during the year	1
3	No. of branches opened during the year	0
4	Out of approvals of previous year Out of approvals of this year	1
5	No. of branches closed during the year	0
6	No of branches at the end of the year	12
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	12
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) 5* (d) 2** (e) 1#
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	635 198 833
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) 1 (c) 23 (d) 47 (e) 0 (f) 0 (g) 0 (h) 0 (i) -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	637	70
Recruitments during the quarter	44	1
Attrition during the quarter	46	0
Number at the end of the quarter	635	71

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

** The Company has 2 Women Directors. One is a Non-Executive, Non-Independent Director whereas other is Independent Director of the Company.

The Company has a total 1 Executive Director who is Managing Director & CEO.

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**Name of the Insurer:****Date: 30 .06.2025**

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. Srinivasan V	Non-Executive Director	Independent Director	No change
2	Mr. K. S. Gopalakrishnan	Non-Executive Director	Independent Director	No change
3	Ms. Kalpana Sampat	Non-Executive Director	Independent Director	No change
4	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	No change
5	Mr. Animesh Kumar Das	Executive Director	Managing Director & CEO	No change
6	Ms. Sharayu Jadhav	Non-Executive Director	Non-Independent Director	No change
7	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
8	Mr. Naveen Macharla	Chief Technology Officer	Technology	No change
9	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
10	Mr. Rahul Khetan	Appointed Actuary	Actuarial	No change
11	Mr. Rajesh Rangaswamy	Chief Underwriting Officer	Underwriting	No change
13	Mr. Ketul Patel	Chief Risk Officer	Risk	No change
14	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	Compliance & Secretarial	No change

Notes:-

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

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

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

Insurer: **Acko General Insurance Limited**

Upto the Quarter ending on

30th June 2025

(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	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	-	-
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	-	-	-
		Social	-	-	-

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: _____
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: _____
(v) Obligation of the Insurer to be met in a financial year _____

Statement Period: Quarter ending _____

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)		
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance		
Business Premium		
Total Gross Direct Premium Income		

FORM NL-45-GREIVANCE DISPOSAL



Name of the Insurer: ACKO General Insurance Limited

Date:30-06-2025

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	3	1	0	2	0	3
b)	Claims Related	7	161	58	3	101	6	161
c)	Policy Related	2	16	12	0	6	0	16
d)	Premium Related	1	5	2	0	4	0	5
e)	Refund Related	0	2	1	0	1	0	2
f)	Coverage Related	0	1	1	0	0	0	1
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	1	1	0	0	0	1
i)	Others (to be specified) (i) _____ (ii) _____		15	8	1	4		15
	Total	10	204	84	4	118	8	204
2	Total No. of policies during previous year:	735,932						
3	Total No. of claims during previous year:	126,828						
4	Total No. of policies during current year:	827,063						
5	Total No. of claims during current year:	150,959						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.52						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	10.67						
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	7	88%	0	0%	7	88%	
b)	15 - 30 days	0	0%	0	0%	0	0%	
c)	30 - 90 days	1	13%	0	0%	1	13%	
d)	90 days & Beyond	0	0%	0	0%	0	0%	
	Total Number of Complaints	8		0		8		

Note :- (a) We have considered one complaint per policy/claim upto Q1.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Acko General Insurance Limited

For the Quarter ending: March 2025



Date: 30th June, 2025

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