

PERIODIC DISCLOSURES
FORM NL-1B - REVENUE ACCOUNT

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBER, 2025																					
Sr No	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total						
			For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-24	Up to the quarter Dec-24			
1	Premiums earned (Net)	NL-4	-	-	-	-	-	-	-	-	-	-	-	52,109	140,033	39,595	114,006	52,109	140,033	39,595	114,006
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	-	-	-	-	-	-	-	923	2,759	342	1,099	923	2,759	342	1,099
3	Interest, Dividend & Rent (Gross) (Note 1)		-	-	-	-	-	-	-	-	-	-	-	4,827	13,501	3,772	10,479	4,827	13,501	3,772	10,479
5	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	3,620	7,071	7,802	26,592	3,620	7,071	7,802	26,592
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)		-	-	-	-	-	-	-	-	-	-	-	61,479	163,364	51,511	152,176	61,479	163,364	51,511	152,176
6	Claims Incurred (Net)	NL-5	-	-	-	-	-	-	-	-	-	-	-	33,969	93,579	27,290	79,881	33,969	93,579	27,290	79,881
7	Commission (Net)	NL-6	1	1	-	-	-	-	-	-	-	-	-	6,453	15,464	4,004	11,273	6,454	15,465	4,004	11,273
8	Operating expenses related to Insurance Business	NL-7	-	-	-	-	-	-	-	-	-	-	-	18,870	44,877	17,092	54,485	18,870	44,877	17,092	54,485
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (B)		1	1	-	-	-	-	-	-	-	-	-	59,292	153,920	48,386	145,639	59,293	153,921	48,386	145,639
11	Operating Profit / (Loss) C = (A-B)		(1)	(1)	-	-	-	-	-	-	-	-	-	2,187	9,444	3,125	6,537	2,186	9,443	3,125	6,537
12	Appropriations:																				
	Transfer to Shareholders' Account		(1)	(1)	-	-	-	-	-	-	-	-	-	2,187	9,444	3,125	6,537	2,186	9,443	3,125	6,537
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total (C)		(1)	(1)	-	-	-	-	-	-	-	-	-	2,187	9,444	3,125	6,537	2,186	9,443	3,125	6,537

Note - 1

Particulars	Fire				Marine				Miscellaneous				Total								
	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-					
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	4,579	12,850	3,577	9,961	4,579	12,850	3,577	9,961
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	248	651	195	518	248	651	195	518
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 Equi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	-	-	-	-	-	-	-	-	-	-	-	-	-	4,827	13,501	3,772	10,479	4,827	13,501	3,772	10,479

PERIODIC DISCLOSURES
FORM NL-2B - PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST DECEMBER, 2025

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form	For the Quarter Dec-	Up to the quarter Dec-25	For the Quarter Dec-	Up to the quarter Dec-24
1	OPERATING PROFIT / (LOSS)					
	(a) Fire Insurance		(1)	(1)	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,187	9,444	3,125	6,537
			2,186	9,443	3,125	6,537
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		1,007	3,085	1,286	3,784
	(b) Profit on sale of Investments		243	753	120	464
	(c) (Loss on sale/ redemption of investments)		(41)	(90)	1	(46)
	(d) Amortization of Premium / Discount on Investments		55	156	71	197
			1,264	3,904	1,478	4,399
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)		8	8	4	14
			8	8	4	14
	TOTAL (A)		3,458	13,355	4,607	10,950
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance business		430	1,061	9	133
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	100	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		3,620	7,071	7,802	26,592
	(ii) Others		-	-	-	-
	(g) Others (Interest on delayed claims payment)		1	1	-	-
	TOTAL (B)		4,051	8,233	7,811	26,725
6	Profit/(Loss) Before Tax (A-B)		(593)	5,122	(3,204)	(15,775)
7	Provision for Taxation		-	-	-	-
8	Profit/(Loss) After Tax		(593)	5,122	(3,204)	(15,775)
	Appropriations					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or other Accounts		-	-	-	-
	Balance of Profit/(Loss) brought forward from last year		(199,302)	(205,017)	(198,250)	(185,679)
	Balance carried forward to Balance sheet		(199,895)	(199,895)	(201,454)	(201,454)

PERIODIC DISCLOSURES
FORM NL-3B - BS

BALANCE SHEET AS AT 31ST DECEMBER, 2025

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Schedule Ref. Form	As at 31st December,	As at 31st December,
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8	279,600	279,600
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	5,553	4,474
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		225	3
	-Policyholders' Funds		929	8
5	BORROWINGS	NL-11	-	-
	TOTAL		286,307	284,085
APPLICATION OF FUNDS				
6	INVESTMENTS (SHAREHOLDERS)	NL-12	72,029	72,142
7	INVESTMENTS (POLICYHOLDERS)	NL-12A	296,918	215,971
8	LOANS	NL-13	-	-
9	FIXED ASSETS	NL-14	8,706	7,571
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	1,186	489
	Advances and Other Assets	NL-16	29,467	18,365
	Sub-Total (A)		30,653	18,854
12	DEFERRED TAX LIABILITY (Net)			
13	CURRENT LIABILITIES	NL-17	220,095	139,569
14	PROVISIONS	NL-18	101,799	92,338
	Sub-Total (B)		321,894	231,907
15	NET CURRENT ASSETS (C) = (A-B)		(291,241)	(213,053)
16	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19	-	-
17	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		199,895	201,454
	TOTAL		286,307	284,085

CONTINGENT LIABILITIES

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 31st December,	As at 31st December,
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	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	18	18
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (litigation for trade mark infringement and advertisement)	-	15
	TOTAL	18	33



