ACKO

ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES

FORM NL-1B - REVENUE ACCOUNT

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

(Amount in ₹ Lakhs)

Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24
1	Premiums earned (Net)	NL-4	-	-	-	-	-	-	-	-	47,083	87,924	38,065	74,411	47,083	87,924	38,065	74,411
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	595	1,836	618	757	595	1,836	618	757
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	4,162	8,674	3,567	6,707	4,162	8,674	3,567	6,707
4	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	1,286	3,451	11,333	18,790	1,286	3,451	11,333	18,790
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**53,126**	**101,885**	**53,583**	**100,665**	**53,126**	**101,885**	**53,583**	**100,665**
5	Claims Incurred (Net)	NL-5	-	-	-	-	-	-	-	-	31,475	59,610	27,748	52,591	31,475	59,610	27,748	52,591
6	Commission (Net)	NL-6	-	-	-	-	-	-	-	-	5,134	9,011	3,454	7,269	5,134	9,011	3,454	7,269
7	Operating expenses related to Insurance Business	NL-7	-	-	-	-	-	-	-	-	13,927	26,007	21,262	37,393	13,927	26,007	21,262	37,393
8	Premium Deficiency		-	-	-	-	-	-	-	-	-	-			-	-	-	-
	Total (B)		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**50,536**	**94,628**	**52,464**	**97,253**	**50,536**	**94,628**	**52,464**	**97,253**
9	**Operating Profit / (Loss) C = (A-B)**		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,590**	**7,257**	**1,119**	**3,412**	**2,590**	**7,257**	**1,119**	**3,412**
10	**Appropriations:**																	
	Transfer to Shareholders' Account		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,590**	**7,257**	**1,119**	**3,412**	**2,590**	**7,257**	**1,119**	**3,412**
	Transfer to Catastrophe Reserve		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	Transfer to Other Reserves		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	Total (C)		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,590**	**7,257**	**1,119**	**3,412**	**2,590**	**7,257**	**1,119**	**3,412**

Note - 1

(Amount in ₹ Lakhs)

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	4,011	8,271	3,337	6,384	4,011	8,271	3,337	6,384
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	151	403	230	323	151	403	230	323
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	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4,162**	**8,674**	**3,567**	**6,707**	**4,162**	**8,674**	**3,567**	**6,707**

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, 2025 *(Amount in ₹ Lakhs)*

Sr. No.	Particulars	Schedule Ref. Form No.	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24
1	**OPERATING PROFIT / (LOSS)**					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,590	7,257	1,119	3,412
			2,590	7,257	1,119	3,412
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent - Gross		1,300	2,078	1,270	2,498
	(b) Profit on sale of Investments		283	510	241	344
	(c) (Loss on sale/ redemption of investments)		(49)	(49)	(1)	(47)
	(d) Amortization of Premium / Discount on Investments		55	101	89	126
			1,589	2,640	1,599	2,921
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)		-	-	10	10
			-	-	10	10
	TOTAL (A)		**4,179**	**9,897**	**2,728**	**6,343**
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		615	631	9	124
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	100	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		1,286	3,451	11,333	18,790
	(ii) Others		-	-	-	-
	(g) Others (Interest on delayed claims payment)		-	-	-	-
	TOTAL (B)		**1,901**	**4,182**	**11,342**	**18,914**
6	**Profit/(Loss) Before Tax (A-B)**		**2,278**	**5,715**	**(8,614)**	**(12,571)**
7	**Provision for Taxation**		**-**	**-**	**-**	**-**
8	**Profit/(Loss) After Tax**		**2,278**	**5,715**	**(8,614)**	**(12,571)**
	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		**(201,580)**	**(205,017)**	**(189,636)**	**(185,679)**
	Balance carried forward to Balance sheet		**(199,302)**	**(199,302)**	**(198,250)**	**(198,250)**

ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES

FORM NL-3B - BS

BALANCE SHEET AS AT 30TH SEPTEMBER, 2025 *(Amount in ₹ Lakhs)*

Sr. No.	Particulars	Schedule Ref. Form No.	As at 30th September, 2025	As at 30th September, 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	5,399	4,846
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		205	5
	-Policyholders' Funds		1,009	15
5	BORROWINGS	NL-11	-	-
	TOTAL		**286,213**	**284,466**
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12	54,560	74,391
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	268,374	206,188
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	8,547	7,239
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	723	1,228
	Advances and Other Assets	NL-16	42,473	16,815
	Sub-Total (A)		43,196	18,043
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	193,790	126,399
14	PROVISIONS	NL-18	93,976	93,246
	Sub-Total (B)		287,766	219,645
15	NET CURRENT ASSETS (C) = (A-B)		(244,570)	(201,602)
16	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		199,302	198,250
	TOTAL		**286,213**	**284,466**

CONTINGENT LIABILITIES *(Amount in ₹ Lakhs)*

Sr. No.	Particulars	As at 30th September, 2025	As at 30th September, 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	18
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	-	15
	TOTAL	**18**	**33**

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

PERIODIC DISCLOSURES
FORM NL 4 - PREMIUM SCHEDULE

PREMIUM EARNED (NET) [CURRENT YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire		Marine						Miscellaneous							
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health	
		For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25
1	Gross Direct Premium	1	1	-	-	-	-	-	-	11,249	20,834	16,024	30,397	27,273	51,231	30,219	54,624
2	Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,655	4,655
3	Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	2,889	5,363	4,110	7,855	6,999	13,218	8,031	14,530
	Net Written Premium	**1**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	**8,360**	**15,471**	**11,914**	**22,542**	**20,274**	**38,013**	**26,843**	**44,749**
4	Add : Opening balance of UPR	0	0	-	-	-	-	-	-	15,825	16,047	25,369	26,444	41,194	42,491	39,382	39,844
5	Less : Closing balance of UPR	1	1	-	-	-	-	-	-	16,300	16,300	25,106	25,106	41,406	41,406	43,064	43,064
	Net Earned Premium	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,885**	**15,218**	**12,177**	**23,880**	**20,062**	**39,098**	**23,161**	**41,529**
	Gross Direct Premium																
	- In India	1	1	-	-	-	-	-	-	11,249	20,834	16,024	30,397	27,273	51,231	30,219	54,624
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr No	Particulars	Miscellaneous																				Grand Total	
		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25
1	Gross Direct Premium	322	628	1,347	2,506	31,888	57,758	-	-	913	1,783	-	-	-	-	-	-	2,092	4,059	62,166	114,831	62,167	114,832
2	Add : Premium on reinsurance accepted	-	-	-	-	4,655	4,655	-	-	-	-	-	-	-	-	-	-	-	-	4,655	4,655	4,655	4,655
3	Less : Premium on reinsurance ceded	89	173	59	140	8,179	14,843	-	-	230	447	-	-	-	-	-	-	519	1,012	15,927	29,520	15,927	29,520
	Net Written Premium	**233**	**455**	**1,288**	**2,366**	**28,364**	**47,570**	**-**	**-**	**683**	**1,336**	**-**	**-**	**-**	**-**	**-**	**-**	**1,573**	**3,047**	**50,894**	**89,966**	**50,895**	**89,967**
4	Add : Opening balance of UPR	295	233	117	75	39,794	40,152	-	-	4,740	5,035	-	-	-	-	-	-	2,866	2,685	88,594	90,363	88,594	90,363
5	Less : Closing balance of UPR	361	361	125	125	43,550	43,550	-	-	4,399	4,399	-	-	-	-	-	-	3,050	3,050	92,405	92,405	92,406	92,406
	Net Earned Premium	**167**	**327**	**1,280**	**2,316**	**24,608**	**44,172**	**-**	**-**	**1,024**	**1,972**	**-**	**-**	**-**	**-**	**-**	**-**	**1,389**	**2,682**	**47,083**	**87,924**	**47,083**	**87,924**
	Gross Direct Premium																						
	- In India	322	628	1,347	2,506	31,888	57,758	-	-	913	1,783	-	-	-	-	-	-	2,092	4,059	62,166	114,831	62,167	114,832
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PREMIUM EARNED (NET) [PREVIOUS YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire		Marine						Miscellaneous							
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health	
		For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24
1	Gross Direct Premium	-	-	-	-	-	-	-	-	8,756	16,224	14,888	27,804	23,644	44,028	24,640	50,280
2	Add : Premium on reinsurance accepted	-	-							-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	2,268	4,203	3,909	7,301	6,177	11,504	5,508	11,153
	Net Written Premium	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6,488**	**12,021**	**10,979**	**20,503**	**17,467**	**32,524**	**19,132**	**39,127**
4	Add : Opening balance of UPR	-	-	-	-	-	-	-	-	12,377	12,450	21,786	21,519	34,163	33,969	47,495	46,508
5	Less : Closing balance of UPR	-	-	-	-	-	-	-	-	12,785	12,785	22,870	22,870	35,655	35,655	47,397	47,397
	Net Earned Premium	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6,080**	**11,686**	**9,895**	**19,152**	**15,975**	**30,838**	**19,230**	**38,238**
	Gross Direct Premium																
	- In India	-	-	-	-	-	-	-	-	8,756	16,224	14,888	27,804	23,644	44,028	24,640	50,280
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr No	Particulars	Miscellaneous																				Grand Total	
		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24
1	Gross Direct Premium	207	397	820	1,733	25,667	52,410	-	-	2,608	4,257	-	-	-	-	-	-	1,717	3,446	53,636	104,141	53,636	104,141
2	Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	52	99	219	450	5,779	11,702	-	-	1,052	1,730	-	-	-	-	-	-	493	989	13,501	25,925	13,501	25,925
	Net Written Premium	**155**	**298**	**601**	**1,283**	**19,888**	**40,708**	**-**	**-**	**1,556**	**2,527**	**-**	**-**	**-**	**-**	**-**	**-**	**1,224**	**2,457**	**40,135**	**78,216**	**40,135**	**78,216**
4	Add : Opening balance of UPR	250	255	97	77	47,842	46,840	-	-	5,384	5,171	-	-	-	-	-	-	2,267	1,941	89,656	87,921	89,656	87,921
5	Less : Closing balance of UPR	251	251	79	79	47,727	47,727	-	-	5,875	5,875	-	-	-	-	-	-	2,469	2,469	91,726	91,726	91,726	91,726
	Net Earned Premium	**154**	**302**	**619**	**1,281**	**20,003**	**39,821**	**-**	**-**	**1,065**	**1,823**	**-**	**-**	**-**	**-**	**-**	**-**	**1,022**	**1,929**	**38,065**	**74,411**	**38,065**	**74,411**
	Gross Direct Premium																						
	- In India	207	397	820	1,733	25,667	52,410	-	-	2,608	4,257	-	-	-	-	-	-	1,717	3,446	53,636	104,141	53,636	104,141
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

