

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

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

REV	ENUE ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMB	ER, 2025															(Am	ount in ₹ Lakhs)
Sr	Particulars	Schedule Ref.		Fi	re			Ma	rine			Miscell	aneous			То	tal	
No		Form No.	For the	Up to the														
			Quarter Sep-25	quarter Sep-25	Quarter Sep-24	quarter Sep-24	Quarter Sep-25	quarter Sep-25	Quarter Sep-24	quarter Sep-24	Quarter Sep-25	quarter Sep-25	Quarter Sep-24	quarter Sep-24	Quarter Sep-25	quarter Sep-25	Quarter Sep-24	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
	' '		-	-	-	-	-	-	-	-	,		52,464	97,253			52,464	
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 Particulars		Fi	re			Ma	rine			Miscell	aneous			To	tal	
	For the	Up to the														
	Quarter Sep-25	quarter Sep-25	Quarter Sep-24	quarter Sep-24	Quarter Sep-25	quarter Sep-25	Quarter Sep-24	quarter Sep-24	Quarter Sep-25	quarter Sep-25	Quarter Sep-24	quarter Sep-24	Quarter Sep-25	quarter Sep-25	Quarter Sep-24	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



PERIODIC DISCLOSURES FORM NL-2B - PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2025

	IT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2		F 11 6 1			mount in ₹ Lakhs)
Sr.	Particulars	Schedule	For the Quarter	Up to the	For the Quarter	Up to the
No.		Ref. Form No.	Sep-25	quarter Sep-25	Sep-24	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			2 2 2 2		
	(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)	` '	
	(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					
J	(a) Expenses other than those related to Insurance business		615	631	9	124
	(b) Bad Debts/ Advances written off		013	031	9	124
	(c) Interest on subordinated debt		_	-	_	-
	(d) Expenses towards CSR activities		_	-	_	_
	(e) Penalties		_	100	_	_
	(f) Contribution to Policyholders' A/c		_	100	_	-
			1 200	2.451	11 222	10.700
	(i) Towards Excess Expenses of Management (ii) Others		1,286	3,451	11,333	18,790
			_	-	_	-
	(g) Others (Interest on delayed claims payment)		1 001	4 102	11 242	10.014
	TOTAL (B)		1,901	4,182	11,342	18,914
7	Profit/(Loss) Before Tax (A-B) Provision for Taxation		2,278	5,715	(8,614)	(12,571)
			2 270		(0.614)	/12.571
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	1	(204 500)	(205.2:=1	- (400 505)	-
	Balance of Profit/(Loss) brought forward from last year	1	(201,580)	(205,017)	(189,636)	(185,679)
	Balance carried forward to Balance sheet		(199,302)	(199,302)	(198,250)	(198,250)



PERIODIC DISCLOSURES FORM NL-3B - BS

BALANCE SHEET AS AT 30TH SEPTEMBER, 2025

(Amount in ₹ Lakhs)

DALA	ANCE SHEET AS AT SOTH SEPTEMBER, 2025		(74	mount in a Lukns)
Sr.	Particulars Particulars	Schedule	As at 30th	As at 30th
No.		Ref. Form No.	September, 2025	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	NL-19	_	_
10	off or adjusted)	INC-13		
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		199,302	198,250
	TOTAL		286,213	284,466

CONTINGENT LIABILITIES

Sr.	Particulars Particulars	As at 30th	As at 30th
No.		September, 2025	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



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																FORM NL 4	- PREMIUM SO	CHEDULE																				
PREMIUM EARNED (NET) [CURRENT YEAR]																																					(Amour	nt in ₹ Lakhs)
Sr Particulars		Fire				Marine																Miscel	llaneous														Gran	nd Total
No			Mari	ne Cargo	Ma	rine Hull	Total	Marine	Moto	r OD	Mot	or TP	Total	Motor	He	alth	Personal A	Accident	Travel In:	urance	Total H	ealth	Work	men's	Public/ Pro	fuct Liability	Engine	eering	Avi	ation	Crop I	nsurance	Other Mis	cellaneous	Total Mis	cellaneous	4 /	
																							Comper	sation/							/		sec	ment			4 /	
																								's Liability							/ /							
	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the														
	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter														
	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25														
1 Gross Direct Premium		1 1	-	-	-	-	-		11,249	20,834	16,024	30,397	27,273	51,231	30,219	54,624	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	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	89	173	59	140	8,179	14,843	-	-	230	447	-		-		-	-	519	1,012	15,927	29,520	15,927	29,520
Net Written Premium		1 1		-					8,360	15,471	11,914	22,542	20,274	38,013	26,843	44,749	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		0 0	-	-	-	-	-	-	15,825	16,047	25,369	26,444	41,194	42,491	39,382	39,844	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		1 1			-		-		16,300	16,300	25,106	25,106	41,406	41,406	43,064	43,064	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	-			-					7,885	15,218	12,177	23,880	20,062	39,098	23,161	41,529	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	1 :	1 1	-	-	1 -	-	-	-	11,249	20.834	16,024	30.397	27,273	51.231	30.219	54.624	322	628	1.347	2.506	31.888	57.758	-	-	913	1.783	-	-	-	1 -	-	-	2.092	4.059	62.166	114.831	62.167	114.832

Particulars		ire			Ma	rine																Miscella	ineous														Grand Tota
			Marin	e Cargo	Mari	ne Hull	Total	Marine	Moto	r OD	Moto	r TP	Total I	Motor	Heal	th	Personal Ac	ccident	Travel Insu	rance	Total H	lealth	Works	nen's	Public/ Pro	duct Liability	Engine	eering	Avia	tion	Crop Ins	urance	Other Misco	ellaneous	Total Misco	ellaneous	(/
																							Compen										segm	ent			
																							Employer'														
	For the		For the	Up to the	For the	Jp to the	For the U	p to the	For the	Up to the	For the		For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the Up												
	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter qu
	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24 Se
Gross Direct Premium	-	-	-	-	-	-	-	-	8,756	16,224	14,888	27,804	23,644	44,028	24,640	50,280	207	397	820	1,733	25,667	52,410	-	-	2,608	4,257	-	-	-	-	-	-	1,717	3,446	53,636	104,141	53,636 10
Add : Premium on reinsurance accepted	-	-							-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	
Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	2,268	4,203	3,909	7,301	6,177	11,504	5,508	11,153	52	99	219	450	5,779	11,702	-	-	1,052	1,730	-	-	-	-	-	-	493	989	13,501	25,925	13,501
Net Written Premium					-	-		-	6,488	12,021	10,979	20,503	17,467	32,524	19,132	39,127	155	298	601	1,283	19,888	40,708	-		1,556	2,527							1,224	2,457	40,135	78,216	
Add : Opening balance of UPR		-	-	-	-	-	-	-	12,377	12.450	21.786	21.519	34.163	33,969	47.495	46,508	250	255	97	77	47,842	46.840	-	-	5,384	5.171	-	-	-	-	-	-	2,267	1.941	89.656	87.921	89,656 8
Less : Closing balance of UPR		-	-	-	-	-	-	-	12.785	12.785	22.870	22.870	35.655	35.655	47.397	47.397	251	251	79	79	47.727	47.727	-	-	5.875	5.875	-	-	-	-	-	-	2.469	2.469	91.726	91.726	91,726
Net Earned Premium									6,080	11,686	9,895	19,152	15,975	30,838	19,230	38,238	154	302	619	1,281	20,003	39,821			1,065	1,823							1,022	1,929	38,065	74,411	38,065
							•											•			•																
Gross Direct Premium																																					
- In India	-	-	-	-	-	-	-	-	8,756	16,224	14,888	27,804	23,644	44,028	24,640	50,280	207	397	820	1,733	25,667	52,410	-	-	2,608	4,257		-	-	-	-		1,717	3,446	53,636	104,141	53,636 10
- Outside India	-																			-																	1



																	ODIC DISCLOS																					
CLAIMS INCURRED (NET) [CURRENT YEAR]																PORMIN	L 5 - CDAIMS :	SCHEDULE																			(Amor	unt in ₹ Lakhs)
Sr Particulars		Fire			N.	larine																Miscellane	ous														Gran	nd Total
No			Marin	ne Cargo	Mar	ine Hull	Tota	l Marine	Mot	or OD	Moto	or TP	Total	Motor	1	lealth	Persona	al Accident	Travel In	surance	Tota	l Health	Compe	kmen's ensation/ er's Liability		/ Product sbility	Engi	neering	Avi	ation	Crop I	nsurance	Other Misc segm		Total Misc	ellaneous		
	For the Quarter Sep-25	Up to the quarter Sep-25	For 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 Claims Paid (Direct)					-				10,251	20,613	3,079	4,981	13,330	25,594	14,627	23,91	1 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	-		-		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	, '- '	1	1 -	-	-
3 Less : Re-insurance ceded to claims paid					-	-	-	-	2,635	5,247	9,725	10,148	12,360	15,395	3,597	5,67	2 20	56	59	90	3,676	5,818		-	425	772		-	-			-	516	1,026	16,977	23,011	16,977	23,011
Net Claims Paid									7,616	15,366	(6,646)	(5,167)		10,199		18,23	9 64	185	327	508	11,421				896	1,596							1,328	2,589	14,615	33,316	14,615	
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	11,30	7 555	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	2	2 2			-	-	-	-	3,948	3,341	89,511	83,415	93,459	86,756	9,395	7,18	4 535	493	839	575	10,769	8,252		-	600	507	-	-	-			-	547	426	105,375	95,941	105,377	95,943
Net Incurred Claims									7,901	16,258	7,879	15,454	15,780	31,712	12,942	22,36	2 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)	1	1	1	1	1	1	1	1	1						1		1	1					1	1		1	1	1	l .	1	1	_	$\overline{}$				т—	$\overline{}$
- In India					-	-		-	10,251	20,613	3,079	4.981	13,330	25,594	14,627	23,91	1 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	-	-	-	-	-		-		-		-	-		-	-	-	-	-	-	-	-		-		-	-	-	-		-	-	-	1 . 1			-	-	-
· · · · · · · · · · · · · · · · · · ·																																						
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	7,65	3 501	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)	2	2 2	-	-	-	-	-	-	1,234	1,102	65,843	62,159	67,077	63,261	3,776	3,93	1 458	461	389	299	4,623	4,691	-	-	441	357	-	-	-		-	-	94	96	72,235	68,405	72,237	68,407