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

PERIODIC DISCLOSURES
FORM NLS-5-CLAIMS SCHEDULE

CLAIMS INCURRED (NET) (CURRENT YEAR)		(Amount in ₹ Lakhs)																																					
Sr No	Particulars	Fire		Marine						Miscellaneous										Grand Total																			
		For the Quarter Dec-25	Up to the quarter Dec-25	Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous			
				For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25	For the Quarter Dec-25	Up to the quarter Dec-25		
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	11,366	31,979	2,608	7,589	13,974	39,568	13,937	37,848	0	247	391	989	14,334	39,084	-	-	1,580	3,948	-	-	-	-	-	-	1,821	5,436	31,709	88,036	31,709	88,036
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	5,023	10,270	474	10,622	5,497	20,892	3,535	9,207	1	57	20	110	3,556	9,374	-	-	487	1,259	-	-	-	-	490	1,516	10,030	33,041	10,030	33,041		
4	Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	6,343	21,769	2,154	(8,633)	8,477	16,876	16,881	34,330	5	196	371	879	16,457	35,389	-	-	1,693	2,668	-	-	-	-	1,331	3,620	27,358	60,674	27,358	60,674		
5	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	4,514	4,514	109,633	108,633	114,147	114,147	11,829	11,829	576	576	1,114	1,114	13,519	13,519	-	-	671	671	-	-	-	-	509	509	128,846	128,846	128,846	128,846		
6	Net Incurred Claims	-	-	-	-	-	-	-	-	6,624	22,882	7,731	23,185	14,355	46,067	16,603	38,965	28	273	576	1,418	17,205	40,688	-	-	1,104	2,653	-	-	-	-	1,305	4,003	33,969	93,579	33,969	93,579		
Claims Paid (Direct)		-	-	-	-	-	-	-	-	11,366	31,979	2,608	7,589	13,974	39,568	13,937	37,848	6	247	391	989	14,334	39,084	-	-	1,580	3,948	-	-	-	-	1,821	5,436	31,709	88,036	31,709	88,036		
- In India		-	-	-	-	-	-	-	-	11,366	31,979	2,608	7,589	13,974	39,568	13,937	37,848	6	247	391	989	14,334	39,084	-	-	1,580	3,948	-	-	-	-	1,821	5,436	31,709	88,036	31,709	88,036		
- Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Estimates of IBNR and IBNER at the end of the period (net)		2	2	-	-	-	-	-	-	1,254	1,254	79,645	79,645	80,899	80,899	7,409	7,409	519	519	594	594	8,522	8,522	-	-	487	487	-	-	-	-	109	109	90,017	90,017	90,019	90,019		
Estimates of IBNR and IBNER at the beginning of the period (net)		2	2	-	-	-	-	-	-	1,398	1,102	75,881	82,159	77,279	63,261	7,653	3,951	501	461	518	299	8,672	4,691	-	-	535	357	-	-	-	-	90	96	86,576	68,405	86,578	68,407		

CLAIMS INCURRED (NET) (PREVIOUS YEAR)		(Amount in ₹ Lakhs)																																			
Sr No	Particulars	Fire		Marine						Miscellaneous										Grand Total																	
		For the Quarter Dec-24	Up to the quarter Dec-24	Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous	
				For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24	For the Quarter Dec-24	Up to the quarter Dec-24
1	Claims Paid (Direct)	-	-	-	-	-	-	-	-	9,891	26,897	2,916	5,385	12,807	32,282	13,033	35,970	55	164	197	529	13,285	36,663	-	-	1,421	3,597	-	-	-	-	1,462	3,968	28,975	76,510	28,975	76,510
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Less : Re-insurance ceded to claims paid	-	-	-	-	-	-	-	-	2,719	7,754	1,034	1,874	3,753	9,638	1,763	3,749	3	7	41	99	1,827	3,855	-	-	475	1,220	-	-	-	-	424	1,153	6,479	15,866	6,479	15,866
4	Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	7,172	19,133	1,852	3,511	9,054	22,644	11,269	32,221	52	157	156	430	11,458	32,888	-	-	946	2,377	-	-	-	-	1,938	2,815	22,496	60,644	22,496	60,644
5	Less : Claims Outstanding at the beginning of the year	1	1	-	-	-	-	-	-	3,163	3,163	68,367	68,367	71,530	71,530	6,838	6,838	430	430	514	514	7,782	7,782	-	-	472	472	-	-	-	-	451	451	80,235	80,236	80,236	80,236
6	Net Incurred Claims	-	-	-	-	-	-	-	-	6,553	19,492	7,173	20,178	14,026	39,670	10,561	33,759	83	358	297	691	11,331	34,795	-	-	891	2,478	-	-	-	-	1,642	2,935	27,280	79,681	27,290	79,681
Claims Paid (Direct)		-	-	-	-	-	-	-	-	9,891	26,897	2,916	5,385	12,807	32,282	13,033	35,970	55	164	197	529	13,285	36,663	-	-	1,421	3,597	-	-	-	-	1,462	3,968	28,975	76,510	28,975	76,510
- In India		-	-	-	-	-	-	-	-	9,891	26,897	2,916	5,385	12,807	32,282	13,033	35,970	55	164	197	529	13,285	36,663	-	-	1,421	3,597	-	-	-	-	1,462	3,968	28,975	76,510	28,975	76,510
- Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)		1	1	-	-	-	-	-	-	866	866	51,891	51,891	52,757	52,757	3,064	3,064	428	428	320	320	3,812	3,812	-	-	374	374	-	-	-	-	122	122	57,065	57,065	57,066	57,066
Estimates of IBNR and IBNER at the beginning of the period (net)		1	1	-	-	-	-	-	-	856	942	46,926	38,654	47,782	39,596	3,238	2,515	339	179	288	201	3,845	2,895	-	-	362	319	-	-	-	-	73	136	52,062	42,946	52,063	42,947



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

PERIODIC DISCLOSURES
FORM NL 8 - SHARE CAPITAL SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Authorised Capital 3500000000 Equity Shares of ₹ 10 each (Previous period : 3500000000 Equity Shares of ₹ 10 each)	350,000	350,000
2	Issued Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each)	279,600	279,600
3	Subscribed Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each)	279,600	279,600
4	Called up Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each) Less: Calls unpaid Add: Equity Shares forfeited (amount originally paid up) Less: Par Value of Equity Shares bought back Less: Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares Preference Shares	279,600 - - - - -	279,600 - - - - -
5	Paid-up Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each) Preference Shares	279,600 -	279,600 -
	Total	279,600	279,600



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

PERIODIC DISCLOSURES
FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars	As at 31st December, 2025		As at 31st December, 2024	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	2,796,000,000	100	2,796,000,000	100
	b) Foreign	-	-	-	-
2	Investors				
	a) Indian				
	b) Foreign	-	-	-	-
3	Others	-	-	-	-
	Total	2,796,000,000	100	2,796,000,000	100.00

**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 31 DECEMBER 2025**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i). Acko Technology & Services Private Limited	1	2796000000	100	279600	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-

B. Non Promoters									
B.1 Public Shareholders									
1.1) Institutions	-	-	-	-	-	-	-	-	-
i) Mutual Funds	-	-	-	-	-	-	-	-	-
ii) Foreign Portfolio Investors	-	-	-	-	-	-	-	-	-
iii) Financial Institutions/Banks	-	-	-	-	-	-	-	-	-
iv) Insurance Companies	-	-	-	-	-	-	-	-	-
v) FII belonging to Foreign promoter	-	-	-	-	-	-	-	-	-
vi) FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-	-
vii) Provident Fund/Pension Fund	-	-	-	-	-	-	-	-	-
viii) Alternative Investment Fund	-	-	-	-	-	-	-	-	-
ix) Any other (Please specify)	-	-	-	-	-	-	-	-	-
1.2) Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-	-
1.3) Non-Institutions									
i) Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-	-
ii) Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-	-
iii) NBFCs registered with RBI	-	-	-	-	-	-	-	-	-
iv) Others:									
- Trusts	-	-	-	-	-	-	-	-	-
- Non Resident Indian	-	-	-	-	-	-	-	-	-
- Clearing Members	-	-	-	-	-	-	-	-	-
- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-	-
- Bodies Corporate	-	-	-	-	-	-	-	-	-
- IEPF	-	-	-	-	-	-	-	-	-
v) Any other (Please Specify)	-	-	-	-	-	-	-	-	-
B.2 Non Public Shareholders	-	-	-	-	-	-	-	-	-
2.1) Custodian/DR Holder	-	-	-	-	-	-	-	-	-
2.2) Employee Benefit Trust	-	-	-	-	-	-	-	-	-
2.3) Any other (Please specify)	-	-	-	-	-	-	-	-	-
Total	1	2796000000	100	279600	-	-	-	-	-