ACKO

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

PERIODIC DISCLOSURES
FORM NL 5 - CLAIMS SCHEDULE

CLAIMS INCURRED (NET) [CURRENT YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire		Marine: Marine Cargo		Marine: Marine Hull		Marine: Total Marine		Miscellaneous: Motor OD		Motor TP		Total Motor		Health	
		For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	10,251	20,613	3,079	4,981	13,330	25,594	14,627	23,911
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	2,635	5,247	9,725	10,148	12,360	15,395	3,597	5,672
	Net Claims Paid	-	-	-	-	-	-	-	-	**7,616**	**15,366**	**(6,646)**	**(5,167)**	**970**	**10,199**	**11,030**	**18,239**
4	Add : Claims Outstanding at the end of the year	2	2	-	-	-	-	-	-	4,233	4,233	104,036	104,036	108,269	108,269	11,307	11,307
5	Less : Claims Outstanding at the beginning of the year	2	2	-	-	-	-	-	-	3,948	3,341	89,511	83,415	93,459	86,756	9,395	7,184
	Net Incurred Claims	-	-	-	-	-	-	-	-	**7,901**	**16,258**	**7,879**	**15,454**	**15,780**	**31,712**	**12,942**	**22,362**
	Claims Paid (Direct)																
	- In India	-	-	-	-	-	-	-	-	10,251	20,613	3,079	4,981	13,330	25,594	14,627	23,911
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	2	2	-	-	-	-	-	-	1,398	1,398	75,881	75,881	77,279	77,279	7,653	7,653
	Estimates of IBNR and IBNER at the beginning of the period (net)	2	2	-	-	-	-	-	-	1,234	1,102	65,843	62,159	67,077	63,261	3,776	3,931

Sr No	Particulars	Miscellaneous: 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-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25
1	Claims Paid (Direct)	84	241	386	598	15,097	24,750	-	-	1,321	2,368	-	-	-	-	-	-	1,844	3,615	31,592	56,327	31,592	56,327
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance ceded to claims paid	20	56	59	90	3,676	5,818	-	-	425	772	-	-	-	-	-	-	516	1,026	16,977	23,011	16,977	23,011
	Net Claims Paid	**64**	**185**	**327**	**508**	**11,421**	**18,932**	-	-	**896**	**1,596**	-	-	-	-	-	-	**1,328**	**2,589**	**14,615**	**33,316**	**14,615**	**33,316**
4	Add : Claims Outstanding at the end of the year	555	555	909	909	12,771	12,771	-	-	660	660	-	-	-	-	-	-	535	535	122,235	122,235	122,237	122,237
5	Less : Claims Outstanding at the beginning of the year	535	493	839	575	10,769	8,252	-	-	600	507	-	-	-	-	-	-	547	426	105,375	95,941	105,377	95,943
	Net Incurred Claims	**84**	**247**	**397**	**842**	**13,423**	**23,451**	-	-	**956**	**1,749**	-	-	-	-	-	-	**1,316**	**2,698**	**31,475**	**59,610**	**31,475**	**59,610**
	Claims Paid (Direct)																						
	- In India	84	241	386	598	15,097	24,750	-	-	1,321	2,368	-	-	-	-	-	-	1,844	3,615	31,592	56,327	31,592	56,327
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	501	501	518	518	8,672	8,672	-	-	535	535	-	-	-	-	-	-	90	90	86,576	86,576	86,578	86,578
	Estimates of IBNR and IBNER at the beginning of the period (net)	458	461	389	299	4,623	4,691	-	-	441	357	-	-	-	-	-	-	94	96	72,235	68,405	72,237	68,407

CLAIMS INCURRED (NET) [PREVIOUS YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire		Marine: Marine Cargo		Marine: Marine Hull		Marine: Total Marine		Miscellaneous: Motor OD		Motor TP		Total Motor		Health	
		For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	9,023	17,006	1,750	2,469	10,773	19,475	11,975	22,937
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	2,571	5,045	599	840	3,170	5,885	1,296	1,966
	Net Claims Paid	-	-	-	-	-	-	-	-	**6,453**	**11,961**	**1,151**	**1,629**	**7,603**	**13,590**	**10,679**	**20,970**
4	Add : Claims Outstanding at the end of the year	1	1	-	-	-	-	-	-	3,482	3,482	63,076	63,076	66,558	66,558	7,137	7,137
5	Less : Claims Outstanding at the beginning of the year	1	1	-	-	-	-	-	-	3,210	2,804	57,552	51,700	60,762	54,504	5,720	5,300
	Net Incurred Claims	-	-	-	-	-	-	-	-	**6,725**	**12,639**	**6,675**	**13,005**	**13,399**	**25,644**	**12,096**	**22,807**
	Claims Paid (Direct)																
	- In India	-	-	-	-	-	-	-	-	9,023	17,006	1,750	2,469	10,773	19,475	11,975	22,937
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	1	1	-	-	-	-	-	-	856	856	46,926	46,926	47,782	47,782	3,238	3,238
	Estimates of IBNR and IBNER at the beginning of the period (net)	1	1	-	-	-	-	-	-	1,048	942	42,524	38,654	43,572	39,596	2,900	2,515

Sr No	Particulars	Miscellaneous: 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-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24
1	Claims Paid (Direct)	34	109	179	332	12,188	23,378	-	-	1,380	2,176	-	-	-	-	-	-	1,368	2,506	25,709	47,535	25,709	47,535
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance ceded to claims paid	1	4	36	58	1,333	2,028	-	-	464	745	-	-	-	-	-	-	398	729	5,365	9,387	5,365	9,387
	Net Claims Paid	**32**	**105**	**143**	**274**	**10,855**	**21,350**	-	-	**916**	**1,431**	-	-	-	-	-	-	**971**	**1,778**	**20,344**	**38,148**	**20,344**	**38,148**
4	Add : Claims Outstanding at the end of the year	399	399	373	373	7,909	7,909	-	-	527	527	-	-	-	-	-	-	447	447	75,441	75,441	75,442	75,442
5	Less : Claims Outstanding at the beginning of the year	272	202	350	293	6,342	5,795	-	-	507	371	-	-	-	-	-	-	426	328	68,037	60,998	68,038	60,999
	Net Incurred Claims	**159**	**302**	**166**	**354**	**12,422**	**23,464**	-	-	**936**	**1,587**	-	-	-	-	-	-	**992**	**1,897**	**27,748**	**52,591**	**27,748**	**52,591**
	Claims Paid (Direct)																						
	- In India	34	109	179	332	12,188	23,378	-	-	1,380	2,176	-	-	-	-	-	-	1,368	2,506	25,709	47,535	25,709	47,535
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	339	339	268	268	3,845	3,845	-	-	362	362	-	-	-	-	-	-	73	73	52,062	52,062	52,063	52,063
	Estimates of IBNR and IBNER at the beginning of the period (net)	232	179	255	201	3,387	2,895	-	-	412	319	-	-	-	-	-	-	113	136	47,484	42,946	47,485	42,947

ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES

FORM NL 6 - COMMISSION SCHEDULE

COMMISSION PAID (NET) [CURRENT YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire		Marine						Miscellaneous																												Grand Total	
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	Up to the quarter Sep-25
1	Commission & Remuneration	-	-	-	-	-	-	-	-	183	335	319	628	502	963	6,491	11,456	28	48	125	193	6,644	11,697	-	-	8	13	-	-	-	-	-	-	-	-	7,154	12,673	7,154	12,673
2	Rewards	-	-	-	-	-	-	-	-	5	28	10	51	15	79	1,238	2,328	(0)	2	-	-	1,238	2,330	-	-	-	-	-	-	-	-	-	-	-	-	1,253	2,409	1,253	2,409
3	Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Commission	-	-	-	-	-	-	-	-	188	363	329	679	517	1,042	7,729	13,784	28	50	125	193	7,882	14,027	-	-	8	13	-	-	-	-	-	-	-	-	8,407	15,082	8,407	15,082
4	Add : Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Less : Commission on Re-insurance ceded	-	-	-	-	-	-	-	-	331	710	404	699	735	1,409	2,498	4,529	7	14	3	19	2,508	4,562	-	-	13	37	-	-	-	-	-	-	17	63	3,273	6,071	3,273	6,071
	Net Commission	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(143)**	**(347)**	**(75)**	**(20)**	**(218)**	**(367)**	**5,231**	**9,255**	**21**	**36**	**122**	**174**	**5,374**	**9,465**	**-**	**-**	**(5)**	**(24)**	**-**	**-**	**-**	**-**	**-**	**-**	**(17)**	**(63)**	**5,134**	**9,011**	**5,134**	**9,011**
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																						
	Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	949	1,760	-	-	-	-	949	1,760	-	-	-	-	-	-	-	-	-	-	-	-	949	1,760	949	1,760
	Corporate Agents-Others	0	0	-	-	-	-	-	-	114	212	109	228	223	440	5,633	10,136	-	-	-	-	5,633	10,136	-	-	0	0	-	-	-	-	-	-	-	-	5,856	10,576	5,856	10,576
	Insurance Brokers	0	0	-	-	-	-	-	-	74	151	220	451	294	602	1,147	1,888	28	50	125	193	1,300	2,131	-	-	8	13	-	-	-	-	-	-	-	-	1,602	2,746	1,602	2,746
	Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	188	363	329	679	517	1,042	7,729	13,784	28	50	125	193	7,882	14,027	-	-	8	13	-	-	-	-	-	-	-	-	8,407	15,082	8,407	15,082
										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :																																						
	- In India	-	-	-	-	-	-	-	-	188	363	329	679	517	1,042	7,729	13,784	28	50	125	193	7,882	14,027	-	-	8	13	-	-	-	-	-	-	-	-	8,407	15,082	8,407	15,082
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