CLAIMS INCURRE	D (NET) [PREVIOUS YEAR]																																					(Amou	unt in ₹ Lakhs)
Sr	Particulars		Fire			T I	tarine																Miscellaneo	ous														Gran	nd Total
No				Mari	ne Cargo	Ma	rine Hull	Tot	al Marine	M	otor OD	Mot	or TP	Total I	Motor	Н	ealth	Personal A	Accident	Travel Insu	urance	Total	Health	Work	men's	Public/	Product	Engine	eering	Avia	tion	Crop Ir	surance	Other Misco	ellaneous	Total Misco	ellaneous	Ī	
																								Comper Employer	's Liability	Liab								segm					
		For the	Up to the	For the	Up to the	For the	Up to the	For the	e Up to the	For the	Up to the	For the	Up to the	For the U	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the						
		Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarte	r quarter	Quarte	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter Sep-	Quarter	quarter	Quarter	quarter	Quarter	quarter Sep-	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter Sep-
		Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	4 Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24		Sep-24	Sep-24	Sep-24	Sep-24	Sep-24		Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	24
1 Claims Paid (Direct	ct)					-				9,02	3 17,006	1,750	2,469	10,773	19,475	11,975	22,937	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	ce accepted to direct claims	-	-		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	-	-	-		_ 1	-	-
3 Less : Re-insurano	e ceded to claims paid	-	-		-	-	-	-	-	2,57	1 5,045	599	840	3,170	5,885	1,296	1,966	1	4	36	58	1,333	2,028	-	-	464	745	-	-	-	-	-	-	398	729	5,365	9,387	5,365	9,387
Net Claims Paid	•									6,45	3 11,961	1,151	1,629	7,603	13,590	10,679	20,970	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 Outs	standing at the end of the year	1	. 1	-		-	-	-	-	3,48	2 3,482	63,076	63,076	66,558	66,558	7,137	7,137	399	399	373	373	7,909	7,909	-	-	527	527	-	-	-	-	-	-	447	447	75,441	75,441	75,442	75,442
5 Less : Claims Outs	standing at the beginning of the year	1	. 1	-		-	-	-	-	3,21	0 2,804	57,552	51,700	60,762	54,504	5,720	5,300	272	202	350	293	6,342	5,795	-	-	507	371	-	-	-	-	-	-	426	328	68,037	60,998	68,038	60,999
Net Incurred Clair	ms									6,72	5 12,639	6,675	13,005	13,399	25,644	12,096	22,807	159	302	166	354	12,422	23,464			936	1,587							992	1,897	27,748	52,591	27,748	52,591
				•						•												•										•							
Claims Paid (Direc	ct)																																						
- In India		-	-	-	-	-	-	-	-	9,02	3 17,006	1,750	2,469	10,773	19,475	11,975	22,937	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		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-		- 1	-	-
Estimates of IBNR	R and IBNER at the end of the period									85	6 856	46,926	46,926	47.782	47.782	3.238	3,238	339	339	268	268	3.845	3.845			362	362							22	72	52,062	52,062	52,063	52,063
(net)									-	0.0	0 830	40,520	40,520	47,702	47,702	3,230	3,230	335	333	200	200	3,043	3,043	-		302	302	-	-				-	/3	/3	32,002	32,002	32,003	32,003
Estimates of IBNR period (net)	R and IBNER at the beginning of the	1	1	-	-	-	-	-	-	1,04	8 942	42,524	38,654	43,572	39,596	2,900	2,515	232	179	255	201	3,387	2,895	-	-	412	319	-	-	-	-	-	-	113	136	47,484	42,946	47,485	42,947



Commission and Rewards on (Excluding Reinsurance)
Business written:
- In India
- Outside India