Foot Notes:

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

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

PART B:

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-

B. Non Promoters									
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter ^(e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
	a. Ascent Private Equity Trust^	1	3590558	2.55308751	7066				
	b. Ventureast Proactive Fund II^	1	1331430	0.94672118	3595.18				
	c. Baring Private Equity India AIF^	1	1335000	0.94925965	3373.7				
	d. Multiples Private Equity Fund III^	1	7053719	5.01558862	37961.2				
	e. Mehta Alternate Investment Fund- Stargazer Fund-I	1	50000	0.0355528	0.5				
ix)	Any other (Please specify)								
	a. Amazon.Com NV Investment Holdings LLC^*	1	5204000	3.70033498	10491.5				
	b. RPS Ventures I L.P.^*	1	1787000	1.27065692	4549.9				
	c. Intact Ventures Inc.^*	1	6360781	4.52287096	23830.9				
	d. RPS Sidecar Fund I L.P. ^*	1	950000	0.67550312	2850.13				
	e. Munich Re Fund I L.P. ^*	1	2824661	2.00849191	10798.6				
	f. TI JPNIN India Holdco Ltd ^*	1	760000	0.5404025	2250.21				
	g. Accel India IV (Mauritius) Ltd.^*	1	527500	0.375082	5.28				
	h. Accel India V (Mauritius) Ltd.^*	1	11543000	8.20771843	7257.12				
	i. SAIF India Partners IV Limited^*	1	8877000	6.31204336	5122.95				
	k. Techpro Ventures LLP^	1	2456260	1.7465382	531.78				
	l.General Atlantic Singapore ACK Pte. Ltd.^*	1	34966937	24.8634474	170996				
	m.Lightspeed Venture Partners Select IV Mauritius^*	1	7325652	5.20894819	40325.3				
	n.CPP Investment Board Private Holdings (4) Inc.^*	1	7053719	5.01558862	38164.1				
	o.Three State Capital Pte. Ltd^*	1	4556000	3.23957075	11600.1				
	p. Volrado Venture Partners Fund II	1	1395245	0.99209721	13.9525				
	q. Anchorage Capital Scheme II	1	348811	0.24802412	3.48811				
	r.Growth I9 Opporunity LLP	1	488335	0.34723349	4.88335				
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
	a. Venkatram Krishnan^	1	151000	0.10736944	1.51				
	b. Subba Rao Telidevara^	1	51000	0.03626385	0.51				
ii)	Individual share capital in excess of Rs. 2 Lacs								
	a. Varun Dua	1	4981722	3.5422829	49.82				
	b. Ashish Dhawan^	1	1780000	1.26567953	479.05				
	c. Rajeev Gupta^	1	1238000	0.88028722	12.38				
	d. Sunil Mehta	1	220000	0.1564323	2.2				
	e.Mithun Padam Sacheti	1	183858	0.13073332	1.84				
	f.Siddhartha Sacheti	1	183858	0.13073332	1.84				
	g.Ashish Omprakash Mukkirwar	1	50000	0.0355528	0.5				
	h.Vijay Ramesh Agicha	1	50000	0.0355528	0.5				
iii)	NBFCs registered with RBI								

iv)	Others:								
	- Trusts								
	a. Alka DP Family Trust^	1	200000	0.14221118	509.22	-	-	-	-
	b. Hober Mallow Trust, acting through its trustee Cata	1	658416	0.46817059	815.29	-	-	-	-
	c. FPGA Family Foundation, represented by its trustee	1	6834000	4.85935613	17374.8	-	-	-	-
	d. Lotus Family Trust (acting through its trustee Barcl	1	348812	0.24802484	3.48812	-	-	-	-
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	a. Ruchi Sanghvi	1	253000	0.17989715	759.04	-	-	-	-
	- Bodies Corporate								
	ii. Haldiram Snacks Pvt Ltd	1	200000	0.14221118	2	-	-	-	-
	iii.Midas Deals Pvt Ltd	1	89296	0.06349445	0.89296	-	-	-	-
	iv.Arwood Capital Pvt. Ltd.	1	348811	0.24802412	3.48811	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
	ATSPL Employees and other Shareholders Welfare Tru	1	12028535	8.55296097	120.285	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	41	140635916	100	400931	0	0	0	0

Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

Please specify the names of FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company

\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture Partner/foreign investor of the Indian Insurance company

* All Entities are foreign shareholders of Indian Promoter (Acko Technology & Services Private Limited)

^ All CCPS taken into account assuming full conversion into equity shares



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

PERIODIC DISCLOSURES
FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 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	639	321
	Deductions during the year	136	-
		5,553	4,474
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	5,553	4,474



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

PERIODIC DISCLOSURES
FORM NL 11 - BORROWINGS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Disclosure For Secured Borrowings:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 12 & 12A - INVESTMENT SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	23,598	23,707	97,953	70,973	121,551	94,680
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	16,340	16,634	67,827	49,797	84,167	66,431
	(e) Other Securities (FDs)	7,327	1,653	30,415	4,947	37,742	6,600
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,174	13,105	46,382	39,233	57,556	52,338
5	Other than approved investments	500	-	-	-	500	-
	Total	58,939	55,099	242,577	164,950	301,516	220,049
(B)	SHORT TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	-	245	-	735	-	980
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(i) Equity Shares	446	-	1,851	-	2,297	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	4,763	4,472	19,773	13,388	24,536	17,860
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture /Bonds	-	2,253	-	6,744	-	8,997
	(e) Other Securities						
	(i) FDs	1,896	8,205	7,869	24,564	9,765	32,769
	(ii) TREPs	3,493	-	14,501	-	17,994	-
	(iii) ETF (Exchange Traded Funds)	505	-	2,098	-	2,603	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	1,970	1,868	8,178	5,590	10,148	7,458
5	Other than approved investments	17	-	71	-	88	-
	Total	13,090	17,043	54,341	51,021	67,431	68,064
	Grand Total	72,029	72,142	296,918	215,971	368,947	288,113