COMMISSION PAID (NET) [PREVIOUS YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire		Marine						Miscellaneous																												Grand Total	
				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24	For the Quarter Sep-24	Up to the quarter Sep-24
1	Commission & Remuneration	-	-	-	-	-	-	-	-	148	270	416	682	564	952	5,009	10,484	14	33	(0)	0	5,023	10,517	-	-	43	83	-	-	-	-	-	-	-	-	5,630	11,552	5,630	11,552
2	Rewards	-	-	-	-	-	-	-	-	43	64	58	66	101	130	1,235	2,519	-	-	-	-	1,235	2,519	-	-	-	-	-	-	-	-	-	-	-	-	1,336	2,649	1,336	2,649
3	Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Commission	-	-	-	-	-	-	-	-	191	334	474	748	665	1,082	6,244	13,003	14	33	-	-	6,258	13,036	-	-	43	83	-	-	-	-	-	-	-	-	6,966	14,201	6,966	14,201
4	Add : Commission on Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Less : Commission on Re-insurance ceded	-	-	-	-	-	-	-	-	410	892	635	1,023	1,045	1,915	2,201	4,555	0	2	85	174	2,286	4,731	-	-	90	146	-	-	-	-	-	-	91	140	3,512	6,932	3,512	6,932
	Net Commission	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(219)**	**(558)**	**(161)**	**(275)**	**(380)**	**(833)**	**4,043**	**8,448**	**14**	**31**	**(85)**	**(174)**	**3,972**	**8,305**	**-**	**-**	**(47)**	**(63)**	**-**	**-**	**-**	**-**	**-**	**-**	**(91)**	**(140)**	**3,454**	**7,269**	**3,454**	**7,269**
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																						
	Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	171	171	-	-	-	-	171	171	-	-	-	-	-	-	-	-	-	-	-	-	171	171	171	171
	Corporate Agents-Others	-	-	-	-	-	-	-	-	112	195	52	87	164	282	4,526	9,617	-	0	-	-	4,526	9,617	-	-	-	-	-	-	-	-	-	-	-	-	4,690	9,899	4,690	9,899
	Insurance Brokers	-	-	-	-	-	-	-	-	79	139	422	661	501	800	1,547	3,215	14	33	(0)	0	1,561	3,248	-	-	43	83	-	-	-	-	-	-	-	-	2,105	4,131	2,105	4,131
	Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	191	334	474	748	665	1,082	6,244	13,003	14	33	-	-	6,258	13,036	-	-	43	83	-	-	-	-	-	-	-	-	6,966	14,201	6,966	14,201
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :																																						
	- In India	-	-	-	-	-	-	-	-	191	334	474	748	665	1,082	6,244	13,003	14	33	-	-	6,258	13,036	-	-	43	83	-	-	-	-	-	-	-	-	6,966	14,201	6,966	14,201
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

PERIODIC DISCLOSURES
FORM NL 7 - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES [CURRENT YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire: For the Quarter Sep-25	Fire: Up to the quarter Sep-25	Marine – Marine Cargo: For the Quarter Sep-25	Marine – Marine Cargo: Up to the quarter Sep-25	Marine – Marine Hull: For the Quarter Sep-25	Marine – Marine Hull: Up to the quarter Sep-25	Marine – Total Marine: For the Quarter Sep-25	Marine – Total Marine: Up to the quarter Sep-25
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-
5	Repairs & maintenance	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-
7	Communication	-	-	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-	-	-
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(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	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-
12	Depreciation	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Business Support Services	-	-	-	-	-	-	-	-
	(b) Miscellaneous Expenses	-	-	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	- In India	-	-	-	-	-	-	-	-
	- Outside India	-	-	-	-	-	-	-	-

Sr No	Particulars	Miscellaneous – Motor OD: For the Quarter Sep-25	Motor OD: Up to the quarter	Motor TP: For the Quarter Sep-25	Motor TP: Up to the quarter Sep-25	Total Motor: For the Quarter Sep-25	Total Motor: Up to the quarter Sep-25	Health: For the Quarter Sep-25	Health: Up to the quarter Sep-25	Personal Accident: For the Quarter Sep-25	Personal Accident: Up to the quarter Sep-25	Travel Insurance: For the Quarter Sep-25	Travel Insurance: Up to the quarter Sep-25	Total Health: For the Quarter Sep-25	Total Health: Up to the quarter Sep-25
1	Employees' remuneration & welfare benefits	357	751	505	1,093	862	1,844	1,180	2,171	10	22	55	115	1,245	2,308
2	Travel, conveyance and vehicle running expenses	7	16	11	25	18	41	25	48	-	-	2	3	27	51
3	Training expenses	1	2	4	5	5	7	5	7	-	-	-	-	5	7
4	Rents, rates & taxes	12	25	15	36	27	61	38	72	1	1	2	4	41	77
5	Repairs & maintenance	16	21	24	31	40	52	49	61	1	1	2	3	52	65
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication	11	26	17	39	28	65	38	75	1	1	2	4	41	80
8	Legal & professional charges	66	140	92	203	158	343	218	404	2	4	10	21	230	429
9	Auditors' fees, expenses etc														
	(a) as auditor	2	3	1	4	3	7	4	8	-	-	-	-	4	8
	(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	-	-	1	1	1	1	1	1	-	-	-	-	1	1
10	Advertisement and publicity	875	1,689	1,246	2,461	2,121	4,150	2,837	4,886	25	50	135	258	2,997	5,194
11	Interest & Bank Charges	35	69	49	100	84	169	112	198	1	2	5	10	118	210
12	Depreciation	25	52	38	77	63	129	82	151	1	2	4	8	87	161
13	Brand/Trade Mark usage fee/charges	(48)	-	(72)	-	(120)	-	(121)	-	(1)	-	(7)	-	(129)	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	736	1,350	1,047	1,966	1,783	3,316	2,361	3,905	21	40	113	206	2,495	4,151
16	Goods and Services Tax (GST)	1	3	-	3	1	6	4	8	-	-	-	-	4	8
17	Others:														
	(a) Business Support Services	145	260	208	379	353	639	463	753	4	8	23	40	490	801
	(b) Miscellaneous Expenses	31	65	43	94	74	159	101	187	1	2	5	10	107	199
	Total	**2,272**	**4,472**	**3,229**	**6,517**	**5,501**	**10,989**	**7,397**	**12,935**	**67**	**133**	**351**	**682**	**7,815**	**13,750**
	- In India	2,272	4,472	3,229	6,517	5,501	10,989	7,397	12,935	67	133	351	682	7,815	13,750
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr No	Particulars	Miscellaneous – Workmen's Compensation/ Employer's Liability: For the Quarter Sep-25	Workmen's Compensation/ Employer's Liability: Up to the quarter Sep-25	Public/ Product Liability: For the Quarter Sep-25	Public/ Product Liability: Up to the quarter Sep-25	Engineering: For the Quarter Sep-25	Engineering: Up to the quarter Sep-25	Aviation: For the Quarter Sep-25	Aviation: Up to the quarter Sep-25	Crop Insurance: For the Quarter Sep-25	Crop Insurance: Up to the quarter Sep-25	Other Miscellaneous segment: For the Quarter Sep-25	Other Miscellaneous segment: Up to the quarter Sep-25	Total Miscellaneous: For the Quarter Sep-25	Total Miscellaneous: Up to the quarter Sep-25	Grand Total: For the Quarter Sep-25	Grand Total: Up to the quarter Sep-25
1	Employees' remuneration & welfare benefits	-	-	29	65	-	-	-	-	-	-	66	148	2,202	4,365	2,202	4,365
2	Travel, conveyance and vehicle running expenses	-	-	-	1	-	-	-	-	-	-	1	3	46	96	46	96
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	10	14	10	14
4	Rents, rates & taxes	-	-	1	2	-	-	-	-	-	-	2	5	71	145	71	145
5	Repairs & maintenance	-	-	2	2	-	-	-	-	-	-	3	4	97	123	97	123
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication	-	-	1	2	-	-	-	-	-	-	2	5	72	152	72	152
8	Legal & professional charges	-	-	5	12	-	-	-	-	-	-	13	28	406	812	406	812
9	Auditors' fees, expenses etc																
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	1	1	8	16	8	16
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2
10	Advertisement and publicity	-	-	71	146	-	-	-	-	-	-	164	333	5,353	9,823	5,353	9,823
11	Interest & Bank Charges	-	-	3	6	-	-	-	-	-	-	7	14	212	399	212	399
12	Depreciation	-	-	2	5	-	-	-	-	-	-	4	10	156	305	156	305
13	Brand/Trade Mark usage fee/charges	-	-	(4)	-	-	-	-	-	-	-	(10)	-	(263)	-	(263)	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	61	117	-	-	-	-	-	-	139	266	4,478	7,850	4,478	7,850
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	1	1	6	15	6	15
17	Others:																
	(a) Business Support Services	-	-	11	22	-	-	-	-	-	-	27	51	881	1,513	881	1,513
	(b) Miscellaneous Expenses	-	-	3	6	-	-	-	-	-	-	6	13	190	377	190	377
	Total	**-**	**-**	**185**	**386**	**-**	**-**	**-**	**-**	**-**	**-**	**426**	**882**	**13,927**	**26,007**	**13,927**	**26,007**
	- In India	-	-	185	386	-	-	-	-	-	-	426	882	13,927	26,007	13,927	26,007
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

OPERATING EXPENSES [PREVIOUS YEAR]

(Amount in ₹ Lakhs)

Sr No	Particulars	Fire: For the Quarter Sep-24	Fire: Up to the quarter Sep-24	Marine – Marine Cargo: For the Quarter Sep-24	Marine – Marine Cargo: Up to the quarter Sep-24	Marine – Marine Hull: For the Quarter Sep-24	Marine – Marine Hull: Up to the quarter Sep-24	Marine – Total Marine: For the Quarter Sep-24	Marine – Total Marine: Up to the quarter Sep-24
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-
5	Repairs & maintenance	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-
7	Communication	-	-	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-	-	-
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(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	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-
12	Depreciation	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Business Support Services	-	-	-	-	-	-	-	-
	(b) Miscellaneous Expenses	-	-	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	- In India	-	-	-	-	-	-	-	-
	- Outside India	-	-	-	-	-	-	-	-