ACKO GENERAL INSURANCE LIMITED

> ACKO														Reg		AL INSURANCE LI 57 dated Septemi																			
																DIC DISCLOSURES																			
OMMISSION PAID (NET) [CURRENT YEAR]																																			(Amount i
Particulars		Fire	Marie	ne Cargo		arine ne Hull	Total N	farina	Motor OI		Motor TP		Total Motor		lealth	Personal Acci	dent Tra	el Insurance	Total	Miscella Health	neous Workme	n'e	Public/ Pr	ndust	Engine	parine	Aviati	on I	Crop Insu	urance	Other Mirce	rellaneous	Total Misc	llaneous	Grand 1
				Cargo			10.011		motor of		motor ii		Total Motor		rearen	i craonal Acci	SCIIC III	crinodianec	Total		Compensa Employer's	tion/	Liabili		Linguis		Aviou		Crop ma	orunec	segm		Total Milde	municous .	
	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter qu	uarter (Quarter qua	arter Qu	uarter quart	er Quarter	quarter	For the Up Quarter qu	arter Quart	er quarter	Quarter	quarter	Quarter	quarter (Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter
mmission & Remuneration	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25 Si	ep-25 335	Sep-25 Sep 319	628		25 Sep-25 963 6,49		Sep-25 St		Sep-25		Sep-25 11,697	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25 7,154	Sep-25 12,673	Sep-25 7,154
vards tribution fees	-	-	-	-	-	- 1	-	-	5	28	10	51	15	79 1,23		(0)	2		1,238	2,330	-	-	-	-	-	-	-	-	-	-	-	-	1,253	2,409	1,253
ass Commission	+	+	+	+		انسا	-	-	188	363	329	679	517 1,	042 7,72	19 13,784	28	50	25 19	7,882	14,027		-		13	-				-	-	-		8,407	15,082	8,407
I : Commission on Re-insurance accepted	-	-	-	-	-		-	-	-	-	-	-	-		-	- 28	-			-	-	-	- 8	-		-	-	-	-	-	-		-	-	-
ss : Commission on Re-insurance ceded	-		-	-		-	-	-	331 (143)	710 (347)	404 (75)	699 (20)		409 2,49 367) 5,23	8 4,529 11 9,255	7 21	14 36	3 1	9 2,508	4,562 9,465	-	-	13	37 (24)	-	-	-	-		-	17 (17)	63 (63)	3,273	6,071 9.011	3,273
et Commission			<u></u>	لـــــــــــــــــــــــــــــــــــــ	-				(143)	(347)	(75)	(20)	(218) (367) 5,23	9,255	21	36	22 17	4 5,374	9,465			(5)	(24)							(17)	(63)	5,134	9,011	5,134
ak-up of the expenses (Gross) incurred to procure bus	siness to be fr	ırnished as p	er details ind	icated below:	:																														
vidual Agents corate Agents-Banks/FII/HFC	-	-	-	-	-	- 1	-	-	-	-	-	-	-	- 94	1,760	-	-	-	949	1,760	-	-	-	-	-	-	-	-	-	-	-	-	949	1,760	- 040
porate Agents-Banks/FII/HFC porate Agents-Others		a .				1 1			114	212	109	228	223	440 5,63					5,633	10.136			- 0	- 0		-						-	5.856	10.576	5,856
rance Brokers	,	ا د			-		-	-	74	151	220	451		602 1,14		28	50	25 19		2,131		-	8	13	-	-		-	-	-	-	-	1,602	2,746	1,602
ect Business - Onlinec	-	-	-	- '	-		-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
P (Direct)	-	-	-	- '	-	- 1	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b Aggregators	-	-	-	-	-	- 1	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
rance Marketing Firm	-	-	-	-	-	- 1	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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Agents	-	-	-	-	-	- 1	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
t of Sales (Direct)	-	-	-	-	-	- 1	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
rs	+	+			-		-	-	188	363	329	679	517 1,	042 7,72	13.784	- 28	50	125 19	3 7,882	14.027	-	-	- 8	- 13	-	-	-	-	-	-	-	-	- 0.407	15,082	8,407
al .	<u> </u>		<u> </u>	نـــــــــــــــــــــــــــــــــــــ		لنط			188	-	329	-	51/ 1,		13,784	- 28	-		7,882	14,027			- 8				- :					-	8,407	15,082	8,407
nmission and Rewards on (Excluding Reinsurance) iness written:																																			
India	-	-	-	- '	-	- 1	-	-	188	363	329	679	517 1,	042 7,72	13,784	28	50	125 19	7,882	14,027	-	-	8	13	-	-	-	-	-	-	-	-	8,407	15,082	8,407
utside India	-	<u> </u>	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	- 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MMISSION PAID (NET) [PREVIOUS YEAR] Particulars		Fire			Ma	arine														Miscella	neous														(Amount)
			Marin	ne Cargo	Marin	ne Hull	Total N	Marine	Motor Of		Motor TP		Total Motor	1	lealth	Personal Acci	dent Tra	el Insurance	Total	Health	Workme		Public/ Pr Liabili		Engine	eering	Aviati	on	Crop Insu	urance			Total Misc	llaneous	
																					Employer's		LIADIII	LY .							segm	nent			
																For the Up							For the	Jp to the											
	Quarter				Quarter Sep-24		Quarter Sep-24						uarter quart iep-24 Sep-2			Quarter qu Sep-24 Si	arter Quart p-24 Sep-				Quarter Sep-24				Quarter Sep-24	quarter Sep-24					Quarter Sep-24	quarter Sep-24			Quarter Sep-24
	Sep-24									270		682		952 5,00	9 10.484	14	33	(0)	0 5,023	10,517	-	-	43	83	-	-	-	-	-	-	-	-	5,630	11,552	5,630
	-		-	-	-	- 1	-	-	148		416							(-)																2,649	1,336
ards	Sep-24					- 1	-		43	64	416 58	66		130 1,23		:	-		1,235	2,519	-	-	- :	-							-	_	1,336	2,045	1,550
vards ribution fees	-			-	-		-	-					101	130 1,23	2,519		- 33		1,235	-	-	-	- 43	- 83			-	-					6.966	-	-
nmission & Remuneration vards ribution fees ss Commission 1: Commission on Re-insurance accepted	-			-	-	-	-	-	43 - 191 -	64 - 334 -	58 - 474	748	101 - 665 1,	130 1,23 	2,519 - 14 13,003		-	· · ·	1,235 - 6,258	13,036	-	-	-	-	-	-	-	-	-	-	-	-	6,966	14,201	6,966
vards ribution fees ss Commission : Commission on Re-insurance accepted : Commission on Re-insurance ceded	-			-	-	-		-	43 - 191 - 410	64 - 334 - 892	58 - 474 - 635	748 - 1,023	101 - 665 1, - 1,045 1,	130 1,23 082 6,24 915 2,20	2,519 - 14 13,003 - 01 4,555	14	33 -	85 17	1,235 - 6,258 - 4 2,286	13,036 - 4,731	-	-	90	83 - 146	-	-		-	-	-	- - - 91	- - 140	6,966 - 3,512	- 14,201 - 6,932	6,966 - 3,512
rds bution fees • Commission • Commission on Re-insurance accepted • Commission on Re-insurance ceded	-	-	-	-	-	-		-	43 - 191 -	64 - 334 -	58 - 474 - 635	748	101 - 665 1, - 1,045 1,	130 1,23 	2,519 - 14 13,003 - 01 4,555	14	33 -	· · ·	1,235 - 6,258 - '4 2,286	13,036 - 4,731	-	-	-	83	-	-		-	-	:	91 (91)		6,966 - 3,512	- 14,201 - 6,932	6,966 - 3,512
ords bution fees \$ Commission Commission on Re-insurance accepted Commission on Re-insurance ceded Commission	-		-	-	-	-	-	-	43 - 191 - 410	64 - 334 - 892	58 - 474 - 635	748 - 1,023	101 - 665 1, - 1,045 1,	130 1,23 082 6,24 915 2,20	2,519 - 14 13,003 - 01 4,555	14	33 -	85 17	1,235 - 6,258 - '4 2,286	13,036 - 4,731			90	83 - 146		-	-	-	-	-			6,966 - 3,512	- 14,201 - 6,932	6,966 - 3,512
ords Louding fees Commission Commission on Re-insurance accepted Commission on Re-insurance ceded Commission Commission Commission Louding fees Louding fees Louding fees Louding fees Louding fees Louding fees	-		-	cated below:	-	-	-	-	43 - 191 - 410	64 - 334 - 892	58 - 474 - 635	748 - 1,023	101 - 665 1, - 1,045 1,	130 1,23 082 6,24 915 2,20	2,519 - 14 13,003 - 01 4,555	14	33 -	85 17	1,235 - 6,258 - '4 2,286	13,036 - 4,731	-		90	83 - 146	-	-	-	-	-	-			6,966 - 3,512	- 14,201 - 6,932	6,966 - 3,512
ards button fees a Commission Commission on Re-insurance accepted Commission on Re-insurance ceded Commission k-up of the expenses (Gross) Incurred to procure but diculal Agents	-		-	icated below:	-	-	-	-	43 - 191 - 410	64 - 334 - 892	58 - 474 - 635	748 - 1,023	101 - 665 1, - 1,045 1, (380) (130 1,23 17	2,519 - 14 13,003 - 01 4,555 13 8,448	14	33 -	85 17	1,235 - 6,258 - 2,286 (4) 3,972	13,036 - 4,731 8,305		-	90	83 - 146		-	-	-	-				- 6,966 - 3,512) 3,454	- 14,201 - 6,932 7,269	- 6,966 - 3,512 3,454
ords bution fees \$ Commission on Re-insurance accepted Commission on Re-insurance ceded Commission	-		-	dicated below:	-	-	-	-	43 - 191 - 410 (219)	64 - 334 - 892 (558)	58 - 474 - 635	66 - 748 - 1,023 (275)	101 - 665 1, - 1,045 1, (380) (130 1,23 	2,519 - 14 13,003 - 01 4,555 13 8,448	14	33 -		1,235 - 6,258 - 2,286 (4) 3,972	13,036 - 4,731 8,305		- 1	90	83 146 (63)		-	-	-	-				- 6,966 - 3,512) 3,454	- 14,201 - 6,932 7,269	- 6,966 - 3,512 3,454
rds button fees Commission Commission on Re-insurance accepted Commission on Re-insurance accepted Commission on Re-insurance ceded commission	siness to be fu		er details ind	-	-				43 - 191 - 410 (219)	64 - 334 - 892 (558)	58 - 474 - 635 (161)	748 - 1,023 (275)	101 - 665 1, - 1,045 1, (380) (130 1,23 17	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	33		1,235 - 6,258 - 2,286 (4) 3,972	13,036 - 4,731 8,305	-	-	90 (47)	83 146 (63)	-	-	-		-	-		(140)	- 6,966 - 3,512) 3,454	- 14,201 - 6,932 7,269	- 6,966 - 3,512 3,454
rds button fees Commission on Re-insurance accepted Commission on Re-insurance accepted Commission on Re-insurance ceded commission on Re-insurance ceded commission	siness to be fu		er details ind	-	-			-	43 - 191 - 410 (219)	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, - 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 - 6,258 - 4 2,286 (4) 3,972	- 13,036 - 4,731 8,305	-	-	90 (47)	83 146 (63)		-			-			(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
urds button feets LCommission on Re-insurance accepted Commission on Re-insurance accepted Commission on Re-insurance ceded Commission on Re-insurance ceded Commission Commission on Re-insurance ceded Commission Commissi	siness to be fu		er details ind	-	-			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558) - - 195 139	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 6,258 - 4 2,286 (4) 3,972 - 171 4,526 0 1,561	- 13,036 - 4,731 8,305	-		90 (47)	83 146 (63)		-						(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
ords button feet Commission on Re-insurance accepted Commission on Re-insurance accepted Commission on Re-insurance ceded Commission on Re-insurance ceded Good of the expenses (Gress) incurred to procure but Gould Agents Gould	siness to be fu		er details ind	-	-			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 6,258 4 2,286 4) 3,972 - 171 4,526 0 1,561	- 13,036 - 4,731 8,305	-		90 (47)	83 146 (63)		-			-	-		(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
urch button fees \$Commission or \$Commission \$Commis	siness to be fu		er details ind	-	-			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 6,258 4 2,286 4) 3,972 - 171 4,526 0 1,561	- 13,036 - 4,731 8,305	-		90 (47)	83 146 (63)								(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
urch button fees 3 Commission on Re-insurance accepted Commission on Re-insurance accepted Commission on Re-insurance ceded Commission on Re-insurance ceded Second	siness to be fu		er details ind	-	-			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 6,258 4 2,286 4) 3,972 - 171 4,526 0 1,561	- 13,036 - 4,731 8,305	-		90 (47)	83 146 (63)								(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
airds button fees st Commission on Re-insurance accepted commission on Re-insurance eceded Commission on Re-insurance ceded Commission on Re-insurance to procure but should regent on the Report of the Re-insurance Agency Commission Commission on Re-insurance Agency Commission (Plowce)	siness to be fu		er details ind	-	-			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 6,258 4 2,286 4) 3,972 - 171 4,526 0 1,561	- 13,036 - 4,731 8,305	-		90 (47)	83 146 (63)								(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
urch button fees 4 Commission on Re-insurance accepted 5 Commission on Re-insurance accepted 5 Commission on Re-insurance excepted 5 Commission on Re-insurance ceded 6 Commission on Re-insurance to Repeat Surance Repeats 6 Commission on Re-insurance Surance	siness to be fu		er details ind	-	:			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 6,258 4 2,286 4) 3,972 - 171 4,526 0 1,561	- 13,036 - 4,731 8,305	-		90 (47)	83 146 (63)								(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
urch button fees 1 Commission on Re-insurance accepted Commission on Re-insurance accepted Commission on Re-insurance ededed Commission on Re-insurance to procure but dual Regent Counter Agents-Banks/Fil/HFC Counter Agents-Banks/Fil/HFC Counter Agents-Counter Agents-Counter Counter Agents-Counter Counter Coun	siness to be fu		er details ind	-	:			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,2: 17 282 4,52	2,519 -14 13,003 -01 4,555 13 8,448	14 - 0 14	- 33 - 2 31 0		1,235 6,258 4 2,286 4) 3,972 - 171 4,526 0 1,561	- 13,036 - 4,731 8,305	-		90 (47)	83 146 (63)								(140)	- 6,966 - 3,512 3,454 - 171 4,690	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690
rards ribution fees ss Commission : Commission on Re-insurance accepted	siness to be fu	urnished as p	er details ind	-	:			-	43 - 191 - 410 (219) - - - - 112 79	64 - 334 - 892 (558)	58 - 474 - 635 (161)	66 - 748 - 1,023 (275)	101 - 665 1, 1,045 1, (380) (130 1,22 	2,519 -14 13,003 -01 4,555 13 8,448		- 33 - 2 31 0		1,235 - 6,258 - 2,286 4) 3,972 - 171 4,526 0 1,561 	13,036 4,731 8,305	-		90 (47)	83 146 (63)								(140)	6,966 3,512 3,454 171 4,690 2,105	- 14,201 - 6,932 7,269 - 171 9,899	- 6,966 - 3,512 3,454 - 171 4,690 2,105 - - - -