Annexure A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in ₹ Lakhs)

Sr. No	Particulars	Shareholders (NL 12)		Policyholders (NL 12A)		Total	
		As at 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024
1	<u>Long Term Investments :</u>						
	Book Value	58,536	55,099	242,980	164,950	301,516	220,049
	Market Value	58,715	55,729	243,725	166,841	302,440	222,570
2	<u>Short Term Investments :</u>						
	Book Value	10,658	17,043	44,240	51,021	54,898	68,064
	Market Value	10,658	17,025	44,240	36,647	54,898	53,672



PERIODIC DISCLOSURES
FORM NL 13 - LOANS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 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	Performance wise Classification		
	(a) Loans classified as standard		
	(aa) in India	-	-
	(bb) outside India	-	-
	(b) Non performing loans less provisions		
	(aa) in India	-	-
	(bb) outside India	-	-
	Total	-	-
4	Maturity wise Classification		
	(a) Short Term	-	-
	(b) Long Term	-	-
	Total	-	-

Provisions against Non-performing Loans:

(Amount in ₹ Lakhs)

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



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

PERIODIC DISCLOSURES
FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR]

(Amount in ₹ Lakhs)

Sr. No.	Particulars	As at 31st December, 2025									
		Cost / Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For the period	On Sales/ Adjustments	To Date	As at 31st December, 2025	As at 31st March, 2025
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	864	78	14	928	864	12	-	876	52	-
3	Land - Freehold	4,859	-	-	4,859	-	-	-	-	4,859	4,859
4	Leasehold Improvements	2	88	-	90	2	4	-	6	84	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	23	23	-	46	14	6	-	20	26	9
7	Information Technology Equipment	2,117	208	84	2,241	1,209	395	83	1,521	720	908
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	231	4	5	230	132	49	4	177	53	99
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	8,096	401	103	8,394	2,221	466	87	2,600	5,794	5,875
	Capital Work In Progress	2,251	661	-	2,912	-	-	-	-	2,912	2,251
	Grand Total	10,347	1,062	103	11,306	2,221	466	87	2,600	8,706	8,126
	Previous Period Total	7,469	2,264	85	9,648	1,749	411	83	2,077	7,571	5,720



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

PERIODIC DISCLOSURES
FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Cash (including cheques, drafts and stamps)	2	1
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	737	188
	(c) Others	-	-
3	Money at call & short notice		
	With banks	-	-
	With other institutions	-	-
4	Others (Wallet Balance)	447	300
	Total	1,186	489
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash & Bank Balances		
	- In India	1,186	489
	- 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

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	556	303
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	332	441
6	Others:		
	(a) Security Deposits	552	550
	(b) GST input balance recoverable (net)	1,036	4,028
	(c) Advances for capital expenditure	3,945	2,766
	(d) Contribution to MV Accident Fund - Insured Vehicles	444	445
	(e) Advance to Creditors	41	57
	(f) Pre-deposit GST Payment	36	36
	Total (A)	6,942	8,626
(B)	OTHER ASSETS		
1	Income accrued on investments	10,108	9,207
2	Outstanding Premiums	3	-
	Less : Provisions for doubtful		
3	Agents' balances	4	1
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	10,045	0
	Less : Provisions for doubtful		
6	Due from Subsidiaries/ Holdings	-	-
7	Investments held for Unclaimed Amount of Policyholders	2	6
8	Interest on investments held for Unclaimed Amount of Policyholders	-	-
9	Others		
	(a) Receivable from payment gateways	728	336
	(b) Other recoverable	1,635	117
	(c) Unsettled investment contract receivable	-	72
	Total (B)	22,525	9,739
	Total (A) + (B)	29,467	18,365



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

PERIODIC DISCLOSURES
FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Agents' Balances	9,752	3,672
2	Balances due to other insurance companies	29,412	16,592
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	21,650	13,358
	(b) for Other Policies	4,784	2,645
5	Unallocated premium	11,587	8,394
6	Sundry Creditors	13,191	12,259
7	Due to subsidiaries/holding company	-	923
8	Claims outstanding	128,848	80,236
9	Due to Officers / Directors	-	-
10	Unclaimed Amount of policyholders	-	0
11	Income accrued on Unclaimed amounts	2	2
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	1	7
14	Others:		
	(a) Statutory Dues Payable	748	756
	(b) Due to MIV Accident Fund - Nil and Full Compensation	120	165
	(c) Temporary Overdraft as per the books of accounts only	-	560
	Total	220,095	139,569

Details of unclaimed amounts and Investment Income thereon
(Annual Disclosure at the end of the Financial Year)

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Opening Balance	4	3
2	Add: Amount transferred to unclaimed amount	1	3
3	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
4	Add: Investment Income	-	-
5	Less: Amount paid during the year	3	4
6	Less: Transferred to SCWF	-	-
7	Closing Balance of Unclaimed Amount	2	2



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

PERIODIC DISCLOSURES
FORM NL 18 - PROVISIONS SCHEDULE

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Reserve for Unexpired Risk	100,159	90,858
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,640	1,480
5	Others	-	-
	Total	101,799	92,338



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

PERIODIC DISCLOSURES
FORM NL 19 -MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in ₹ Lakhs)

Sr. No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	Total	-	-



PERIODIC DISCLOSURES
FORM NL-20 - ANALYTICAL RATIO

S.No	Particular	For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-
1	Gross Premium Growth Rate	43.80%	21.36%	4.32%	14.08%
2	Gross Premium to Networth Ratio	0.87	2.21	0.62	1.88
3	Growth rate of Net Worth	3.19%	3.19%	15.32%	15.32%
4	Net Retention Ratio	71.79%	73.85%	75.25%	75.15%
5	Net Commission Ratio	10.78%	10.32%	10.34%	9.64%
6	Expense of Management to Gross Direct Premium Ratio	40.39%	37.59%	46.66%	48.59%
7	Expense of Management to Net Written Premium	42.30%	40.27%	54.47%	56.23%
8	Net Incurred Claims to Net Earned premium	65.19%	66.83%	68.92%	70.07%
9	Claims paid to claims provisions	6.98%	12.50%	10.16%	13.75%
10	Combined ratio	107.49%	107.10%	123.40%	126.30%
11	Investment income ratio	7.83%	8.14%	7.38%	7.15%
12	Technical Reserves to Net Premium Ratio	3.83	1.53	4.42	1.46
13	Underwriting Balance Ratio	(0.14)	(0.10)	(0.22)	(0.28)
14	Operating Profit Ratio	(2.75%)	1.69%	(11.81%)	(17.59%)
15	Liquid Assets to Liabilities Ratio	0.23	0.23	0.31	0.31
16	Net Earning Ratio	(0.99%)	3.42%	(8.27%)	(13.49%)
17	Return on Net Worth Ratio	(0.70%)	6.01%	(3.88%)	(19.09%)
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.01	2.01	2.36	2.36
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	(0.03)	0.24	(0.12)	(0.58)
24	Book value per share	3.05	3.05	2.95	2.95