Sr No	Particulars	Miscellaneous – Motor OD: For the Quarter Sep-24	Motor OD: Up to the quarter	Motor TP: For the Quarter Sep-24	Motor TP: Up to the quarter Sep-24	Total Motor: For the Quarter Sep-24	Total Motor: Up to the quarter Sep-24	Health: For the Quarter Sep-24	Health: Up to the quarter Sep-24	Personal Accident: For the Quarter Sep-24	Personal Accident: Up to the quarter Sep-24	Travel Insurance: For the Quarter Sep-24	Travel Insurance: Up to the quarter Sep-24	Total Health: For the Quarter Sep-24	Total Health: Up to the quarter Sep-24
1	Employees' remuneration & welfare benefits	495	901	840	1,537	1,335	2,438	1,469	2,933	11	22	46	96	1,526	3,051
2	Travel, conveyance and vehicle running expenses	10	17	16	28	26	45	30	54	(0)	-	1	2	31	56
3	Training expenses	3	3	5	5	8	8	9	10	(0)	-	(0)	-	9	10
4	Rents, rates & taxes	(2)	17	(5)	29	(7)	46	(15)	55	(1)	-	(0)	2	(16)	57
5	Repairs & maintenance	1	10	4	18	5	28	3	33	(0)	-	0	1	3	34
6	Printing & stationery	(0)	-	(0)	-	-	-	(0)	-	(0)	-	(0)	-	-	-
7	Communication	12	22	21	37	33	59	37	71	1	1	1	2	39	74
8	Legal & professional charges	67	118	114	201	181	319	201	384	2	3	7	13	210	400
9	Auditors' fees, expenses etc														
	(a) as auditor	1	2	2	4	3	6	3	8	(0)	-	(0)	-	3	8
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(0)	-	(0)	-	-	-	0	1	(0)	-	(0)	-	-	1
10	Advertisement and publicity	1,965	3,129	3,332	5,336	5,297	8,465	5,977	10,184	48	78	190	334	6,215	10,596
11	Interest & Bank Charges	25	44	42	75	67	119	74	143	1	1	3	5	78	149
12	Depreciation	21	40	36	69	57	109	62	133	0	1	2	4	64	138
13	Brand/Trade Mark usage fee/charges	41	80	73	136	114	216	134	260	1	2	5	9	140	271
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	607	1,127	1,028	1,923	1,635	3,050	1,790	3,670	15	28	56	120	1,861	3,818
16	Goods and Services Tax (GST)	2	3	3	5	5	8	7	10	(0)	-	(0)	-	7	10
17	Others:														
	(a) Business Support Services	146	224	261	411	407	635	445	731	3	5	14	24	462	760
	(b) Miscellaneous Expenses	6	5	7	8	13	13	5	16	(0)	-	1	1	6	17
	Total	**3,400**	**5,742**	**5,779**	**9,822**	**9,179**	**15,564**	**10,231**	**18,696**	**81**	**141**	**326**	**613**	**10,638**	**19,450**
	- In India	3,400	5,742	5,779	9,822	9,179	15,564	10,231	18,696	81	141	326	613	10,638	19,450
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr No	Particulars	Miscellaneous – Workmen's Compensation/ Employer's Liability: For the Quarter Sep-24	Workmen's Compensation/ Employer's Liability: Up to the quarter Sep-24	Public/ Product Liability: For the Quarter Sep-24	Public/ Product Liability: Up to the quarter Sep-24	Engineering: For the Quarter Sep-24	Engineering: Up to the quarter Sep-24	Aviation: For the Quarter Sep-24	Aviation: Up to the quarter Sep-24	Crop Insurance: For the Quarter Sep-24	Crop Insurance: Up to the quarter Sep-24	Other Miscellaneous segment: For the Quarter Sep-24	Other Miscellaneous segment: Up to the quarter Sep-24	Total Miscellaneous: For the Quarter Sep-24	Total Miscellaneous: Up to the quarter Sep-24	Grand Total: For the Quarter Sep-24	Grand Total: Up to the quarter Sep-24
1	Employees' remuneration & welfare benefits	-	-	118	189	-	-	-	-	-	-	94	184	3,073	5,862	3,073	5,862
2	Travel, conveyance and vehicle running expenses	-	-	2	3	-	-	-	-	-	-	1	3	60	107	60	107
3	Training expenses	-	-	(0)	1	-	-	-	-	-	-	1	1	18	20	18	20
4	Rents, rates & taxes	-	-	(0)	4	-	-	-	-	-	-	(1)	3	(24)	110	(24)	110
5	Repairs & maintenance	-	-	(0)	2	-	-	-	-	-	-	0	2	8	66	8	66
6	Printing & stationery	-	-	(0)	-	-	-	-	-	-	-	(0)	-	-	-	-	-
7	Communication	-	-	3	5	-	-	-	-	-	-	1	4	76	142	76	142
8	Legal & professional charges	-	-	16	25	-	-	-	-	-	-	13	24	420	768	420	768
9	Auditors' fees, expenses etc																
	(a) as auditor	-	-	1	1	-	-	-	-	-	-	1	1	8	16	8	16
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	(0)	-	-	-	-	-	-	-	(0)	-	-	1	-	1
10	Advertisement and publicity	-	-	454	658	-	-	-	-	-	-	379	639	12,345	20,358	12,345	20,358
11	Interest & Bank Charges	-	-	6	9	-	-	-	-	-	-	4	9	155	286	155	286
12	Depreciation	-	-	6	9	-	-	-	-	-	-	4	8	131	264	131	264
13	Brand/Trade Mark usage fee/charges	-	-	9	17	-	-	-	-	-	-	8	16	271	520	271	520
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	146	237	-	-	-	-	-	-	114	230	3,756	7,335	3,756	7,335
16	Goods and Services Tax (GST)	-	-	1	1	-	-	-	-	-	-	1	1	14	20	14	20
17	Others:																
	(a) Business Support Services	-	-	32	46	-	-	-	-	-	-	28	45	929	1,486	929	1,486
	(b) Miscellaneous Expenses	-	-	3	1	-	-	-	-	-	-	0	1	22	32	22	32
	Total	**-**	**-**	**797**	**1,208**	**-**	**-**	**-**	**-**	**-**	**-**	**648**	**1,171**	**21,262**	**37,393**	**21,262**	**37,393**
	- In India	-	-	797	1,208	-	-	-	-	-	-	648	1,171	21,262	37,393	21,262	37,393
	- 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, 2025	As at 30th September, 2024
1	Authorised Capital		
	3500000000 Equity Shares of ₹ 10 each	350,000	350,000
	(Previous period : 3500000000 Equity Shares of ₹ 10 each)		
2	Issued Capital		
	2796000000 Equity Shares of ₹ 10 each	279,600	279,600
	(Previous period : 2796000000 Equity Shares of ₹ 10 each)		
3	Subscribed Capital		
	2796000000 Equity Shares of ₹ 10 each	279,600	279,600
	(Previous period : 2796000000 Equity Shares of ₹ 10 each)		
4	Called up Capital		
	2796000000 Equity Shares of ₹ 10 each	279,600	279,600
	(Previous period : 2796000000 Equity Shares of ₹ 10 each)		
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount orginally 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	-	-
5	Paid-up Capital		
	2796000000 Equity Shares of ₹ 10 each	279,600	279,600
	(Previous period : 2796000000 Equity Shares of ₹ 10 each)		
	Preference Shares	-	-
	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 September, 2025		As at 30th September, 2024	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	**Promoters**				
	a) Indian				
	- Acko Technologies & Services Private Limited	2,796,000,000	100	2,796,000,000	100
	b) Foreign	-	-	-	-
2	**Investors**				
	a) Indian				
	b) Foreign	-	-	-	-
3	**Others**	-	-	-	-
	Total	**2,796,000,000**	**100**	**2,796,000,000**	**100.00**

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE **ANNEXURE A**

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 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i). Acko Technology & Services Private Limited	1	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)	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 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 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	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. Volrado Venture Partners Fund II	1	1395245	0.99209721	13.9525	-	-	-	-
	q. Anchorage Capital Scheme II	1	348811	0.24802412	3.48811	-	-	-	-
	r.Growth I9 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	4981722	3.5422829	49.82	-	-	-	-
	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 Catamaran Advisors LLP^	1	658416	0.46817059	815.29	-	-	-	-
	f. FPGA Family Foundation, represented by its trustee Binarystar Holdings LLP^	1	2710000	1.92696153	6874.6	-	-	-	-
	g. Lotus Family Trust (acting through its trustee Barclays Wealth Trustees India Pvt Ltd)	1	348812	0.24802484	3.48812	-	-	-	-
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	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	-	-	-	-	-	-	-	-
	ATSPL Employees and other Shareholders Welfare Trust, acting through its Trustees, Vistra ITCL (India) Limited	1	12028535	8.55296097	120.285	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	43	140635916	100	400931	0	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

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, 2025	As at 30th September, 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 begning of the year	5,050	4,153
	Addition during the period	449	693
	Deductions during the year	100	-
		5,399	4,846
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	**5,399**	**4,846**

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, 2025	As at 30th September, 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 September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024
(A)	**LONG TERM INVESTMENTS :**						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	19,889	21,907	98,728	60,720	118,617	82,627
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	13,946	18,936	69,229	52,486	83,175	71,422
	(e) Other Securities (FDs)	1,107	4,030	5,493	11,170	6,600	15,200
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,697	14,143	58,065	39,199	69,762	53,342
5	Other than approved investments	500	-	-	-	500	-
	Total	**47,139**	**59,016**	**231,515**	**163,575**	**278,654**	**222,591**
(B)	**SHORT TERM INVESTMENTS :**						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	-	2,457	-	6,809	-	9,266
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	3,581	3,741	17,775	10,369	21,356	14,110
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	-	1,060	-	2,937	-	3,997
	(e) Other Securities (FDs)	2,521	6,275	12,514	17,393	15,035	23,668
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	1,259	1,842	6,273	5,105	7,532	6,947
5	Other than approved investments	60	-	297	-	357	-
	Total	**7,421**	**15,375**	**36,859**	**42,613**	**44,280**	**57,988**
	Grand Total	**54,560**	**74,391**	**268,374**	**206,188**	**322,934**	**280,579**

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, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024
1	**Long Term Investments :**						
	Book Value	45,100	59,016	223,882	163,575	268,982	222,591
	Market Value	45,416	59,845	225,450	165,873	270,866	225,718
2	**Short Term Investments :**						
	Book Value	7,365	15,375	36,558	42,613	43,923	57,988
	Market Value	7,364	15,367	36,556	36,647	43,920	52,014

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, 2025	As at 30th September, 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 September, 2025									
		Cost / Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For the period	On Sales/ Adjustments	To Date	As at 30th September, 2025	As at 31st March, 2025
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	864	78	-	942	864	9	-	873	69	-
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	-	46	14	3	-	17	29	9
7	Information Technology Equipment	2,117	114	14	2,217	1,209	260	14	1,455	762	908
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	231	4	-	235	132	33	-	165	70	99
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	8,096	219	14	8,301	2,221	305	14	2,512	5,789	5,875
	Capital Work In Progress	2,251	506	-	2,758	-	-	-	-	2,758	2,251
	Grand Total	**10,347**	**725**	**14**	**11,059**	**2,221**	**305**	**14**	**2,512**	**8,547**	**8,126**
	Previous Period Total	**7,469**	**1,787**	**4**	**9,252**	**1,749**	**267**	**3**	**2,013**	**7,239**	**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 September, 2025	As at 30th September, 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	498	1,053
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	224	174
	Total	**723**	**1,228**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	723	1,228
	- 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, 2025	As at 30th September, 2024
(A)	**ADVANCES**		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	327	189
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	240	394
6	Others:		
	(a) Security Deposits	552	550
	(b) GST input balance recoverable (net)	2,613	4,932
	(c) Advances for capital expenditure	3,221	2,766
	(d) Contribution to MV Accident Fund - Insured Vehicles	444	44
	(e) Advance to Creditors	111	336
	(f) Pre-deposit GST Payment	36	-
	Total (A)	7,544	9,211
(B)	**OTHER ASSETS**		
1	Income accrued on investments	8,839	6,841
2	Outstanding Premiums	-	96
	Less : Provisions for doubtful		
3	Agents' balances	4	1
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	5,493	4
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	2	-
7	Investments held for Unclaimed Amount of Policyholders	2	6
8	Others		
	(a) Receivable from payment gateways	536	561
	(b) Other recoverable	195	95
	(c) Unsettled investment contract receivable	19,858	-
	Total (B)	34,929	7,604
	Total (A) + (B)	**42,473**	**16,815**