665 1,082

6,244 13,003

334 474 6,258 13,036

6,966 14,201

6,966 14,201



															FC		PERATING EX		HEDULE																			
OPERATING EXPENSES [CURRENT YEAR]															-																						(Amoun	in ₹ Lakhs)
Particulars		ire			Ma	rine																Misc	ellaneous														Grand	Total
				ne Cargo		ne Hull		Marine	Moto		Motor		Total N		Hea		Personal A		Travel Insu		Total He		Workme Compense Employer's	ation/ Liability		duct Liability	Ĭ	neering		iation		nsurance	Other Misc segn	nent	Total Misc			
	For the Quarter Sep-25	Up to the quarter Sep-25	For the Quarter Sep-25	quarter	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	the	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		Up to the quarter Sep-25	Quarter	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		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
Employees' remuneration & welfare benefits	-		-	-	-	-	-		357	751	505	1,093	862	1,844	1,180	2,171	10	22	55	115	1,245	2,308	-	-	29	65	-		-	-	-	-	66	148	2,202	4,365	2,202	4,365
Travel, conveyance and vehicle running expenses	-	-	-		-	-	-	-	7	16	11	25	18	41	25	48	-	-	2	3	27	51	-	-	-	1	-	-	-	-	-	-	1	3	46	96	46	96
Training expenses	-	-	-	-	-		-	-	1	2	4	5	5	7	5	7	- 1	-	- 1	-	5	7	-	-		-	-	-		-	-	-	-	-	10	14	10	1
Rents, rates & taxes		-	-	-	-		-	-	12	25	15	36	27	61	38	72	1	1	2	4	41	77	-	-	1	2	-	-		-	-	-	2	5	71	145	71	14
Repairs & maintenance	-			-			-		16	21	24	31	40	52	49	61	1	1	2	3	52	65	-		2	2				-			3	4	97	123	97	12
Printing & stationery		-	-	-	-		-	-	-	-	-						1			- "		-	-	-			-	-		-	-	-			-	-	-	-
Communication		-	-	-	-		-	-	11	26	17	39	28	65	38	75	1	1	2	4	41	80	-	-	1	2	-	-		-	-	-	2	5	72	152	72	153
Legal & professional charges	-			-			-		66	140	92	203	158	343	218	404	2	4	10	21	230	429	-		5	12				-			13	28	406	812	406	81
Auditors' fees, expenses etc																	I - I								-													
(a) as auditor									2	3	1	4	3	7	4	8	- 1		-	_	4	8											1	1	8	16	8	10
(b) as adviser or in any other capacity, in respect of	-			-			-					_ `	. "				-	-	-		- 1	. "	-			-				-					-		-	
(i) Taxation matters											-						- 1		-	_		_											-					
(ii) Insurance matters											_						- 1		-	_		_											-					
(iii) Management services; and																																						
(c) in any other capacity											1	1	1	1	1	1					1	1													2	,	2	
Advertisement and publicity									875	1,689	1.246	2.461	2.121	4,150	2.837	4.886	25	sn	135	258	2.997	5,194			71	146							164	333	5.353	9,823	5,353	9.82
Interest & Bank Charges									25	60	49	100	84	160	112	198	1	20	5	10	118	210			2	6							7	14	212	399	212	399
Depreciation							1	1	25	52	29	77	63	129	82	151	1	2	4	9	97	161			2	5	1 [1	1	4	10	156	305	156	30
Brand/Trade Mark usage fee/charges						_	1	1	(48)	32	(72)	"	(120)	125	(121)	- 131	(1)	-	(2)	۰	(129)	101		-	(4)	,					1	1	(10)	10	(263)	303	(263)	30.
Business Development and Sales Promotion Expenses				1		-	1		(48)		- (72)	-	(120)		(121)		(1)	-	(7)		(129)				(4)				1		1	1	(10)		(203)	-	(203)	-
Information Technology Expenses					1 :		1 :		736	1.350	1.047	1.966	1.783	3,316	2.361	3.905	21	- 40	113	206	2.495	4.151		- 1	- 61	117					1 :	1 :	139	266	4,478	7.850	4.478	7.85
Goods and Services Tax (GST)					1			1	/30	2,330	1,047	2,500	1,703	3,310	2,301	3,503	21	40	113	200	4,493	-,131	-		- 01	117						1	135	200	4,470	7,030	4,470	7,031
Others:			1	1	1		1	1	1	3	-	3	1		4	8	-	-	1	-	4	8		-	-		1		1	1	1	1	1	1		15		1:
									145	260	208	379	353	639	463	753	1 .			40	490	801										1	22		881	4.543	881	4.54
(a) Business Support Services	-		-	1 -	1 -	-	-	-	145	260	208	3/9	353	639	463 101	197	4	8	23	40	107	801		-	11	22	1 -	-	1	1 -	-	-	2/	51	881	1,513		1,513
(b) Miscellaneous Expenses Total	-		-		-	-	-		2,272	4,472	3,229	6,517	5,501	10,989	7,397		67	133	351	682		13,750	-		185	386	-	-		- :	-	-	426	13 882	13,927	26,007	190 13,927	26,007
Total	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	2,212	4,472	3,229	0,517	3,501	10,989	7,397	12,935	6/	155	351	682	1,815	15,/50			185	386	<u>. </u>	<u> </u>	<u> </u>	<u> </u>	<u>. </u>	<u> </u>	426	882	13,927	20,007	13,927	26,00
- In India			T .	T .					2,272	4,472	3,229	6,517	5,501	10,989	7,397	12,935	67	133	351	682	7,815	13,750			185	386				1 .	T -		426	882	13,927	26,007	13,927	26,007
- In India - Outside India				1	1		1	1	2,212	4,472	3,229	6,517	5,501	10,989	7,397	12,935	67	133	351	682	7,815	13,750		-	185	380	1		1	1	1	1	426	882	13,927	20,007	13,927	26,007
- Outside India	-	1 -	1 -				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		1 -	1 -				-	-	-	-	-	

OPERATING EXPENSES [PREVIOUS YEAR] Particulars		Fire				Marine																Miss	cellaneous													_		nt in ₹ Lakhs d Total
o Turticulars			Mari	ne Cargo		rine Hull	Total	Marine	Motor (OD	Moto	or TP	Total	Motor	He	alth	Personal	Accident	Travel In	surance	Total H			men's	Public/ Pro	duct Liability	Engir	neering	Avi	ation	Crop Ir	nsurance	Other Mis	cellaneous	Total Mi	iscellaneous	Gran	
																							Compe Employer										seg	ment				
		Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the
	Quarter	quarter	Quarter		Quarter		Quarter	quarter	Quarter	the	Quarter	quarter	Quarter	quarter Sep-	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter Sep-		quarter	Quarter	quarter	Quarter	quarter	Quarter	quarter Sep-	Quarter	quarter Sep-		quarter Sep
	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24		quarter	Sep-24	Sep-24	Sep-24	24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	Sep-24	24	Sep-24	24	Sep-24	24
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	-	-	118	189	-	-	-	-	-	-	94	184	3,07		3,073	5,862
Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	10	17	16	28	26	45	30	54	(0)	-	1	2	31	56	-	-	2	3	-	-	-	-	-	-	1	3	60	0 107	60	107
Training expenses	-	-	-	-	-	-	-	-	3	3	5	5	8	8	9	10	(0)	-	(0)	-	9	10	-	-	(0)	1	-	-	-	-	-	-	1	1	11	3 20	18	20
Rents, rates & taxes	-	-	-	-	-	-	-	-	(2)	17	(5)	29	(7)	46	(15)	55	(1)	-	(0)	2	(16)	57	-	-	(0)	4	-	-	-	-	-	-	(1)	3	(24	4) 110	(24)	110
Repairs & maintenance	-	-	-	-	-	-	-	-	1	10	4	18	5	28	3	33	(0)	-	0	1	3	34	-	-	(0)	2	-	-	-	-	-	-	0	2		d 66	8	66
Printing & stationery	-	-	-	-	-	-	-	-	(0)	-	(0)	-	-	-	(0)	-	(0)	-	(0)	-	-	-	-	-	(0)	-	-	-	-	-	-	-	(0)	-	-	-	-	-
Communication	-	-	-	-	-	-	-	-	12	22	21	37	33	59	37	71	1	1	. 1	2	39	74	-		3	5	-	-	-	-	-	-	1	4	70	6 142	76	142
Legal & professional charges	-	-	-	-	-	-	-	-	67	118	114	201	181	319	201	384	2	3	7	13	210	400	-	-	16	25	-	-	-	-	-	-	13	24	420	0 768	420	768
Auditors' fees, expenses etc																																						
(a) as auditor	-	-	-	-	-	-	-	-	1	2	2	4	3	6	3	8	(0)	-	(0)	-	3	8	-	-	1	1	-	-	-	-	-	-	1	1	1	8 16	8	16
(b) as adviser or in any other capacity, in respect of	-	-	-	-		-	-	-		-	-			-	-	-		-		-	- 1		-		-	-	-	-	-	-	-	-	-	-		-	-	-
(i) Taxation matters	-	-	-	-		-	-			-	-		-		-	-	-	-	-	-		-	-		-	-	-		-	-	-	-	-		-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-		-	-	-		-	-			-	-	-	-	-	-	-	- 1		-		-	-	-	-	-	-	-	-	-	-		-	-	-
(c) in any other capacity	-			-		_		-	(0)		(0)		_	-	0	1	(0)		(0)		-	1			(0)	-		-		-	-	-	(0)	-		1	-	1
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			454	658		-		-	-	-	379	639	12.34	5 20,358	12,345	20,358
1 Interest & Bank Charges	_								25	44	42	75	67	119		143	1	1	3	5	79	149			6	9			_				4		155		155	286
2 Depreciation	-			-		_		-	21	40	36	69	57	109		133	0	1	2	4	64	138			6	9		-		-	-	-	4	8	13:			264
3 Brand/Trade Mark usage fee/charges	_								41	80	73	136	114	216			1	2	5	9	140	271			9	17			_		_		. 8	16	27			520
4 Business Development and Sales Promotion Expenses													-			-													_						-			-
Information Technology Expenses	_								607	1,127	1.028	1.923	1.635	3.050	1.790		15	28	56	120	1.861	3,818			146	237			_				114	230	3.75	6 7.335	3.756	7.335
Goods and Services Tax (GST)									3	2,127	2,020	1,313	1,033	3,030	2,730	10	101		(0)	11.0	2,002	10			140	1.57			_				114	1.50	3,73		3,730	20
7 Others:	-	_	_	1			1			3	3	3	,	۰	,	10	(0)	1	(0)	-	′	10	-		1		-	-	-	_	-		-	-	1.	, 20	14	20
(a) Business Support Services	_						_	_	146	224	261	411	407	635	445	731	,		- 14	24	462	760	_	_	22	46			_				20	AE	925	9 1 486	929	1,486
(b) Miscellaneous Expenses	1	1 -	1 -	1			1	1 -	146	224	261	411	407	035	445	/31	3 (0)	,	14	24	462	/60	1		32	46	-	1	-	1 -	-	1	28	45	92	1,486	929	1,480
(b) Miscellaneous Expenses Total	-	-	- 1	-	-	+ -	-	<u> </u>	3,400	5.742	5,779	9,822	9,179	15,564	10.231	18,696	(U) 81	141	326	613	10.638	19.450	-	- :	797	1.208	-	- :	- :	<u> </u>	- :	- :	648	1.171	21.26	2 37.393	21,262	37,393
Total		<u> </u>	<u> </u>				<u> </u>	<u> </u>	3,400	3,742	3,779	3,822	9,179	15,564	10,231	18,696	81	141	326	613	10,538	19,450	<u> </u>	<u> </u>	/9/	1,208	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>		648	1,1/1	21,26	. 37,393	21,262	37,393
- 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	-	-	797	1,208	-		-		-	-	648	1,171	21,26	2 37,393	21,262	37,393
Outside to the	1	1	1	1	1	1	1	1	.,,	.,	.,	.,,	2,210	10,00	,	,	1		1		.,	.,	1	1	1	2,200	1	1	1	1	1	1		-,		,	,	0.,000