Segmental Reporting up to the quarter

Segments Upto the quarter ended on 31st December, 2025	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	NA	100.00%	50.00%	50.00%	50.00%	NA	0.00%	NA	1.96	-
Previous Period	NA	NA	NA	NA	NA	NA	0.00%	NA	NA	NA
Marine Cargo										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Marine Hull										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Marine										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Motor OD										
Current Period	28.79%	61.31%	-2.52%	20.00%	27.43%	106.92%	56.66%	134.35%	0.96	(0.35)
Previous Period	24.82%	74.21%	-3.94%	36.72%	42.61%	107.02%	60.38%	149.63%	0.87	(0.55)
Motor TP										
Current Period	11.85%	74.19%	-0.59%	24.47%	29.36%	63.18%	6.63%	92.55%	3.64	0.07
Previous Period	22.39%	73.76%	-1.36%	37.29%	45.33%	67.54%	5.42%	112.87%	2.79	(0.18)
Total Motor										
Current Period	18.27%	68.87%	-1.30%	22.63%	28.65%	79.29%	8.55%	107.95%	2.65	(0.09)
Previous Period	23.30%	73.93%	-2.34%	37.07%	44.29%	82.49%	8.26%	126.78%	2.06	(0.32)
Health										
Current Period	26.58%	77.11%	20.36%	54.07%	50.31%	55.72%	53.59%	106.03%	0.77	(0.12)
Previous Period	9.97%	77.83%	24.25%	63.84%	70.81%	58.64%	63.90%	129.45%	0.92	(0.25)
Personal Accident										
Current Period	57.42%	72.55%	12.90%	33.33%	42.90%	52.80%	33.80%	95.70%	1.42	(0.10)
Previous Period	14.73%	75.15%	12.78%	44.86%	59.25%	83.04%	57.63%	142.29%	1.49	(0.41)
Travel Insurance										
Current Period	69.80%	94.82%	9.49%	38.02%	39.46%	33.95%	31.87%	73.40%	0.29	0.26
Previous Period	-12.23%	73.79%	-13.76%	34.33%	32.77%	33.43%	26.14%	66.20%	0.30	0.34
Total Health										
Current Period	28.41%	77.81%	19.74%	53.08%	49.70%	54.48%	50.63%	104.18%	0.75	(0.10)
Previous Period	9.01%	77.66%	22.84%	62.61%	69.40%	58.01%	61.47%	127.41%	0.90	(0.23)
Workmen's Compensation/ Employer's liability										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Public/ Product Liability										
Current Period	-38.69%	74.03%	-2.33%	22.97%	27.59%	92.04%	48.99%	119.62%	2.17	(0.12)
Previous Period	-30.14%	61.00%	-2.00%	30.69%	44.59%	86.49%	34.14%	131.08%	1.93	(0.33)
Engineering										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Aviation										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Crop Insurance										
Current Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Miscellaneous										
Current Period	23.43%	74.99%	-2.34%	22.45%	27.60%	94.99%	68.79%	122.59%	0.79	(0.27)
Previous Period	40.74%	71.13%	-5.74%	33.10%	40.80%	95.86%	53.12%	136.65%	0.82	(0.46)
Total Miscellaneous										
Current Period	21.36%	73.85%	10.32%	37.59%	40.27%	66.83%	68.79%	107.10%	1.53	(0.10)
Previous Period	14.08%	75.15%	9.64%	48.59%	56.23%	70.07%	53.12%	126.30%	1.46	(0.28)
Total-Current Period	21.36%	73.85%	10.32%	37.59%	40.27%	66.83%	12.50%	107.10%	1.53	(0.10)
Total-Previous Period	14.08%	75.15%	9.64%	48.59%	56.23%	70.07%	13.75%	126.30%	1.46	(0.28)



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

PERIODIC DISCLOSURES
FORM NL 21 - RELATED PARTY

PART-A RELATED PARTY TRANSACTIONS

(Amount in ₹ Lakhs)

S.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter Dec-	Up to the quarter Dec-	For the Quarter Dec-	Up to the quarter Dec-
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital	-	-	-	35,000
			Premium received	1,545	2,441	652	1,728
			Claims paid	458	1,223	796	1,746
			Payment for technology support services / Brand usage fee	4,586	11,158	2,830	8,558
			Assistance in operation	395	1,010	405	864
2	Acko Life Insurance Limited	Fellow subsidiary	Commission reimbursement paid	10	20	4	5
			Commission reimbursement received	1,320	-	-	-
3	Coverfox Insurance Broking Private	Private company in which director is a shareholder	Commission towards broking services	-	-	-	56
4	Key Management Personnel :						
(a)	Mr. Animesh Kumar Das	Managing Director & CEO	Salary Bonus and Other	201	719	151	604
(b)	Mr. Rohin Vig	Chief Financial Officer					
(c)	Mr. Biresh Giri	Appointed Actuary (up to 17th July, 2024)	Premium Received	1	2	1	1
(d)	Mr. 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 Marcharia	Chief Technology Officer					

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT THE END OF THE QUARTER 31ST DECEMBER, 2025

(Amount in ₹ Lakhs)

S.No	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Acko Technology and Services Pvt Ltd	Holding Company	216	Payable	No	No	NIL	NIL
2	Acko Life Insurance Limited	Fellow subsidiary	1,423	Receivable	No	No	NIL	NIL

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



STATEMENT OF ADMISSIBLE ASSETS :

As at 31st December, 2025

Name of Insurer: Acko General Insurance Limited

Registration Number: 157

Date of Registration: September 18, 2017

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	72,030	72,030
	Policyholders as per NL-12 A of BS	296,917	-	296,917
(A)	Total Investments as per BS	296,917	72,030	368,947
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	8,706	8,706
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	110	110
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,186	1,186
(F)	Advances and Other assets as per BS	10,553	18,914	29,467
(G)	Total Current Assets as per BS...(E)+(F)	10,553	20,100	30,653
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	4	1,504	1,508
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	929	225	1,155
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	307,470	100,836	408,306
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	933	1,839	2,772
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	306,537	98,997	405,533

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture & Fittings	-	26	26
	(b) Leasehold Improvements	-	84	84
	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)	4	-	4
	(c) Unutilised GST credit for more than 120 days	-	1,501	1,501
	(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 31st December, 2025

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	138,990	100,159
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	138,990	100,159
(d)	Outstanding Claim Reserve (other than IBNR reserve)	47,049	38,831
(e)	IBNR reserve	110,911	90,017
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	296,950	229,007