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, 2025	As at 30th September, 2024
1	Agents' Balances	6,986	4,671
2	Balances due to other insurance companies	18,797	18,665
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	20,129	8,249
	(b) for Other Policies	4,788	1,760
5	Unallocated premium	7,763	5,640
6	Sundry Creditors	11,435	10,254
7	Due to subsidiaries/holding company	-	917
8	Claims outstanding	122,237	75,442
9	Due to Officers / Directors	-	-
10	Unclaimed Amount of policyholders	-	2
11	Income accrued on Unclaimed amounts	2	2
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	823	4
14	Others:		
	(a) Statutory Dues Payable	710	645
	(b) Due to MV Accident Fund - Hit and Run Compensation A/c	120	148
	(c) Unsettled investment contract payable	-	-
	Total	**193,790**	**126,399**

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

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, 2025	As at 30th September, 2024
1	Reserve for Unexpired Risk	92,406	91,726
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,570	1,520
5	Others	-	-
	Total	**93,976**	**93,246**

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, 2025	As at 30th September, 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 Sep-25	Up to the quarter Sep-25	For the Quarter Sep-24	Up to the quarter Sep-24
1	Gross Premium Growth Rate	15.91%	10.27%	18.97%	19.61%
2	Gross Premium to Networth Ratio	0.73	1.34	0.62	1.21
3	Growth rate of Net Worth	(0.58%)	(0.58%)	0.96%	0.96%
4	Net Retention Ratio	76.17%	75.29%	74.83%	75.11%
5	Net Commission Ratio	10.09%	10.02%	8.61%	9.29%
6	Expense of Management to Gross Direct Premium Ratio	35.93%	35.78%	52.63%	49.54%
7	Expense of Management to Net Written Premium	37.45%	38.92%	61.58%	57.10%
8	Net Incurred Claims to Net Earned premium	66.85%	67.80%	72.90%	70.68%
9	Claims paid to claims provisions	9.71%	9.19%	8.78%	10.55%
10	Combined ratio	104.30%	106.72%	134.48%	127.78%
11	Investment income ratio	7.74%	8.31%	8.10%	7.70%
12	Technical Reserves to Net Premium Ratio	4.22	2.39	4.17	2.14
13	Underwriting Balance Ratio	(0.07)	(0.08)	(0.38)	(0.31)
14	Operating Profit Ratio	2.77%	4.33%	(26.83%)	(20.67%)
15	Liquid Assets to Liabilities Ratio	0.17	0.17	0.29	0.29
16	Net Earning Ratio	4.48%	6.35%	(21.46%)	(16.07%)
17	Return on Net Worth Ratio	2.66%	6.67%	(9.99%)	(14.58%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.29	2.29	2.43	2.43
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	0.16	0.41	(0.32)	(0.47)
24	Book value per share	3.06	3.06	3.08	3.08

Segmental Reporting up to the quarter

Segments Upto the quarter ended on 30th September, 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	100.00%	0.00%	0.00%	0.00%	NA	0.00%	NA	2.92	-
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	28.41%	74.26%	-2.24%	23.21%	26.66%	106.83%	53.02%	133.50%	1.33	(0.34)
Previous Period	29.77%	74.09%	-4.64%	37.45%	43.12%	108.16%	58.20%	151.28%	1.35	(0.53)
Motor TP										
Current Period	9.33%	74.16%	-0.09%	23.67%	28.82%	64.72%	4.14%	93.54%	5.73	0.08
Previous Period	28.81%	73.74%	-1.34%	38.02%	46.56%	67.90%	2.75%	114.47%	4.19	(0.18)
Total Motor										
Current Period	16.36%	74.20%	-0.97%	23.48%	27.94%	81.11%	5.91%	109.05%	3.94	(0.08)
Previous Period	29.16%	73.87%	-2.56%	37.81%	45.29%	83.16%	5.61%	128.45%	3.14	(0.31)
Health										
Current Period	8.64%	75.49%	20.68%	48.91%	49.59%	53.85%	32.89%	103.43%	1.22	(0.07)
Previous Period	16.53%	77.82%	21.59%	63.04%	69.37%	59.65%	55.65%	129.02%	1.39	(0.31)
Personal Accident										
Current Period	58.33%	72.45%	7.91%	29.14%	37.14%	75.54%	31.03%	112.68%	2.01	(0.27)
Previous Period	-3.86%	75.13%	10.40%	43.87%	57.72%	99.85%	37.56%	157.57%	2.18	(0.57)
Travel Insurance										
Current Period	44.60%	94.42%	7.35%	34.92%	36.18%	36.36%	25.13%	72.53%	0.44	0.27
Previous Period	-23.69%	74.04%	-13.56%	35.37%	34.22%	27.61%	18.74%	61.83%	0.35	0.38
Total Health										
Current Period	10.20%	76.22%	19.90%	48.09%	48.80%	53.09%	32.31%	101.89%	1.18	(0.06)
Previous Period	14.36%	77.67%	20.40%	61.98%	68.18%	58.92%	52.85%	127.10%	1.37	(0.29)
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	-58.11%	74.92%	-1.80%	22.38%	27.10%	88.69%	42.16%	115.79%	3.79	(0.07)
Previous Period	-11.53%	59.36%	-2.49%	30.33%	45.31%	87.06%	33.40%	132.38%	2.53	(0.50)
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	17.82%	75.06%	-2.07%	21.73%	26.88%	100.60%	69.37%	127.48%	1.18	(0.31)
Previous Period	47.33%	71.31%	-5.70%	33.99%	41.96%	98.33%	52.19%	140.29%	1.19	(0.52)
Total Miscellaneous										
Current Period	10.27%	75.29%	10.02%	35.78%	38.92%	67.80%	69.37%	106.72%	2.39	(0.08)
Previous Period	19.61%	75.11%	9.29%	49.54%	57.10%	70.68%	52.19%	127.78%	2.14	(0.31)
Total-Current Period	10.27%	75.29%	10.02%	35.78%	38.92%	67.80%	9.19%	106.72%	2.39	(0.08)
Total-Previous Period	19.61%	75.11%	9.29%	49.54%	57.10%	70.68%	10.55%	127.78%	2.14	(0.31)

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-	Up to the quarter Sep-	For the Quarter Sep-	Up to the quarter Sep-
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital	-	-	-	35,000
			Premium received	560	896	897	1,076
			Claims paid	398	765	636	950
			Payment for technology support services / Brand usage fee	3,675	6,572	2,950	5,728
			Assistance in operation	279	615	298	459
2	Acko Life Insurance Limited	Fellow subsidiary	Commission towards broking services	9	10	1	1
3	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	-	-	36	56
4	Key Management Personnel :						
(a)	Mr. Animesh Kumar Das	Managing Director & CEO					
(b)	Mr. Rohin Vig	Chief Financial Officer	Salary Bonus and Other Allowances	199	518	188	453
(c)	Mr. Biresh Giri	Appointed Actuary (up to 17th July, 2024)	Premium Recevied	1	1	0	0
(d)	Rahul Khetan	Appointed Actuary	Claims Paid	-	0	-	-
(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 SEPTEMBER, 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 dobutful debts due from the related party
1	Acko Technology and Services Pvt Ltd	Holding Company	189	Payable	No	No	NIL	NIL
2	Acko Life Insurance Limited	Fellow subsidiary	2	Receivable	No	No	NIL	NIL

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

STATEMENT OF ADMISSIBLE ASSETS :

As at 30th September, 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	-	54,563	54,563
	Policyholders as per NL-12 A of BS	268,371	-	268,371
(A)	**Total Investments as per BS**	**268,371**	**54,563**	**322,934**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	8,547	8,547
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	29	29
	Current Assets:	-	-	-
(E)	Cash & Bank Balances as per BS	-	723	723
(F)	Advances and Other assets as per BS	6,069	36,404	42,473
(G)	**Total Current Assets as per BS...(E)+(F)**	**6,069**	**37,127**	**43,196**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1	2,054	2,054
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	971	244	1,215
(K)	**Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)**	**274,440**	**100,237**	**374,677**
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	971	2,327	3,298
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)**	**273,468**	**97,910**	**371,379**

(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	-	29	29
	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	-	-	-
	(b) Due from other entities carrying on insurance business (Coinsurance/Reinsurance)	1	-	1
	(c) Unutilised GST credit for more than 120 days	-	2,051	2,051
	(d) Assets held for Unclaimed amount of Policyholders	-	2	2
	(e) Investment Income accruing on unclaimed amount	-	0	0

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

ACKO

STATEMENT OF LIABILITIES :
As at 30th September, 2025

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	**Net Reserve**
(a)	Unearned Premium Reserve (UPR)	125,911	92,406
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	125,911	92,406
(d)	Outstanding Claim Reserve (other than IBNR reserve)	42,620	35,659
(e)	IBNR reserve	105,997	86,578
(f)	**Total Reserves for Technical Liabilities...(c)+(d)+(e)**	274,528	214,643

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, 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	1	1	0	0	0	0	0
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	107,899	79,642	80,777	59,943	16,185	18,175	18,175
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	3,262	2,391	4,903	3,322	489	1,103	1,103
8	Health	103,009	78,808	57,156	45,452	15,762	13,636	15,762
9	Miscellaneous	7,642	5,580	6,681	4,783	1,116	1,435	1,435
10	Crop	-	-	-	-	-	-	-
	Total	**221,813**	**166,422**	**149,517**	**113,500**	**33,552**	**34,349**	**36,475**

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)	273,468
	Deduct:	-
(B)	Current Liabilities as per BS	214,643
(C)	Provisions as per BS	-
(D)	Other Liabilities	58,582
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	244
	Shareholder's FUNDS	-
(F)	Available Assets	97,910
	Deduct:	-
(G)	Other Liabilities	14,538
(H)	Excess in Shareholder's funds (F-G)	83,372
(I)	Total ASM (E+H)	83,616
(J)	Total RSM	36,475
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.29

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: **Acko General Insurance Limited** Date: **30.09.2025**

Products Information								
List below the products and/or add-ons introduced during the quarter								
Sl. No.	**Name of Product /Add On**	**Type**	**Filing Type**	**Co. Ref. No.**	**IRDAI UIN**	**Class of Business[(a)]**	**Category of product**	**Date of allotment of UIN**
1	Acko Health II	Product	New	157	ACKHLIP26036V012526	Health	Retail	22-Jul-25
2	Acko 360 Protect	Product	New	157	ACKHLGP26037V012526	Health	Group	21-Aug-25
3	Acko Single Shield	Product	New	157	ACKHLGP26038V012526	Health (Combi)	Group	30-Aug-25
4	Tyre Protect Add-On Cover under Private Car Policy-Bundled	Add-on	New	157	IRDAN157RPMT0007V03201819/A00012V01202526	Motor	Retail	8-Aug-25
5	FASTag Linked Add-on Cover under Private Car Package Policy	Add-on	Modification	157	IRDAN157RPMT0006V04201718/A0009V02202526	Motor	Retail	1-Aug-25
6	FASTag Linked Add-on Cover under Private Car Policy- Bundled	Add-on	Modification	157	IRDAN157RPMT0007V03201819/A00010V02202526	Motor	Retail	1-Aug-25
7	FASTag Linked Add-on Cover under Stand-Alone Own Damage Private Car Policy	Add-on	Modification	157	IRDAN157RPMT0008V03201920/A00011V02202526	Motor	Retail	1-Aug-25