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 8 - SHARE CAPITAL SCHEDULE

Sr. No	Particulars 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



PERIODIC DISCLOSURES FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars Particulars	As at 30th Septer	mber, 2025	As at 30th Septe	mber, 2024
		Number of Shares	Shares Holding		% 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



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

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		pledged or encumbered		under Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*10	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*10
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)	- - -	-	-	- - -	- - -	- - -	- - -	-
	Bodies Corporate: (i). Acko Technology & Services Private Limited (ii) (iii)	1	2796000000	100	279600	-	-	-	-
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								
	Individuals (Name of major shareholders): (i) (ii) (iii)	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
	Bodies Corporate: (i) (ii) (iii)	- - -	- - -	- - -	- - -	- - -	- - -	- - -	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-

1		Ī	Ī	1				Ī	I I
R	Non Promoters								
٥.	Non-Frontoces								
R 1	Public Shareholders								
D.1	Tuble Shareholders								
1 1)	Institutions	_	_	_	_	_	_	_	_
	Mutual Funds	_	_	_	_	_	_	l_	_
	Foreign Portfolio Investors	l-	_	_	_	_	_	l-	_
	Financial Institutions/Banks	-	_	-	_	-	-	-	-
	Insurance Companies	-	-	-	_	_	_	l-	l- I
	FII belonging to Foreign promoter	-	-	-	_	_	_	l-	l- I
	FII belonging to Foreign Promoter of Indian Promoter	ļ-	-	-	-	-	-	l-	-
	Provident Fund/Pension Fund	ļ-	-	-	-	-	-	l-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	 -	-
-									
1.2)	Central Government/ State Government(s)/ President of India	 -	-	-	-	-	-	l-	-
	Non-Institutions								
	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	l -	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI								
	Others:	[[-		Ī	
IV)	- Trusts								
	- Non Resident Indian						[
	- Clearing Members								
	- Non Resident Indian Non Repartriable	<u></u>					_	[_	
	Non Resident Indian Non Reputatione								
	- Bodies Corporate	-	-	-	-	-	-	 -	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	 -	-	-	-	-	-	l-	-
	Non Public Shareholders	 -	 -	-	-	-	-	 -	 -
	Custodian/DR Holder	 -	 -	-	-	-	-	 -	l-
	Employee Benefit Trust	 -	-	-	-	-	-	 -	-
2.3)	Any other (Please specify)	 -	 -	-	-	-	-	 -	-
			l					l	
	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)

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity		pledged or encumbered		under Lock in Period
		TIVESTOLS	Helu	Holdings	(Rs. In lakhs)	ou ici wise	encumbered		renou
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*10	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*10
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)	-	-	-	-	-	-	-	-
	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								
1	Individuals (Name of major shareholders): (i) (ii) (iii)	-	-	-	-	-	-	-	-
	Bodies Corporate: (I) (iii) (iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-

				.=							
_		-	-		-	-	-	-	-	-	l
В.	Non Promoters										i
D 4											l
B.1	Public Shareholders										i
1.1\	Togethy tions										l
	Institutions Mutual Funds										l
i)	Foreign Portfolio Investors	-	ľ		-	-	-	_	-	-	l
ii) iii)	Financial Institutions/Banks	-	ľ		-	-	_	_	-	-	l
		-	ľ		-	-	_	_	-	-	l
	Insurance Companies	-	ľ		-	-	_	_	-	-	l
v)	FII belonging to Foreign promoter of Indian Promoter (e)	-	ľ		-	-	_	_	-	-	l
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	- 1-		-	-	-	-	-	-	l
	Provident Fund/Pension Fund	-	-		-	-	-	_	-	-	l
viii)	Alternative Investment Fund	-	٦	2500550	2 55200751	- 7000	-	_	-	-	l
	a. Ascent Private Equity Trust^		1		2.55308751	7066	-	_	-	-	l
	b. Ventureast Proactive Fund II^		1		0.94672118	3595.18 3373.7	-	_	-	-	l
	c. Baring Private Equity India AIF^		1		0.94925965		-	_	-	-	l
	d. Multiples Private Equity Fund III^		1		5.01558862	37961.2	-	-	-	-	l
	e. Mehta Alternate Investment Fund- Stargazer Fund-I		1	50000	0.0355528	0.5					l
ix)	Any other (Please specify)			F204000	2 70022400	40404 5					l
	a. Amazon.Com NV Investment Holdings LLC^*		1		3.70033498		-	-	-	-	l
ļ	b. RPS Ventures I L.P.^*		1		1.27065692	4549.9	-	-	-	-	l
	c. Intact Ventures Inc.^*		1		4.52287096		-	-	-	-	l
	d. RPS Sidecar Fund I L.P. ^*		1		0.67550312	2850.13 10798.6	-	-	-	-	l
	e. Munich Re Fund I L.P. ^*		1		2.00849191		-	_	-	-	l
	f. TI JPNIN India Holdco Ltd ^*		1		0.5404025		-	_	-	-	l
	g. Accel India IV (Mauritius) Ltd.^*		1	527500		5.28 7257.12	-	_	-	-	l
	h. Accel India V (Mauritius) Ltd.^*		1		8.20771843		-	_	-	-	l
	i. SAIF India Partners IV Limited^*		1		6.31204336	5122.95 22.56	-	_	-	-	l
	k. Techpro Ventures LLP^		1		1.60432702		-	_	-	-	l
	I.General Atlantic Singapore ACK Pte. Ltd.^*		1		24.8634474	40325.3	-	_	-	-	l
	m.Lightspeed Venture Partners Select IV Mauritius^*		1		5.20894819		-	_	-	-	l
	n.CPP Investment Board Private Holdings (4) Inc.^*		1		5.01558862	38164.1	-	_	-	-	l
	o.Three State Capital Pte. Ltd^*		1		3.23957075	11600.1 13.9525	-	_	-	-	l
	p. Volrado Venture Partners Fund II		1		0.99209721	3.48811	-	_	-	-	l
	q. Anchorage Capital Scheme II		1		0.24802412		-	_	-	-	l
	r.Growth I9 Opporunity LLP		1	488335	0.34723349	4.88335	-	-	-	-	l
											l
1 2)	Control Covernment/ Chate Covernment/s\/ Descident of India										l
1.2)	Central Government/ State Government(s)/ President of India	-	ľ		-	-	-	_	-	-	l
1 2)	Non Toolikutions										l
	Non-Institutions										l
i)	Individual share capital upto Rs. 2 Lacs			151000	0.10720044	1.51					l
	a. Venkatram Krishnan^		1		0.10736944	1.51	-	_	-	-	l
::\	b. Subba Rao Telidevara^		1	51000	0.03626385	0.51	-	_	-	-	l
ii)	Individual share capital in excess of Rs. 2 Lacs			4001733	2 5422020	40.03					l
	a. Varun Dua		1	4981722		49.82	-	_	-	-	l
	b. Ashish Dhawan^		1		1.26567953	479.05	-	Γ	[-	l
	c. Rajeev Gupta^ d. Sunil Mehta		1	220000	0.88028722 0.1564323	12.38 2.2	_		[[l
	e. Mithun Padam Sacheti		1		0.13073332	1.84			[[l
	f.Siddhartha Sacheti		1		0.13073332	1.84			[[l
	g.Ashish Omprakash Mukkirwar		1	50000		0.5			[[l
	h.Vijay Ramesh Agicha		1	50000		0.5					l
iii)	NBFCs registered with RBI		1	50000	0.0355528	0.5		Γ	_	[i
ı ''' <i>)</i>	Indi G registered with red	I	1	l				I	l		1