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 31st December, 2025

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	2	2	0	0	0	0	0
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	114,061	79,662	85,250	60,269	17,109	19,181	19,181
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	3,833	2,815	5,186	3,535	575	1,167	1,167
8	Health	127,565	98,949	64,504	51,326	19,790	15,398	19,790
9	Miscellaneous	8,272	6,130	7,002	5,049	1,226	1,515	1,515
10	Crop	-	-	-	-	-	-	-
	Total	253,733	187,558	161,943	120,179	38,700	37,261	41,653

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

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

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	-
	Available assets(as per Form IRDAI-GI-TA)	306,537
	Deduct:	-
(B)	Current Liabilities as per BS	229,007
(C)	Provisions as per BS	-
(D)	Other Liabilities	77,304
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	225
	Shareholder's FUNDS	-
(F)	Available Assets	98,997
	Deduct:	-
(G)	Other Liabilities	15,580
(H)	Excess in Shareholder's funds (F-G)	83,417
(I)	Total ASM (E+H)	83,642
(J)	Total RSM	41,653
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.01

PART - A

Name of the Insurer: Acko General Insurance Limited

Registration Number: 157

Statement as on: 31st December, 2025

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

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I	No	PARTICULARS	SCH ++	AMOUNT
	1	Investments (Shareholders)	8	71,612.54
		Investments (Policyholders)	8A	297,334.10
	2	Loans	9	-
	3	Fixed Assets	10	8,706.21
	4	Deferred Tax Assets	10	-
	5	Current Assets		
		a. Cash & Bank Balance	11	1,185.70
		b. Advances & Other Assets	12	29,468.54
	5	Current Liabilities		
		a. Current Liabilities	13	220,094.24
		b. Provisions	14	101,799.12
		c. Misc. Exp not Written Off	15	-
		d. Debit Balance of P&L A/c		199,894.04
		Application of Funds as per Balance Sheet (A)		286,307.78
		Less: Other Assets	SCH ++	Amount
	1	Loans (if any)	9	-
	2	Fixed Assets (if any)	10	8,706.21
	3	Fixed Assets (if any)	10	-
	4	Cash & Bank Balance (if any)	11	1,185.70
	5	Advances & Other Assets (if any)	12	29,468.54
	6	Current Liabilities	13	220,094.24
	7	Provisions	14	101,799.12
	8	Misc. Exp not Written Off	15	-
	9	Debit Balance of P&L A/c		199,894.04
		Total (B)		(82,638.87)
		'Investment Assets'	(A-B)	368,946.65

Section II	No	'Investment' represented as	Reg. %	SH				Actual	FVC Amount	Total	Market Value (I)
				Balance	FRSM*	PH	Book Value (SH + PH)				
				(a)	(b)	(c)	d = (a+b+c)				
	1	Central Govt. Securities	Not less than 20%	-	15,416.21	64,007.87	79,424.08	21.59	-	79,424.08	79,379.38
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	23,593.04	97,957.89	121,550.93	33.05	-	121,550.93	120,907.12
	3	Investment subject to Exposure Norms									
		a. Housing / Infra & Loans to SIC for Housing and FFE									
		1. Approved Investments	Not less than 15%	-	12,964.37	53,827.84	66,792.21	18.16	910.95	67,703.16	68,280.24
		2. Other Investments		-	-	-	-	-	-	-	-
		b. Approved Investments	Not exceeding 55%	-	34,714.45	144,133.82	178,848.27	48.63	256.40	179,104.67	180,096.01
		c. Other Investments		-	519.55	81.15	600.70	0.16	-	(12.81)	587.89
		Investment Assets	100%	-	71,791.40	296,000.71	367,792.11	100.00	1,154.54	368,946.65	369,871.26

Note:

- (+) FRSM refers 'Funds representing Solvency Margin'
- Other Investments 'are as permitted under 27A(2)'
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
- Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer:

Registration Number:

Statement as on: 31st December, 2025

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL	% to Total
							(A+B)	
1	Central Govt. Securities							
	Central Government Bonds	CGSB	76,473.44	23.77%	2,950.64	6.40%	79,424.08	21.59%
	Treasury Bills	CTRB	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)							
	Central Government Bonds	CGSB	76,473.44	23.77%	2,950.64	6.40%	79,424.08	21.59%
	Treasury Bills	CTRB	-	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure)	SGQA	-	-	-	-	-	-
	State Government Bonds	SGGB	42,143.37	13.10%	(16.53)	-0.04%	42,126.85	11.45%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	39,386.00	12.24%	(2,513.49)	-5.46%	36,872.51	10.03%
	2. Other Investments							
	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure - PSU - Debentures / Bonds	IPTD	28,237.47	8.78%	(7,555.19)	-16.40%	20,682.28	5.62%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	63.85	0.14%	63.85	0.00%
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	153.48	0.33%	153.48	0.00%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-
	2. Other Investments							
	c. Approved Investments							
	Commercial Papers	ECCP	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	-	-	2,119.76	4.60%	2,119.76	0.01%
	PSU - Equity shares - Quoted	EAEQ	-	-	72.55	0.16%	72.55	0.00%
	Deposits - Deposit With Scheduled Banks, FIS (Incl. Bank Balance Awaiting Investment), CCT, RBI	ECDB	16,420.33	5.10%	31,086.28	67.47%	47,506.61	12.92%
	Corporate Securities - Debentures	ECOS	83,174.44	25.85%	993.12	2.16%	84,167.55	22.88%
	Deposits - Cds With Scheduled Banks	EDCD	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	21,343.31	6.63%	3,148.15	6.83%	24,491.46	6.66%
	Passively Managed Equity ETF (Non Promoter Group)	EETF	901.49	0.00%	1,594.88	3.46%	2,496.37	0.68%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	ECBO	4,314.39	0.01%	13,679.59	29.69%	17,993.98	4.89%
	Units of Infrastructure Investment Trust	EIIT	8,467.50	2.63%	552.58	1.20%	9,020.09	2.45%
	d. Other Investments (not exceeding 15%)							
	Debentures	OLDB	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	OMGS	-	-	-	-	-	-
	Equity Shares (incl. Co-op Societies)	OESH	357.20	0.11%	(256.50)	-0.56%	100.70	0.03%
	Equity Shares (PSUs & Unlisted)	OEPD	500.00	0.16%	-	-	500.00	0.14%
	Total		321,718.93	100.00%	46,073.18	100.00%	367,792.11	100.00%