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 September, 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	54,155.96
	Investments (Policyholders)	8A	268,777.61
2	Loans	9	-
3	Fixed Assets	10	8,546.41
4	Deferred Tax Assets	10	-
5	**Current Assets**		
	a. Cash & Bank Balance	11	722.72
	b. Advances & Other Assets	12	42,473.51
5	**Current Liabilities**		
	a. Current Liabilities	13	193,788.85
	b. Provisions	14	93,975.80
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		199,302.35
	Application of Funds as per Balance Sheet (A)		**286,213.91**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	8,546.41
3	Fixed Assets (if any)	10	-
4	Cash & Bank Balance (if any)	11	722.72
5	Advances & Other Assets (if any)	12	42,473.51
6	Current Liabilities	13	193,788.85
7	Provisions	14	93,975.80
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		199,302.35
	Total (B)		**(36,719.66)**
	'Investment Assets'	**(A-B)**	**322,933.57**

Section II										
			SH							
No	**'Investment' represented as**	**Reg. %**	**Balance**	**FRSM+**	**PH**	**Book Value (SH + PH)**	**% Actual**	**FVC Amount**	**Total**	**Market Value (h)**
			(a)	**(b)**	**(c)**	**d = (a+b+c)**	**e = (d-a) %**	**(f)**	**(g)=(d+f)**	
1	Central Govt. Securities	Not less than 20%	-	12,824.60	63,648.85	76,473.44	23.77	-	76,473.44	76,841.10
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	19,892.04	98,724.78	118,616.82	36.87	-	118,616.82	118,724.41
3	**Investment subject to Exposure Norms**		-	-	-	-	-	-	-	-
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	12,760.46	63,330.52	76,090.97	23.65	1,203.51	77,294.48	77,980.27
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	21,156.02	104,997.92	126,153.94	39.21	11.13	126,165.07	127,253.41
	c. Other Investments		-	559.90	297.29	857.20	0.27	-	857.20	857.20
	Investment Assets	**100%**	**-**	**54,368.41**	**267,350.51**	**321,718.93**	**100.00**	**1,214.64**	**322,933.57**	**324,815.29**

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 September, 2025
Statement of Accretion of Assets (Rs. Lakhs)
(Business within India)
Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	**Central Govt. Securities**							
	Central Government Bonds	CGSB	*88,435.48*	*30.53%*	*(11,962.04)*	*-37.34%*	*76,473.44*	*23.77%*
	Treasury Bills	CTRB	-	-	-	-	-	-
2	**Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)**							
	Central Government Bonds	CGSB	88,435.48	30.53%	(11,962.04)	-37.34%	76,473.44	23.77%
	Treasury Bills	CTRB	-	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure	SGOA	-	-	-	-	-	-
	State Government Bonds	SGGB	11,086.65	3.83%	31,056.72	96.95%	42,143.37	13.10%
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*	*39,398.69*	*13.60%*	*(12.69)*	*-0.04%*	*39,386.00*	*12.24%*
	2. Other Investments							
	Reclassified Approved Investments - Debt	*HORD*	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	20,673.85	7.14%	7,563.62	23.61%	28,237.47	8.78%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	-	-	-	-
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Investment), CCIL, RBI	ECDB	38,268.66	13.21%	(21,848.33)	-68.20%	16,420.33	5.10%
	Corporate Securities - Debentures	ECOS	79,165.71	27.33%	4,008.72	12.51%	83,174.44	25.85%
	Deposits - CDs With Scheduled Banks	EDCD	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4,715.19	1.63%	16,628.12	51.91%	21,343.31	6.63%
	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	901.49	2.81%	901.49	0.28%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	ECBO	-	-	4,314.39	13.47%	4,314.39	1.34%
	Units of Infrastructure Investment Trust	EIIT	7,415.55	2.56%	1,051.95	3.28%	8,467.50	2.63%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	-	-	-	-
	Equity Shares (incl. Co-op Societies)	OESH	25.65	0.01%	331.54	1.03%	357.20	0.11%
	Equity Shares (PSUs & Unlisted)	OEPU	500.00	0.17%	-	-	500.00	0.16%
	Total		**289,685.43**	**100.00%**	**32,033.50**	**100.00%**	**321,718.93**	**100.00%**

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Acko General Insurance Limited **Date: 30th September, 2025**

(Amount in Rs. Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th Sep, 2025	as % of total for this class	As at 30th Sep, 2024	as % of total for this class	As at 30th Sep, 2025	as % of total for this class	As at 30th Sep, 2024	as % of total for this class
Break down by credit rating								
AAA rated	152,572.03	46.97	136,034.95	47.95	150,797.91	46.87	135,707.32	48.37
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	118,724.41	36.55	94,663.02	33.37	118,616.82	36.87	91,893.01	32.75
Any other (Mutual Funds & ETF)	22,255.92	6.85	14,110.07	4.97	22,244.79	6.91	14,089.50	5.02
Any other (Fixed Deposits)	16,420.33	5.06	38,868.49	13.70	16,420.33	5.10	38,868.49	13.85
Any other (Equity & Invit)	10,528.21	3.24	-	-	9,324.70	2.90	-	-
Any other (TREPs)	4,314.39	1.33	-	-	4,314.39	1.34	-	-
Total (A)	324,815.29	100.00	283,676.52	100.00	321,718.93	100.00	280,558.32	100.00
Breakdown By Residual Maturity								
Up to 1 year	11,844.29	3.65	20,179.92	7.11	11,846.45	3.68	20,209.40	7.20
More than 1 year and upto 3 years	40,143.53	12.36	62,920.85	22.18	39,495.87	12.28	62,930.06	22.43
More than 3 years and up to 7years	88,432.97	27.23	57,331.31	20.21	86,989.74	27.04	56,976.61	20.31
More than 7 years and up to 10 years	77,990.55	24.01	28,932.98	10.20	77,930.24	24.22	28,536.41	10.17
Above 10 years	57,199.48	17.61	61,332.91	21.62	57,466.80	17.86	58,947.85	21.01
Any other (Mutual Funds)	22,255.92	6.85	14,110.07	4.97	22,244.79	6.91	14,089.50	5.02
Any other (Fixed Deposits)	16,420.33	5.06	38,868.49	13.70	16,420.33	5.10	38,868.49	13.85
Any other (Equity & Invit)	10,528.21	3.24	-	-	9,324.70	2.90	-	-
Any other (TREPs)	-	-	-	-	-	-	-	-
Total (B)	324,815.29	100.00	283,676.52	100.00	321,718.93	100.00	280,558.32	100.00
Breakdown by type of the issuer								
a. Central Government	76,841.10	23.66	81,806.33	28.84	76,473.44	23.77	79,293.56	28.26
b. State Government	41,883.31	12.89	12,856.69	4.53	42,143.37	13.10	12,599.45	4.49
c. Corporate Securities	152,572.03	46.97	136,034.95	47.95	150,797.91	46.87	135,707.32	48.37
Any other (Mutual Funds & ETF)	22,255.92	6.85	14,110.07	4.97	22,244.79	6.91	14,089.50	5.02
Any other (Fixed Deposits)	16,420.33	5.06	38,868.49	13.70	16,420.33	5.10	38,868.49	13.85
Any other (Equity & Invit)	10,528.21	3.24	-	-	9,324.70	2.90	-	-
Any other (Treps)	4,314.39	1.33	-	-	4,314.39	1.34	-	-
Total (C)	324,815.29	100.00	283,676.52	100.00	321,718.93	100.00	280,558.32	100.00

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: Acko General Insurance Limited

Registration Number: 157

Date: 30th September, 2025

General Insurer

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2025)	YTD (As on date)	Prev. FY (As on 31 Mar 2025)	YTD (As on date)	Prev. FY (As on 31 Mar 2025)	YTD (As on date)	Prev. FY (As on 31 Mar 2025)	YTD (As on date)	Prev. FY (As on 31 Mar 2025)
1	Investments Assets	150,797.91	125,868.45	-	-	135,037.14	148,077.76	35,883.88	22,107.41	321,718.93	296,053.62
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	150,797.91	125,868.45	-	-	135,037.14	148,077.76	35,883.88	22,107.41	321,718.93	296,053.62
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: Acko General Insurance Limited
Registration Number: 157
Statement as on: 30th September, 2025 **Name of the Fund** **General Insurer**
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

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	82,256.10	1,642.42	7.92%	7.92%	82,441.75	4,001.91	9.68%	9.68%	76,198.43	2,729.28	7.14%	7.14%
	Treasury Bills	CTRB	-	-	-	-	10,850.41	134.61	6.56%	6.56%	9,355.56	175.23	3.74%	3.74%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	26,031.61	476.35	7.26%	7.26%	18,600.98	681.91	7.31%	7.31%	12,612.50	455.92	7.21%	7.21%
	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	39,392.81	746.11	7.51%	7.51%	37,664.57	1,514.74	8.02%	8.02%	29,693.81	1,086.56	7.30%	7.30%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	-	-	-	-
4	Infrastructure Investment													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	62.18	0.52	14.67%	14.67%	62.18	0.52	14.67%	14.67%	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	317.64	7.75	23.42%	23.42%	317.64	7.75	23.42%	23.42%	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	23,096.56	419.00	7.20%	7.20%	21,895.85	791.48	7.21%	7.21%	17,752.96	586.98	6.59%	6.59%
	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	4,239.75	48.32	9.90%	9.90%	4,239.75	48.32	9.90%	9.90%	33.79	11.05	65.25%	65.25%
	PSU - Equity shares - Quoted	EAEQ	456.24	22.89	48.20%	48.20%	456.24	22.89	48.20%	48.20%	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	29,813.97	631.33	8.40%	8.40%	34,126.41	1,446.53	8.45%	8.45%	33,741.73	1,303.65	7.71%	7.71%
	Corporate Securities - Debentures	ECOS	80,741.14	1,598.42	7.85%	7.85%	78,937.25	3,142.76	7.94%	7.94%	73,433.17	2,904.12	7.89%	7.89%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	19,043.81	231.67	4.83%	4.83%	18,927.98	566.78	5.97%	5.97%	16,650.34	522.87	6.26%	6.26%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO	ECBO	6,642.82	65.11	5.42%	5.42%	4,773.96	81.74	5.43%	5.43%	2,865.45	47.08	3.28%	3.28%
	Units of Infrastructure Investment Trust	EIIT	7,834.62	147.97	7.49%	7.49%	7,186.43	301.44	10.41%	10.41%	-	-	-	-
	Passively Managed Equity ETF (Non Promoter Group)	EETF	893.37	-	-	-	893.37	-	-	-	-	-	-	-
	Application Money	ECAM	24,380.00	-	-	-	22,600.71	-	-	-	8,237.97	-	-	-
6	Other Investment													
	Equity Shares (incl Co-op Societies)	OESH	564.08	294.76	381.46%	381.46%	542.20	320.16	406.65%	406.65%	109.35	524.83	957.31%	957.31%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	8,418.18	72.71	7.17%	7.17%	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	500.00	-	-	-	500.00	-	-	-	-	-	-	-
	TOTAL		324,558.39	6,332.64	7.74%	7.74%	315,108.13	13,136.24	8.31%	8.31%	268,111.31	10,347.56	7.70%	7.70%