iv)	Others:							1	1
	- Trusts								
	a. Alka DP Family Trust^	1	200000	0.14221118	509.22	-	-	-	-
	b. Alka PN Family Trust^	1		0.14221118	509.22		-	-	-
	c. Hober Mallow Trust, acting through its trustee Catamaran Advisors LLP^	1		0.46817059			-	-	-
	f. FPGA Family Foundation, represented by its trustee Binarystar Holdings LLP^	1		1.92696153			-	-	-
	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				-	-	-
	b. Ruchi Sanghvi	1	253000	0.17989715	759.04	-	-	-	-
	- Bodies Corporate					-	-	-	-
	ii. Haldiram Snacks Pvt Ltd	1		0.14221118		-	-	-	-
	iii.Midas Deals Pvt Ltd	1		0.06349445			-	-	-
	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		42020525	-	420 205	-	-	-	-
2.2	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)	-	-	[Ī	Ī	-	[-
	Total	42	140635916	100	400021	0			
	lotal	43	140635916	100	400931	0	0	0	l o
	1								1

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

Sr. No	Particulars Particulars	As at 30th	As at 30th
		September, 2025	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



PERIODIC DISCLOSURES FORM NL 11 - BORROWINGS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars Particulars	As at 30th	As at 30th
		September, 2025	September, 2024
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Disclosure For Secured Borrowings:

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



PERIODIC DISCLOSURES FORM NL 12 & 12A - INVESTMENT SCHEDULE

Sr. No	Particulars		ers (NL 12)		ers (NL 12A)		tal		
		As at 30th							
		September, 2025	September, 2024	September, 2025	September, 2024	September, 2025	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

-	(Allieute III 1 Euro										
	Sr. No	Particulars Particulars	Shareholders (NL 12)		Policyhold	ers (NL 12A)	Total				
			As at 30th	As at 30th As at 30th As		As at 30th	As at 30th	As at 30th			
			September, 2025	September, 2024	September, 2025	September, 2024	September, 2025	September, 2024			
Ī	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			



PERIODIC DISCLOSURES FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

		As at 20th As at 20				
Sr. No	Particulars Particulars	As at 30th	As at 30th			
		September, 2025	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	_	<u>-</u>			
	Total	-	•			

Provisions against Non-performing Loans:

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



PERIODIC DISCLOSURES

FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR] (Amount in ₹ Lakhs)

		As at 30th September, 2025									
			Cost / Gr	oss Block		Depreciation				Net Block	
Sr. No.	Davkierdave	Opening	Additions	Deductions	Closing	Up to Last	For the	On Sales/	To Date	As at 30th	As at 31st
31.110.	. Particulars					Year	period	Adjustments		September, 2025	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



PERIODIC DISCLOSURES FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars 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)



PERIODIC DISCLOSURES FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

C	D. C. I	-	nount in \ Luknsj
Sr. No	Particulars Particulars	As at 30th	As at 30th
		September, 2025	September, 2024
(0)	ADVANCES		
(A)	ADVANCES Reserve Denosit with coding Companies		
1	Reserve Deposit with ceding Companies	_	_
2	Application Money for Investments	-	100
3	Prepayments	327	189
4	Advance to Directors / Officers	-	- 204
5	Advance Tax Paid and Tax Deducted at source (Net of provision	240	394
	for taxation)		
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	5,493	4
	reinsurers)		
	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



PERIODIC DISCLOSURES FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars Particulars	As at 30th	As at 30th
31.140	rai ticulais		
		September, 2025	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)

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
	Add: Cheques issued out of the unclaimed amount but not		
3	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



PERIODIC DISCLOSURES FORM NL 18 - PROVISIONS SCHEDULE

Sr. No	Particulars Particulars	As at 30th	As at 30th
		September, 2025	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)

Sr. No		As at 30th September, 2025	As at 30th September, 2024
1	Discount allowed in issue of shares/debentures	-	-
2	Others	1	-
	Total	•	-



PERIODIC DISCLOSURES FORM NL-20 - ANALYTICAL RATIO

S.No.	Particular	For the Quarter	Up to the	For the Quarter	Up to the
3.140.	r ar ticular	Sep-25	quarter Sep-25	Sep-24	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

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				Premium Ratio	Premium Ratio	Premium				
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
Marine Cargo							0.00,1			
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA		NA.
Marine Hull	10.			101						101
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	. NA	NA
Previous Period	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA		NA NA
Total Marine	in.	NA.	INA	INA	IVA	NA.	IVA	INA	INA.	IVA
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
Motor OD	INA	INA	INA	IVA	INA	INA	INA	INA	INA	INA
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%	74.20%	-4.64%	37.45%	43.12%	108.16%	58.20%	151.28%	1.35	(0.53)
Motor TP	29.77%	74.09%	-4.04%	37.43%	43.12%	108.10%	58.20%	151.2870	1.33	(0.53)
	9.33%	74.16%	-0.09%	22.670/	28.82%	64.72%	4.14%	93.54%	5.73	0.08
Current Period				23.67%						
Previous Period	28.81%	73.74%	-1.34%	38.02%	46.56%	67.90%	2.75%	114.47%	4.19	(0.18)
Total Motor	45.250	74.200/	0.070	22.400/	27.94%	04 440/	5.040/	400.050	204	(0.00)
Current Period	16.36%	74.20%	-0.97%	23.48%		81.11%	5.91%	109.05%		(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%		(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%		(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%		0.27
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%		(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
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	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%		(0.08)
Total-Previous Period	19.61%	75.11%	9.29%	49.54%	57.10%	70.68%	10.55%	127.78%		(0.31)



PERIODIC DISCLOSURES FORM NL 21 - RELATED PARTY

PART-A RELATED PARTY TRANSACTIONS

(Amount in ₹ Lakh

	(Amount in ₹ Lakhs)								
S.No.	Name of the Related	Nature of Relationship	Description of Transactions /		Consideration	aid / received*			
	Party with the Company		Party	with the Company	Categories	For the	Up to the	For the	Up to the
				Quarter Sep-	quarter Sep-	Quarter Sep-	quarter Sep-		
1	Acko Technology and	Holding Company	Subscription received for additional	-	-	-	35,000		
	Services Pvt Ltd		share capital						
			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	Private company in which	Commission towards broking services			36	56		
	Broking Private Limited	director is a shareholder		_	_	30	36		
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

								unt in ₹ Lakns)
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)

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Item	Particulars	Policyholders A/c.	Sharoholders A/s	Total
No.	Faiticulais	Policyfiolders A/C.	Silai elioideis A/C.	iotai
	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
	Total Assets as per BS (excl. current liabilities and			
(K)	provisions)(A)+(C)+(G)+(I)	274,440	100,237	374,677
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	971	2,327	3,298
	Total Admissible assets for Solvency (excl. current liabilities and			
(M)	provisions)(K)-(L)	273,468	97,910	371,379

				(7 th diffidults in Rapees of Editis)
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 regula	tion		
	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)

STATEMENT OF LIABILITIES: As at 30th September, 2025



		Curre	ent Year
Item No.	Reserve	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

Ite m 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

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	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	List below the products and/or add-ons introduced during the quarter												
SI. No.	Name of Product /Add On	Туре	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					

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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)
(Rusiness within India)
(Rs. in Lal
Periodicity of Submission: Quarterly (Rs. in Lakhs)

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)		286,213.9
	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
			(a)		(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
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		-				-	-	-	-
	Housing / Infra & Loans to SG for Housing and FFE	Not less					-	-		-
	1. Approved Investments	than 15%	-	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		21,156.02	104,997.92	126,153.94	39.21	11.13	126,165.07	127,253.41
	c. Other Investments	exceeding 55%	-	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:

- Investment Assets 100% 54,368.41 267,350.51 321,718.93

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

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

 3. Pattern of Investment is applicable to both Share-bolders 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 (++) Fefers to Schedulets Bolance Sheet, presended as per IROAI (Preparation of Fin. Smit 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 Accetion of Assets (Business within India) Periodicity of Submission: Quarterly

(Rs. Lakhs)