FORM NL-29-DETAIL REGARDING DEBT SECURITIES



Name of the Insurer: Acko General Insurance Limited

Date: 31st December, 2025

(Rs. in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As on 31st Dec 2025	as % of total for this class	As on 31st Dec 2024	as % of total for this class	As on 31st Dec 2025	as % of total for this class	As on 31st Dec 2024	as % of total for this class
Break down by credit rating								
AAA rated	142,274.84	38.47	135,699.16	46.70	140,706.46	38.26	135,224.11	46.94
AA or better	1,015.92	0.27	-	-	1,015.88	0.28	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	120,907.12	32.69	97,635.25	33.60	121,550.93	33.05	95,659.72	33.20
Any other (Mutual Funds & ETF)	27,139.43	7.34	17,859.82	6.15	26,987.83	7.34	17,848.60	6.20
Any other (Fixed Deposits)	47,506.61	12.84	39,368.66	13.55	47,506.61	12.92	39,368.66	13.66
Any other (Equity & Invit)	13,033.36	3.52	-	-	12,030.43	3.27	-	-
Any other (TREPs)	17,993.98	4.86	-	-	17,993.98	4.89	-	-
Total (A)	369,871.26	100.00	290,562.89	100.00	367,792.11	100.00	288,101.08	100.00
Breakdown By Residual Maturity								
Up to 1 year	17,993.98	4.86	17,364.41	5.98	17,993.98	4.89	17,435.32	6.05
More than 1 year and upto 3 years	37,558.79	10.15	58,106.52	20.00	37,064.59	10.08	57,944.98	20.11
More than 3 years and up to 7years	89,437.82	24.18	61,491.30	21.16	88,097.46	23.95	61,155.63	21.23
More than 7 years and up to 10 years	79,171.08	21.41	30,552.52	10.51	79,459.90	21.60	30,187.70	10.48
Above 10 years	58,030.18	15.69	65,819.67	22.65	58,651.32	15.95	64,160.20	22.27
Any other (Mutual Funds)	27,139.43	7.34	17,859.82	6.15	26,987.83	7.34	17,848.60	6.20
Any other (Fixed Deposits)	47,506.61	12.84	39,368.66	13.55	47,506.61	12.92	39,368.66	13.66
Any other (Equity & Invit)	13,033.36	3.52	-	-	12,030.43	3.27	-	-
Any other (TREPs)	-	-	-	-	-	-	-	-
Total (B)	369,871.26	100.00	290,562.89	100.00	367,792.11	100.00	288,101.08	100.00
Breakdown by type of the issuer								
a. Central Government	79,379.38	21.46	86,315.84	29.71	79,424.08	21.59	84,564.75	29.35
b. State Government	41,527.74	11.23	11,319.41	3.90	42,126.85	11.45	11,094.97	3.85
c. Corporate Securities	143,290.76	38.74	135,699.16	46.70	141,722.34	38.53	135,224.11	46.94
Any other (Mutual Funds & ETF)	27,139.43	7.34	17,859.82	6.15	26,987.83	7.34	17,848.60	6.20
Any other (Fixed Deposits)	47,506.61	12.84	39,368.66	13.55	47,506.61	12.92	39,368.66	13.66
Any other (Equity & Invit)	13,033.36	3.52	-	-	12,030.43	3.27	-	-
Any other (Trep)s	17,993.98	4.86	-	-	17,993.98	4.89	-	-
Total (C)	369,871.26	100.00	290,562.89	100.00	367,792.11	100.00	288,101.08	100.00

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



Name of the Insurer: Acko General Insurance Limited

Registration Number: 157

Statement as on: 31st December, 2025

Name of the Fund: General Insurer

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	G. Sec													
	Central Government Bonds	CGSB	76,861.62	1,381.96	7.13%	7.13%	80,574.94	5,383.87	8.87%	8.87%	77,240.66	4,145.00	7.12%	7.12%
	Treasury Bills	CTRB	2,498.53	2.93	4.76%	4.76%	9,886.73	137.55	6.51%	6.51%	5,493.13	209.76	5.07%	5.07%
2	Other Approved Sec/Guaranteed Sec													
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	42,134.21	761.83	7.17%	7.17%	26,473.91	1,443.74	7.24%	7.24%	12,121.84	662.37	7.25%	7.25%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	38,373.42	730.66	7.55%	7.55%	37,901.71	2,245.40	7.86%	7.86%	32,032.98	1,786.21	7.40%	7.40%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	-	-	-	-
4	Infrastructure Investment													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	63.85	0.73	4.81%	4.81%	63.52	1.26	6.69%	6.69%	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	338.57	20.06	24.86%	24.86%	332.21	27.81	24.44%	24.44%	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	26,341.58	504.75	7.60%	7.60%	23,383.15	1,296.23	7.36%	7.36%	19,644.77	1,029.83	6.96%	6.96%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	3,373.69	48.28	1.90%	1.90%
5	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	4,900.59	202.90	17.37%	17.37%	4,685.43	251.22	15.17%	15.17%	6,205.95	81.69	1.75%	1.75%
	PSU - Equity shares - Quoted	EAEQ	424.82	(36.96)	-36.50%	-36.50%	434.37	(14.07)	-9.46%	-9.46%	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	28,935.03	532.20	7.30%	7.30%	32,389.66	1,978.73	8.11%	8.11%	35,458.71	2,087.74	7.81%	7.81%
	Corporate Securities - Debentures	ECOS	83,077.89	1,705.26	8.14%	8.14%	80,322.48	4,848.02	8.01%	8.01%	74,098.34	4,425.74	7.93%	7.93%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	18,475.86	203.70	4.37%	4.37%	18,776.73	770.48	5.45%	5.45%	14,942.04	710.18	6.31%	6.31%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO	ECBO	11,646.24	139.11	5.19%	5.19%	7,674.82	220.85	5.28%	5.28%	3,406.64	81.48	3.17%	3.17%
6	Units of Infrastructure Investment Trust	EIIT	8,721.24	207.69	9.45%	9.45%	7,777.24	509.13	10.00%	10.00%	-	-	-	-
	Passively Managed Equity ETF (Non Promoter Group)	EETF	2,195.62	-	-	-	1,875.39	-	-	-	-	-	-	-
	Application Money	ECAM	28,845.51	-	-	-	25,384.54	-	-	-	8,237.97	-	-	-
	Other Investment													
	Equity Shares (incl Co-op Societies)	OESH	601.31	634.25	432.58%	432.58%	579.25	954.41	423.52%	423.52%	3,773.86	671.30	23.61%	23.61%
Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	8,418.18	72.71	7.17%	7.17%	-	-	-	-	
Equity Shares (PSUs & Unlisted)	OEPU	500.00	-	-	-	500.00	-	-	-	-	-	-	-	
	TOTAL		374,935.87	6,991.09	7.83%	7.83%	367,434.26	20,127.33	8.14%	8.14%	296,030.59	15,939.58	7.15%	7.15%

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS



Registration Number: 157
Statement as on: 31st December, 2025
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of Fund _____ **General Insurer** _____

(Rs. in Lakhs)