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 157
Statement as on: 30th September, 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 Date: 9/30/2025

Registration No: 157

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA					
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	24,125.35	298.16	0	83%
3	GIC Re	1	4,593.07	504.23	0	17%
4	Other (to be Specified)					
	Total (B)		28,718.42	802.39	-	100%
	Grand Total (C)= (A)+(B)		28,718.42	802.39	-	100%

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

ACKO

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire For the Quarter	Fire Upto the quarter	Marine Hull For the Quarter	Marine Hull Upto the quarter	Marine Cargo For the Quarter	Marine Cargo Upto the quarter	Total Marine For the Quarter	Total Marine Upto the quarter	Miscellaneous: Motor OD For the Quarter	Motor OD Upto the quarter	Motor TP For the Quarter	Motor TP Upto the quarter	Total Motor For the Quarter	Total Motor Upto the quarter	Health For the Quarter	Health Upto the quarter
	STATES[c]																
1	Andhra Pradesh	-	-	-	-	-	-	-	-	124	238	235	445	359	683	675	1,187
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	1	1	1	4	7
3	Assam	0	0	-	-	-	-	-	-	14	23	51	93	64	116	138	222
4	Bihar	-	-	-	-	-	-	-	-	105	206	222	438	326	644	735	1,116
5	Chhattisgarh	-	-	-	-	-	-	-	-	53	99	80	160	133	259	81	139
6	Goa	-	-	-	-	-	-	-	-	65	116	116	218	181	334	24	44
7	Gujarat	-	-	-	-	-	-	-	-	627	1,136	975	1,859	1,603	2,996	662	1,163
8	Haryana	-	-	-	-	-	-	-	-	618	1,142	759	1,420	1,377	2,562	4,542	8,205
9	Himachal Pradesh	-	-	-	-	-	-	-	-	9	18	44	87	53	105	36	61
10	Jharkhand	-	-	-	-	-	-	-	-	53	95	121	228	175	323	159	286
11	Karnataka	-	-	-	-	-	-	-	-	2,985	5,492	3,487	6,473	6,473	11,965	9,957	17,799
12	Kerala	-	0	-	-	-	-	-	-	89	153	303	583	391	736	563	810
13	Madhya Pradesh	-	-	-	-	-	-	-	-	108	194	192	357	299	552	363	648
14	Maharashtra	-	-	-	-	-	-	-	-	2,168	4,017	3,001	5,817	5,169	9,834	5,156	7,861
15	Manipur	-	-	-	-	-	-	-	-	0	0	0	0	0	0	5	8
16	Meghalaya	-	-	-	-	-	-	-	-	0	0	1	3	1	3	7	11
17	Mizoram	-	-	-	-	-	-	-	-	0	0	0	1	0	1	2	3
18	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0	0	1	3	6
19	Odisha	-	-	-	-	-	-	-	-	67	127	110	205	177	332	222	397
20	Punjab	-	-	-	-	-	-	-	-	81	150	199	389	280	539	158	273
21	Rajasthan	-	-	-	-	-	-	-	-	183	345	326	603	509	948	502	858
22	Sikkim	-	-	-	-	-	-	-	-	1	1	5	9	5	11	5	8
23	Tamil Nadu	0	0	-	-	-	-	-	-	977	1,772	1,771	3,360	2,748	5,133	1,240	4,437
24	Telangana	-	-	-	-	-	-	-	-	964	1,802	1,012	1,916	1,977	3,719	2,019	3,878
25	Tripura	-	-	-	-	-	-	-	-	0	0	6	10	6	10	30	47
26	Uttarakhand	-	-	-	-	-	-	-	-	49	99	110	223	160	322	91	159
27	Uttar Pradesh	-	-	-	-	-	-	-	-	689	1,319	951	1,855	1,640	3,174	1,130	1,855
28	West Bengal	-	-	-	-	-	-	-	-	229	405	592	1,065	821	1,470	593	961
	TOTAL (A)	**1**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	**10,258**	**18,951**	**14,670**	**27,820**	**24,928**	**46,771**	**29,101**	**52,450**
	UNION TERRITORIES[c]																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	1	2	9	18	11	21	2	3
2	Chandigarh	-	-	-	-	-	-	-	-	46	84	69	130	115	214	30	53
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	1	2	4	8	4	10	2	4
4	Daman & Diu	-	-	-	-	-	-	-	-	1	2	2	3	3	5	1	2
5	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	927	1,764	1,213	2,304	2,139	4,068	1,046	2,043
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	7	11	32	64	39	75	24	46
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
8	Lakshadweep	-	-	-	-	-	-	-	-	0	0	4	6	4	7	0	0
9	Puducherry	-	-	-	-	-	-	-	-	8	16	22	43	30	59	13	22
	TOTAL (B)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**991**	**1,882**	**1,354**	**2,577**	**2,345**	**4,459**	**1,118**	**2,174**
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	**TOTAL (C)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**1**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	**11,249**	**20,834**	**16,024**	**30,397**	**27,273**	**51,231**	**30,219**	**54,624**

Sl.No.	State / Union Territory	Personal Accident For the Quarter	Personal Accident Upto the quarter	Travel Insurance For the Quarter	Travel Insurance Upto the quarter	Total Health For the Quarter	Total Health Upto the quarter	Workmen's Compensation / Employer's For the Quarter	Workmen's Compensation / Employer's Upto the quarter	Public/ Product Liability For the Quarter	Public/ Product Liability Upto the quarter	Engineering For the Quarter	Engineering Upto the quarter	Aviation For the Quarter	Aviation Upto the quarter	Crop Insurance For the Quarter	Crop Insurance Upto the quarter	Other segments (b) For the Quarter	Other segments (b) Upto the quarter	Total Miscellaneous For the Quarter	Total Miscellaneous Upto the quarter	Total For the Quarter	Total Upto the quarter
	STATES[c]																						
1	Andhra Pradesh	0	2	17	36	692	1,225	-	-	-	-	-	-	-	-	-	-	-	-	1,051	1,907	1,051	1,907
2	Arunachal Pradesh	(0)	0	0	0	4	7	-	-	-	-	-	-	-	-	-	-	-	-	4	8	4	8
3	Assam	0	1	6	12	144	235	-	-	-	-	-	-	-	-	-	-	-	-	208	351	208	351
4	Bihar	0	2	2	4	737	1,122	-	-	-	-	-	-	-	-	-	-	-	-	1,063	1,766	1,063	1,766
5	Chhattisgarh	0	0	2	3	83	143	-	-	-	-	-	-	-	-	-	-	-	-	216	402	216	402
6	Goa	0	0	2	4	26	48	-	-	-	-	-	-	-	-	-	-	-	-	207	383	207	383
7	Gujarat	1	7	19	50	682	1,220	-	-	-	-	-	-	-	-	-	-	-	-	2,285	4,216	2,285	4,216
8	Haryana	35	67	604	943	5,180	9,214	-	-	(4)	(7)	-	-	-	-	-	-	1,867	3,602	8,420	15,371	8,420	15,371
9	Himachal Pradesh	0	0	1	2	37	63	-	-	-	-	-	-	-	-	-	-	-	-	90	168	90	168
10	Jharkhand	0	1	1	2	160	289	-	-	-	-	-	-	-	-	-	-	-	-	335	612	335	612
11	Karnataka	105	241	280	546	10,342	18,586	-	-	167	360	-	-	-	-	-	-	2	8	16,983	30,919	16,983	30,919
12	Kerala	0	0	8	17	571	827	-	-	-	-	-	-	-	-	-	-	-	-	962	1,563	962	1,563
13	Madhya Pradesh	0	1	8	16	371	665	-	-	-	-	-	-	-	-	-	-	-	-	670	1,217	670	1,217
14	Maharashtra	92	132	61	164	5,310	8,157	-	-	750	1,430	-	-	-	-	-	-	224	450	11,453	19,871	11,453	19,871
15	Manipur	(0)	0	0	0	5	8	-	-	-	-	-	-	-	-	-	-	-	-	5	9	5	9
16	Meghalaya	0	0	0	0	8	11	-	-	-	-	-	-	-	-	-	-	-	-	9	14	9	14
17	Mizoram	0	0	0	0	2	4	-	-	-	-	-	-	-	-	-	-	-	-	3	4	3	4
18	Nagaland	0	0	0	0	3	6	-	-	-	-	-	-	-	-	-	-	-	-	4	7	4	7
19	Odisha	0	1	2	5	225	403	-	-	-	-	-	-	-	-	-	-	-	-	401	735	401	735
20	Punjab	0	1	6	15	164	288	-	-	-	-	-	-	-	-	-	-	-	-	444	827	444	827
21	Rajasthan	0	1	8	17	510	876	-	-	-	-	-	-	-	-	-	-	-	-	1,019	1,824	1,019	1,824
22	Sikkim	(0)	0	0	0	5	8	-	-	-	-	-	-	-	-	-	-	-	-	10	19	10	19
23	Tamil Nadu	11	81	26	56	1,276	4,574	-	-	-	-	-	-	-	-	-	-	-	-	4,024	9,707	4,025	9,707
24	Telangana	30	37	34	70	2,083	3,985	-	-	-	-	-	-	-	-	-	-	-	-	4,059	7,704	4,059	7,704
25	Tripura	0	0	0	0	31	47	-	-	-	-	-	-	-	-	-	-	-	-	37	57	37	57
26	Uttarakhand	0	0	3	6	94	165	-	-	-	-	-	-	-	-	-	-	-	-	254	488	254	488
27	Uttar Pradesh	3	5	18	43	1,150	1,903	-	-	-	-	-	-	-	-	-	-	0	0	2,790	5,077	2,790	5,077
28	West Bengal	0	2	10	19	604	982	-	-	-	-	-	-	-	-	-	-	-	-	1,425	2,452	1,425	2,452
	TOTAL (A)	**279**	**582**	**1,117**	**2,030**	**30,496**	**55,062**	**-**	**-**	**913**	**1,783**	**-**	**-**	**-**	**-**	**-**	**-**	**2,093**	**4,059**	**58,430**	**107,676**	**58,431**	**107,677**
	UNION TERRITORIES[c]																						
1	Andaman and Nicobar Islands	-	-	0	0	2	3	-	-	-	-	-	-	-	-	-	-	-	-	13	24	13	24
2	Chandigarh	0	0	1	2	31	56	-	-	-	-	-	-	-	-	-	-	-	-	146	270	146	270
3	Dadra and Nagar Haveli	0	0	0	0	2	4	-	-	-	-	-	-	-	-	-	-	-	-	6	14	6	14
4	Daman & Diu	(0)	0	0	0	1	2	-	-	-	-	-	-	-	-	-	-	-	-	4	7	4	7
5	Govt. of NCT of Delhi	43	46	227	470	1,316	2,558	-	-	-	-	-	-	-	-	-	-	-	-	3,455	6,627	3,455	6,627
6	Jammu & Kashmir	0	0	1	2	25	48	-	-	-	-	-	-	-	-	-	-	-	-	64	124	64	124
7	Ladakh	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
8	Lakshadweep	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	4	7	4	7
9	Puducherry	0	0	1	1	14	24	-	-	-	-	-	-	-	-	-	-	-	-	44	82	44	82
	TOTAL (B)	**43**	**46**	**230**	**476**	**1,391**	**2,696**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3,736**	**7,155**	**3,736**	**7,155**
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	**TOTAL (C)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**322**	**628**	**1,347**	**2,506**	**31,888**	**57,758**	**-**	**-**	**913**	**1,783**	**-**	**-**	**-**	**-**	**-**	**-**	**2,093**	**4,059**	**62,166**	**114,831**	**62,167**	**114,832**