	Total		289,685.43	100.00%	32.033.50	100.00%	321,718.93	100.00
	Equity Shares (PSUs & Unlisted)	OEPU	500.00	0.17%	-	-	500.00	0.1
	Equity Shares (incl. Co-op Societies)	OESH	25.65	0.01%	331.54	1.03%	357.20	0.1
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-		-	-		
	Debentures	OLDB	-		-			
	d. Other Investments (not exceeding 15%)							
	Units of Infrastructure Investment Trust	EIIT	7,415.55	2.56%	1,051.95	3.28%	8,467.50	2.
	Mutual Funds - Gilt / G Sec / Liquid Schemes	ECBO	-		4,314.39	13.47%	4,314.39	1.
	Passively Managed Equity ETF (Non Promoter Group)	EETF	-		901.49	2.81%	901.49	0
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4,715.19	1.63%	16,628.12	51.91%	21,343.31	6
	Deposits - CDs With Scheduled Banks	EDCD	-		-		-	
	Corporate Securities - Debentures	ECOS	79,165.71	27.33%	4,008.72	12.51%	83,174.44	25
	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
	Commercial Papers	ECCP				-		
	c. Approved Investments							
	2. Other Investments							
	Debentures/ Bonds	ICTD	-	-	-	-	-	
	Infrastructure - PSU - Debentures / Bonds Infrastructure - Other Corporate Securities -	IPFD	-		-	-	-	
	Infrastructure - PSU - Debentures / Bonds	IPTD	20,673.85	7.14%	7,563.62	23.61%	28,237.47	8.
	1. Approved Investments		1					
	b. Infrastructure Investments							
	Reclassified Approved Investments - Debt	HORD	-		-	-	-	
	2. Other Investments							
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	39,398.69	13.60%	(12.69)	-0.04%	39,386.00	12
	1. Approved Investments							
	a. Housing & Loans to SG for Housing and FFE							
3	Investment subject to Exposure Norms							
	State Government Bonds	SGGB	11,086.65	3.83%	31,056.72	96.95%	42,143.37	13.
	Other Approved Securities (excluding Infrastructure	SGOA	-					
	Treasury Bills	CTRB	-		-	-	-	
	Central Government Bonds	CGSB	88,435.48	30.53%	(11,962.04)	-37.34%	76,473.44	23
2	Central Govt Sec, State Govt Sec or Other App	roved Secur	rities (incl (i) abov	e)				
	Treasury Bills	CTRB	-		- 1	-		
	Central Government Bonds	CGSB	88.435.48	30.53%	(11.962.04)	-37,34%	76,473,44	23
1	Central Govt. Securities		.,				` ,	
140	category of investments		(A)	Balance	(B)	70 10 10 10 10 10 10 10 10 10 10 10 10 10	(A+B)	70 00 10
No	Category of Investments	COI	Opening Balance	% to Opening	Net Accretion for the Otr.	% to Total Accrual	TOTAL	% to To

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Acko General Insurance Limited

30th September, 2025

Date:

ı							(Amount in Rs.	Lakhs)
		Det MARKE	ail Regarding de	ebt securities		Rook	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)

		Bonds / Debentures		Lo	ans	Other Debt	instruments	All Othe	r Assets	тоти	AL
NO	PARTICULARS	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	-	ı	-	-	-	ı	-	=	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-		-	-	-	-	-
4	Provision made on NPA	-		-	-	-	ı	-	-	-	-
5	Provision as a % of NPA (4/2)	-	ı	-	-	-	ı	-	=	-	-
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)	-	ı	-	-	-	ı	-	=	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	1	-	-		-	-	-	-	-
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

TOTAL

324,558.39

6,332.64

7.74%

Registration Number: 157

Statement as on: 30th September, 2025 Statement of Investment and Income on Investment

Name of the Fund	General Insurer



Periodicity of Submission: Quarterly (Amount in Rs. Lakhs) **Current Quarter** Year to Date (current year) Year to Date (previous year) Category Income on Income on Income on **Category of Investment** Investment **Gross Yield** Net Yield Investment Gross Yield Net Yield Investment Gross Yield **Net Yield** Code Investment Investment Investment (Rs.)1 (Rs.)1 (%)¹ (Rs.)1 (%)¹ (%)² (%)¹ (%)² (%)² (Rs.) (Rs.) (Rs.) 1 G. Sec 82,256.10 82,441.75 4,001.91 Central Government Bonds CGSB 1,642.42 7.92% 7.92% 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% Other Approved Sec/Guaranteed Deposit under Section 7 of CDSS Insurance Act, 1938 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 7.21% 7.21% Other Approved Securities (excluding Infrastructure SGOA Investments) Housing & Loans to State Govt. for Housing / FFE Bonds / Debentures issued by NHB / Institutions accredited by 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% NHB Commercial Papers - NHB / HTLN Institutions accredited by NHB Reclassified Approved HORD Investments 4 Infrastructure Investment Infrastructure - PSU - Equity 62.18 0.52 14.67% 14.67% 62.18 0.52 14.67% 14.67% shares - Quoted Infrastructure - Corporate ITCE 317.64 7.75 23.42% 23.42% 317.64 7.75 23.42% 23.42% Securities - Equity shares-Quoted Infrastructure - PSU -6.59% 6.59% IPTD 23,096.56 419.00 7.20% 7.20% 21,895.85 791.48 7.21% 7.21% 17,752.96 586.98 Debentures / Bonds Infrastructure - PSU -IPFD Debentures / Bonds Infrastructure - Other Corporate ICTD Securities - Debentures/ Bonds Infrastructure - Other Corporate ICCP Securities - CPs Infrastructure - Equity (including IOEQ unlisted) Approved Investments Corporate Securities - Equity 65 25% 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% shares (Ordinary)- Quoted EAEO 456.24 22.89 48.20% 48.20% 456.24 22.89 48.20% 48.20% PSU - Equity shares - Quoted Commercial Papers - Approved ECCP Investment Deposits - Deposit with Scheduled Banks, FIs (incl. Bank 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% Balance awaiting Investment), CCIL, RBI 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 Mutual Funds - Gilt / G Sec / 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% Liquid Schemes Corporate Securities - Bonds -**EPBT** (Taxable) 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% CCTI - CBI O Units of Infrastructure EIIT 7,834.62 147.97 7.49% 7.49% 7,186.43 301.44 10.41% 10.41% Investment Trust Passively Managed Equity ETF EETF 893 37 893 37 (Non Promoter Group) ECAM Application Money 24,380.00 22,600.71 8,237.97 6 Other Investment Equity Shares (incl Co-op OESH 564.08 294.76 381.46% 381.46% 406.65% 406.65% 109.35 524.83 957.31% 957.31% 542.20 320.16 Societies) Mutual Funds - Debt / Income / OMGS 8,418.18 72.71 7.17% 7.17% Serial Plans / Liquid Secemes Equity Shares (PSUs & Unlisted) OEPU 500.00 500.00 7.74% 13,136.24 8.31% 268,111.31 10,347.56

315,108.13

8.31%

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
Name of Fully	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								
В.	As on Date ²								
	NIL								

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Date: 9/30/2025

Name of the Insurer: Acko General Insurance Limited

Registration No: 157

(Amount in Rs. Lakhs)

					(Alliot	int in RS. Lakns)
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

GROSS DIRECT PREMIUM UNDERWRITTEN (Amount in Rs. Lakhs)



																			Miscellar															_	
	F	ire	Mari	ne Hull	Mari	ne Carg	o <u>Tota</u>	I Marine	Mot	tor OD	Mot	or TP	Total M	<u>fotor</u>	He	alth	Personal Accident		rance	Total	<u>Health</u>	Works Comper / Empl	nsation	Public/ Pr Liabili		gineering	Avia	tion	Crop Insura		Other segments (b)	Total Mise	cellaneous	Te	otal
State / Union Territory	the	Upto the quarte r	For the Quart r	the	the	the te quar	the Quar	te quart	Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For Upto the the Quarte quar r r	Quarter		For the Quarter	Upto the quarter	For the	Upto the	the	Jpto Fo the the parter Qua	the te quarte		the	the Quarte q	the	For the Quarter the quarte	For the Quarter	Upto the quarter	For the Quarter	Upto the
STATES																																			
Andhra Pradesh				-					124	238			359	683	675	1,187	0	2 17	36	692												1,051		1,051	
Arunachal Pradesh	-	-	-	-	-	-	-	-	0		0		1	1	4	7	(0)	0 0	0	4	,		-	-		-	-	-	-	-		4		4	
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hhattisgarh ioa	-	-	-			-	-	-	53				133	259	81	139		0 2	3	83	143		-			-	-	-	-	-		216		216	
oa ujarat	-	-	-			-	-	-	65				181	334	24	44			50	26			-			-	-	-	-	-		207		207	
aryana	-	-	-	-	-	-	-	-	627		975		1,603 1,377	2,996	662	1,163 8,205				682	1,220 9,214		-	(4)	(7)	-	-	-	-	-	1,867 3,602	2,285 8,420		2,285 8,420	
machal Pradesh	+ -	-	-	+ -	÷	+ -	+ -	+ -	618		759 44		1,3//	2,562 105	4,542	8,205		0 1	943	5,180 37	9,214		-	(4)	(/)	_	+ -		-	-	1,86/ 3,602	8,420		8,420	
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elangana	-	-	-	-	-	-	-	-	964		1,012	1,916	1,977	3,719	2,019	3,878		7 34	70	2,083	3,985		-	-		-	-	-	-	-		4,059		4,059	
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ttar Pradesh	-	-	-	-	-	-	-	-	689		951		1,640	3,174	1,130	1,855	3	5 18	43	1,150	1,903		-	-			-	-	-	-	0 0	2,790		2,790	
lest Bengal	-	-	-		-	-	-	-	229		592		821	1,470	593	961	Ü	2 10		604	982		-	-			-	-	-	-		1,425		1,425	
TOTAL (A) UNION TERRITORIES ^c	1	1	-		-	-	-	-	10,258	18,951	14,670	27,820	24,928	46,771	29,101	52,450	279 58	2 1,117	2,030	30,496	55,062	-	-	913	L,783 -	-	-	-	-	-	2,093 4,059	58,430	107,676	58,431	-
idaman and Nicobar Islands	-				-	_	_	_	1	2	9	18	11	21	2	2		0	0	2	3					_	_	_	-	_		13	24	13	
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mmu & Kashmir	-	-	-	-	-	-	-	-	7	11	32		39	75	24	46		0 1	2	25			-	-		-	-	-	-	-		64		64	
ıdakh		-		-											0	0				0	0			-					-	-		0	0	0	
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iducherry		-	-						8	16	22	43	30	59	13	22	0	0 1	1	14	24							-				44	82	44	1
TOTAL (B)	-	-	-	-					991	1,882	1,354	2,577	2,345	4,459	1,118	2,174	43 4	6 230	476	1,391	2,696	-	-	-	-		-	-	-			3,736	7,155	3,736	i
	-				+	_	_	-		-								-						-		-	-		-						
utside India	-		-	-	-			-			-		-	-	-	-			-			-	-	-	-			-	-	-		-	-		
TOTAL (C)	H .			٠.	٠.	Η.	Η.	٠.	-	 								-	H .	<u> </u>	.				_		H .		-						+
(0)																																			
· · · · · · · · · · · · · · · · · · ·		1													30,219		322 62				57,758		-								2,093 4,059	62,166	114.831	62,167	