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

Name of the Insurer: Acko General Insurance Limited

Date: 30th September 2025

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2024-25		upto the quarter		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	1	98	-	-	1	103	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	11,249	694,076	8,756	646,836	20,834	1,283,618	16,224	1,160,711
5	Motor TP	16,024	185,618	14,888	191,470	30,397	394,341	27,804	391,796
6	Health	30,219	17,081	24,640	12,978	54,624	30,680	50,280	21,569
7	Personal Accident	322	87	207	92	628	133	397	139
8	Travel	1,347	13,672	820	11,683	2,506	28,788	1,733	24,621
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	913	78	2,608	63	1,783	106	4,257	71
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	2,093	8	1,716	5	4,059	12	3,446	10

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Acko General Insurance Limited

Date: 30th September 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	2	1,117	2	2,161	-	175	1	245
3	Corporate Agents -Others	152,190	9,674	284,925	17,185	109,109	7,817	197,066	15,744
4	Brokers	87,474	14,020	165,229	26,157	100,405	12,778	178,907	26,770
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	671,052	37,356	1,287,625	69,329	653,755	32,866	1,223,090	61,381
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Point of sales person (Direct)	-	-	-	-	2	0	137	1
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	-	-	-	-	-	-	-	-
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified) (i) ___________________ (ii) ___________________	-	-	-	-	-	-	-	-
	Total (A)	910,718	62,167	1,737,781	114,832	863,271	53,636	1,599,201	104,141
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	910,718	62,167	1,737,781	114,832	863,271	53,636	1,599,201	104,141

FORM NL-37-CLAIMS DATA

Name of the Insurer: ACKO General Insurance Limited

Upto the quarter ending Q-2 FY'2025-26

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	-	-	-	-	6,362	3,032	9,394	5,542	25	396	5,963	-	1,159	-	-	-	-	4,384	20,900
2	Claims reported during the period	-	-	-	-	81,041	1,309	82,350	86,357	109	5,451	91,917	-	22,645	-	-	-	-	41,925	238,837
	(a) Booked During the period	-	-	-	-	80,222	1,270	81,492	84,709	106	5,371	90,186	-	22,579	-	-	-	-	41,145	235,402
	(b) Reopened during the Period	-	-	-	-	819	39	858	1,648	3	80	1,731	-	66	-	-	-	-	780	3,435
	(c) Other Adjustment (to be specified) (i)__________ (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	79,866	733	80,599	78,174	116	4,861	83,151	-	22,632	-	-	-	-	40,638	227,020
	(a) paid during the period	-	-	-	-	78,379	643	79,022	73,054	82	4,739	77,875	-	21,951	-	-	-	-	36,189	215,037
	(b) Other Adjustment (Settled without Payment)	-	-	-	-	1,487	90	1,577	5,120	34	122	5,276	-	681	-	-	-	-	4,449	11,983
4	Claims Repudiated during the period	-	-	-	-	471	-	471	4,556	4	137	4,697	-	9	-	-	-	-	92	5,269
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**	-	-	-	-	7,066	3,608	10,674	9,169	14	849	10,032	-	1,163	-	-	-	-	5,579	27,448
	Less than 3months	-	-	-	-	6,551	597	7,148	9,031	13	826	9,870	-	1,124	-	-	-	-	5,511	23,653
	3 months to 6 months	-	-	-	-	408	476	884	47	1	8	56	-	16	-	-	-	-	8	964
	6months to 1 year	-	-	-	-	37	662	699	40	-	7	47	-	17	-	-	-	-	56	819
	1year and above	-	-	-	-	70	1,873	1,943	51	-	8	59	-	6	-	-	-	-	4	2,012

Upto the quarter ending Q-2 FY'2025-26

(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	-	-	-	-	3,006	27,314	30,321	3,985	38	353	4,376	-	280	-	-	-	-	466	35,442
2	Claims reported during the period	-	-	-	-	22,916	8,595	31,510	43,631	492	1,168	45,291	-	5,502	-	-	-	-	9,325	91,629
	(a) Booked During the period	-	-	-	-	22,682	8,296	30,979	43,631	492	1,168	45,291	-	2,758	-	-	-	-	4,705	83,733
	(b) Reopened during the Period	-	-	-	-	234	298	532	-	-	-	-	-	2,745	-	-	-	-	4,620	7,897
	(c) Other Adjustment (to be specified) (i)__________ (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	20,962	5,739	26,701	36,097	452	975	37,524	-	2,460	-	-	-	-	4,030	70,715
	(a) paid during the period	-	-	-	-	20,473	4,981	25,454	23,913	241	597	24,751	-	2,367	-	-	-	-	3,615	56,187
	(b) Other Adjustment (Settled without Payment)	-	-	-	-	489	758	1,247	12,184	212	378	12,774	-	92	-	-	-	-	415	14,528
4	Claims Repudiated during the period	-	-	-	-	87	-	87	2,776	6	62	2,843	-	1	-	-	-	-	19	2,950
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	-	-	-	-	3,721	32,601	36,321	4,832	72	388	5,291	-	208	-	-	-	-	615	42,435
	Less than 3months	-	-	-	-	2,996	4,261	7,257	4,385	71	235	4,692	-	187	-	-	-	-	606	12,742
	3 months to 6 months	-	-	-	-	387	3,428	3,815	194	1	36	230	-	6	-	-	-	-	1	4,052
	6months to 1 year	-	-	-	-	122	5,127	5,249	101	-	75	176	-	13	-	-	-	-	6	5,443
	1year and above	-	-	-	-	216	19,784	20,000	152	-	42	194	-	2	-	-	-	-	2	20,198

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited

For the Quarter ending on Q-2 FY'2025-26 **(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	39,405	47	-	-	-	-	-	10,140	74	-	-	-	-	-	39,452	10,214
5	Motor TP	439	6	-	-	-	-	-	3,062	17	-	-	-	-	-	445	3,080
6	Health	38,869	1,511	20	-	2	-	-	12,266	2,337	24	-	2	-	-	40,402	14,629
7	Personal Accident	39	-	-	-	-	-	-	84	-	-	-	-	-	-	39	84
8	Travel	2,447	-	-	-	-	-	-	384	-	-	-	-	-	-	2,447	384
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	12,703	-	-	-	-	-	-	1,321	-	-	-	-	-	-	12,703	1,321
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments [(a)]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	19,027	-	-	-	-	-	-	1,844	-	-	-	-	-	-	19,027	1,844

Upto the quarter ending Q-2 FY'2025-26 **(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	78,332	47	-	-	-	-	-	20,345	128	-	-	-	-	-	78,379	20,473
5	Motor TP	633	7	3	1	-	-	-	4,752	93	83	53	-	-	-	644	4,981
6	Health	71,108	1,923	20	-	3	-	-	21,126	2,759	24	-	4	-	-	73,054	23,913
7	Personal Accident	82	-	-	-	-	-	-	241	-	-	-	-	-	-	82	241
8	Travel	4,738	1	-	-	-	-	-	592	5	-	-	-	-	-	4,739	597
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	21,951	-	-	-	-	-	-	2,367	-	-	-	-	-	-	21,951	2,367
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments [(a)]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	36,189	-	-	-	-	-	-	3,615	-	-	-	-	-	-	36,189	3,615

FORM NL-41 OFFICES INFORMATION **As at: September 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	Out of approvals of previous year	0
4		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		651 184 835
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) 25 (d) 42 (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	635	71
Recruitments during the quarter	60	2
Attrition during the quarter	44	5
Number at the end of the quarter	651	68

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

** The Company has 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: Acko General Insurance Limited **Date: 30.09.2025**

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

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

Insurer: Acko General Insurance Limited

Upto the Quarter ending on 30th September 20

(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:**

GRIEVANCE DISPOSAL

Sl 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	6	1	0	5	0	9
b)	Claims Related	6	172	67	4	97	10	333
c)	Policy Related	0	21	7	1	12	1	37
d)	Premium Related	0	10	3	0	6	1	15
e)	Refund Related	0	2	2	0	0	0	4
f)	Coverage Related	0	5	0	0	5	0	6
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	1	0	0	1	0	2
i)	Others (to be specified) (i)_________ (ii) _________	2	17	12	0	7	0	32
	Total	8	234	92	5	133	12	438

2	**Total No. of policies during previous year:**	1,599,201
3	**Total No. of claims during previous year:**	213,257
4	**Total No. of policies during current year:**	1,737,781
5	**Total No. of claims during current year:**	308,002
6	**Total No. of Policy Complaints (current year) per 10,000 policies (current year):**	0.60
7	**Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):**	10.81

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	11	92%	0	0%	11	92%
b)	15 - 30 days	1	8%	0	0%	1	8%
c)	30 - 90 days	0	0%	0	0%	0	0%
d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number of Complaints	12		0		12	

Note :- (a) We have considered one complaint per policy/claim upto Q2.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Acko General Insurance Limited **For the Quarter ending: Sep 2025** **Date: 30th September, 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--						