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

Name of the Insurer: Acko General Insurance Limited

ACKO

Date: 30th September 2025

(Amount in Rs. Lakhs)

SI.No.	Line of Business	For the	Quarter	For the corr quarter of th yea 2024 Premium	ne previous ar	upto the	quarter	Up to the corr quarter of the p 2024	esponding previous year
					Policies				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

	₽ A	CKO	
Date:	30th Septe	ember 202	25

SI.No.	Channels	For the (Quarter	Upto the (Quarter	For the corres quarter of the p		Up to the corr quarter of the p	
		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



No. of claims only

																			. Or Claim	
SI. No.	Claims Experience	Fire	Marin	Marin	Total	Motor OD	Motor TP	Total	Health	Perso	Travel	Total	Workmen's	Public/	Engine	Aviati	Crop	Other	Miscella	Total
	·		e	e Hull	Marin			Motor		nal		Health	Compensati	Product	erina	on	Insura	seame	neous	
			Cargo							Accide			on/					nts **		
			cuigo							nt			Employer's	I inhiller.						
										III				Liability						
													liability							
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
	Unclaimed (Pending claims which are																			
_	transferred to Unclaimed A/c. after the																			
5	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
	1vear and above	-	-	-	-	70	1.873	1.943	51	-	8	59	-	6	-	-	-	-	4	2,012
	Lifear and above		1			70	1,073	1,515	- 31		U	3,	1							-,012

Upto the quarter ending Q-2 FY'2025-26 (Amount in Rs. Lakhs)

																			nt in KS. L	JKIIS)
SI. No.	Claims Experience	Fire	Marin	Marin	Total	Motor OD	Motor TP	Total	Health	Perso	Travel	Total	Workmen's	Public/	Engine	Aviati	Crop	Other	Miscella	Total
			_		Marin			Motor		nal		Health	Compensati					coamo	neous	
					riai iii			Piotoi				Health		FIOUUCE	cillig	OII		nts **	licous	
			Cargo		e					Accide			on/				nce	nts **		
										nt			Employer's	Liability						
													liability							
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
	Unclaimed (Pending claims which are																			
-	transferred to Unclaimed A/c. after the																			
5	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

10 Public/ Product Liability

11 Engineering

Aviation 13 Crop Insurance 14 Other segments (a) 15 Miscellaneous

12

21,951

36,189

Name of the Insurer: ACKO General Insurance Limited



21,951

36,189

2,367

3,615

(Amount in Rs. Lakhs) For the Quarter ending on Q-2 FY'2025-26

					Age	ing of Cl	aims (Cla	ims paid))								
SI.No.	Line of Business				of claims paid							nt of clair	ns 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		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	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Total Total No. of No. of claims paid Amount of claims paid amount of claims claims paid paid > 1 > 3 > 3 > 6 > 3 > 1 > 1 month > 3 months month months upto 1 6 months and year years upto 1 nonths year years > 5 and <=3 and <= 6 and and <= month <= 1 year and <= and <= month and <= and <= and <= years years months months <=3 6 1 year 3 years 5 years 3 years 5 years months months 1 Fire 2 Marine Cargo Marine Other than Cargo 4 Motor OD 78,332 47 20,345 128 78,379 20,473 Motor TP 633 4,752 83 53 4,981 6 Health 71,108 1,923 20 21,126 2,759 24 73,054 23,913 Personal Accident 241 592 82 241 4,738 4,739 597 8 Travel 9 Workmen's Compensation/ Employer's liability

2,367

3,615

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	Out of approvals of previous year	0				
4	year	Out of approvals of this year	1				
5	No. of branches closed during the ye	ar	0				
6	No of branches at the end of the year	r	12				
7	No. of branches approved but not op	ened	0				
8	No. of rural branches		0				
9	No. of urban branches		12				
	No. of Directors:-						
	(a) Independent Director		(a) 3				
10	(b) Executive Director		(b) 1				
10	(c) Non-executive Director		(c) 5*				
	(d) Women Director		(d) 2**				
	(e) Whole time director		(e) 1#				
	No. of Employees						
11	(a) On-roll:		651				
11	(b) Off-roll:		184				
	(c) Total		835				
	No. of Insurance Agents and Interme	ediaries	No. of Insurance Agents and Intermediaries				
	(a) Individual Agents,		(a) 0				
	(b) Corporate Agents-Banks		(b) 1				
	(c)Corporate Agents-Others		(c) 25				
12	(d) Insurance Brokers		(d) 42				
12	(e) Web Aggregators		(e) 0				
	(f) Insurance Marketing Firm		(f) 0				
	(g) Motor Insurance Service Provider	s (DIRECT)	(g) 0				
	(h) Point of Sales persons (DIRECT)		(h) 0				
	(i) Other as allowed by IRDAI (To be	specified)	(i) -				

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the	635	71
quarter		
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



Board of Direc	tors and Key Management Pe	rsons		
SI. 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
5	Ms.Sharayu Jadhav	Non-Executive Director	Non-Independent Director	No change
7	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
3	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

Date: 30.09.2025

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)

Sl.No.	Line of Business	Particular	No. of Policies	Premium Collected	Sum Assured
			Issued		
1	FIRE	Rural	-	-	
_	11112	Social	-	-	
2	MARINE CARGO	Rural	-	-	
_	177141112 0711400	Social	-	-	
3	MARINE OTHER THAN CARGO	Rural	-	-	
	THATTE OTHER THAT CARGO	Social	-	-	
4	MOTOR OD	Rural	-	=	
<u>'</u>	HOTOR OD	Social	-	=	
5	MOTOR TP	Rural	-	-	
	MOTOR II	Social	-	-	
6	HEALTH	Rural	-	-	
U	HEALIII	Social	-	-	
7	PERSONAL ACCIDENT	Rural	-	-	
,	PERSONAL ACCIDENT	Social	-	-	
8	TRAVEL	Rural	-	-	
0	TRAVEL	Social	-	=	
9	Workmen's Compensation/ Employer's liability	Rural	-	-	
9	Workmen's Compensation/ Employer's liability	Social	-	-	
10	Public/ Product Liability	Rural	-	=	
10	Public/ Product Liability	Social	-	-	
11	Engineering	Rural	-	-	
11	Engineering	Social	-	-	
12	Aviation	Rural	-	-	
12	Aviation	Social	-	-	
12	Oth C (a)	Rural	-	-	
13	Other Segment (a)	Social	-	-	
1.4	Minnellandana	Rural	-	-	
14	Miscellaneous	Social	-	-	
		Rural	-	-	-
	Total	Social	-	-	

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



(i) Name of	the Insure	: Acko Genei	ral Insurance	Limited			
(ii) Registra	ion No.15	7 and Date of	Registration wit	th the IRDAI:	18 Sep 2017		
(iii) Gross D	irect Premi	ım Income du	ring immediate	preceding FY:			
(iv) Gross D	irect Motor	Third Party In	surance Busines	ss Premium du	uring immediate	e preceding FY: _	
(v) Obligation	n of the In	surer to be me	et in a financial	year			

Statement Period: Quarter ending

	(Amount in Rs. Lakhs)				
Items	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

SI No.	Particulars	Opening Balance *	Additions during the	Complaints Resolved			Complaints	Total Complaints
			quarter (net of	Fully Partial		Rejected	Pending at the end	registered up to the
			duplicate complaints)	Accepted	Accepted		of the quarter	quarter during the
				-	_		or the quarter	financial year
1	Complaints made by customers							
	Proposal Related	0	6	1	0	5	0	9
	Claims Related	6	172	67	4	97	10	333
	Policy Related	0	21	7	1	12	1	37
	Premium Related	0	10	3	0	6	1	15
	Refund Related	0	2	2	0	0	0	4
	Coverage Related	0	5	0	0	5	0	6
	Cover Note Related	0	0	0	0	0	0	0
_	Product Related	0	1	0	0	1	0	2
-	Others (to be specified)							32
	(i)	2	17	12	0	7	0	
	(ii)							
	Total	8	234	92	5	133	12	438
2	Total No. of policies during	1,599,201						
	previous year:	1,555,201						
3	Total No. of claims during previous	213,257						
	year:	-						
4	Total No. of policies during current	1,737,781						
-	year:							
5	Total No. of claims during current	308,002						
3	year:	300,002						
	Total No. of Policy Complaints							
6	(current year) per 10,000 policies	0.60						
	(current year):							
	Total No. of Claim Complaints							
7	(current year) per 10,000 claims	10.81						
,	registered (current year):	10.01						
								-
		Complaints ma	ade by customers	Complaints made by			Total	
				Interm	ediaries		1	
8	Duration wise Pending Status		Percentage to Pending		Percentage		Percentage to	
		Number	complaints	Number	to Pending	Number	Pending complaints	
			complaints		complaints		renaing 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%	
	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

ACKO

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