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



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

Date: 12/31/2025

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
Outside India						
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA					
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
	Total (A)					
With In India						
1	Indian Insurance Companies	1	-	-	4,607.29	9%
2	FRBs	1	39,677.23	446.91	-	76%
3	GIC Re	1	7,553.50	756.01	-	16%
4	Other (to be Specified)					
	Total (B)		47,230.73	1,202.93	4,607.29	100%
	Grand Total (C)= (A)+(B)		47,230.73	1,202.93	4,607.29	100%



GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total	
		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter		
		r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	r	
STATES*																																							
1	Andhra Pradesh	-	-	-	-	-	-	-	-	169	407	297	742	466	1,149	870	2,056	2	4	20	56	892	2,116	-	-	-	-	-	-	-	-	-	-	-	-	1,358	3,265	1,358	3,265
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	1	1	1	2	4	11	0	0	0	0	4	11	-	-	-	-	-	-	-	-	-	-	-	5	13	5	13	
3	Assam	1	1	-	-	-	-	-	-	14	37	54	147	68	184	203	425	0	1	10	23	213	448	-	-	-	-	-	-	-	-	-	-	-	281	632	282	633	
4	Bihar	-	-	-	-	-	-	-	-	164	369	319	757	482	1,126	519	1,635	1	2	2	6	522	1,643	-	-	-	-	-	-	-	-	-	-	-	1,094	2,770	1,094	2,770	
5	Chhattisgarh	-	-	-	-	-	-	-	-	72	171	109	269	181	440	111	250	1	1	2	5	113	256	-	-	-	-	-	-	-	-	-	-	-	295	696	295	696	
6	Goa	-	-	-	-	-	-	-	-	82	198	148	367	230	565	24	69	0	0	2	6	27	75	-	-	-	-	-	-	-	-	-	-	257	640	257	640		
7	Gujarat	-	-	-	-	-	-	-	-	842	1,978	1,272	3,131	2,114	5,110	807	1,970	3	10	21	71	831	2,051	-	-	-	-	-	-	-	-	-	-	-	2,944	7,160	2,944	7,160	
8	Haryana	-	-	-	-	-	-	-	-	939	2,081	1,012	2,432	1,951	4,513	2,846	11,051	9	76	1,068	2,012	3,924	13,138	-	-	-	-	-	-	-	-	-	-	2,439	6,041	8,362	23,733		
9	Himachal Pradesh	-	-	-	-	-	-	-	-	15	32	61	149	76	181	184	245	1	1	1	3	185	248	-	-	-	-	-	-	-	-	-	-	261	429	261	429		
10	Jharkhand	-	-	-	-	-	-	-	-	75	170	164	392	238	561	198	484	1	1	1	4	200	489	-	-	-	-	-	-	-	-	-	-	-	439	1,050	439	1,050	
11	Karnataka	-	-	-	-	-	-	-	-	3,655	9,147	4,227	10,700	7,881	19,847	11,590	29,389	198	439	339	885	12,127	30,712	-	-	-	-	-	-	-	-	-	-	4	12	20,248	51,167	20,248	51,167
12	Kerala	0	1	-	-	-	-	-	-	92	245	322	904	414	1,149	881	1,691	1	2	9	25	891	1,718	-	-	-	-	-	-	-	-	-	-	-	1,304	2,867	1,305	2,868	
13	Madhya Pradesh	-	-	-	-	-	-	-	-	157	352	250	608	408	960	513	1,162	2	3	6	22	521	1,186	-	-	-	-	-	-	-	-	-	-	-	929	2,146	929	2,146	
14	Maharashtra	-	-	-	-	-	-	-	-	2,888	6,905	4,035	9,852	6,923	16,757	4,267	12,128	62	194	86	250	4,415	12,572	-	-	-	-	-	-	-	-	-	-	57	907	12,337	32,208		
15	Manipur	-	-	-	-	-	-	-	-	0	0	0	1	1	12	20	0	0	0	0	0	12	21	-	-	-	-	-	-	-	-	-	-	-	13	21	13	21	
16	Meghalaya	-	-	-	-	-	-	-	-	0	0	2	4	2	4	10	22	0	0	0	1	11	22	-	-	-	-	-	-	-	-	-	-	-	12	27	12	27	
17	Mizoram	-	-	-	-	-	-	-	-	0	0	1	2	1	2	4	7	0	0	0	0	4	8	-	-	-	-	-	-	-	-	-	-	-	5	10	5	10	
18	Nagaland	-	-	-	-	-	-	-	-	0	0	0	1	0	1	4	10	0	0	0	0	4	10	-	-	-	-	-	-	-	-	-	-	-	5	12	5	12	
19	Odisha	-	-	-	-	-	-	-	-	101	228	157	362	258	589	296	693	1	2	2	7	299	702	-	-	-	-	-	-	-	-	-	-	-	557	1,291	557	1,291	
20	Punjab	-	-	-	-	-	-	-	-	111	261	243	632	354	893	194	467	0	1	6	20	200	488	-	-	-	-	-	-	-	-	-	-	-	554	1,381	554	1,381	
21	Rajasthan	-	-	-	-	-	-	-	-	261	606	402	1,006	664	1,612	733	1,591	2	3	10	27	744	1,620	-	-	-	-	-	-	-	-	-	-	-	1,408	3,232	1,408	3,232	
22	Sikkim	-	-	-	-	-	-	-	-	1	2	5	15	6	17	8	16	0	0	0	0	8	16	-	-	-	-	-	-	-	-	-	-	14	33	14	33		
23	Tamil Nadu	0	1	-	-	-	-	-	-	1,073	2,846	1,954	5,314	3,027	8,180	1,681	6,119	14	95	30	86	1,726	6,300	-	-	-	-	-	-	-	-	-	-	-	4,753	14,460	4,753	14,460	
24	Telangana	-	-	-	-	-	-	-	-	1,327	3,139	1,358	3,274	2,694	6,413	2,062	5,940	17	55	25	106	2,115	6,100	-	-	-	-	-	-	-	-	-	-	-	4,809	12,513	4,809	12,513	
25	Tripura	-	-	-	-	-	-	-	-	0	1	6	16	6	16	33	79	0	0	0	0	33	80	-	-	-	-	-	-	-	-	-	-	-	39	96	39	96	
26	Uttarakhand	-	-	-	-	-	-	-	-	77	176	159	382	236	558	142	302	0	1	3	9	146	311	-	-	-	-	-	-	-	-	-	-	-	382	870	382	870	
27	Uttar Pradesh	-	-	-	-	-	-	-	-	1,084	2,403	1,330	3,184	2,413	5,587	1,381	3,235	2	7	23	66	1,406	3,309	-	-	-	-	-	-	-	-	-	-	0	3,819	8,896	3,819	8,896	
28	West Bengal	-	-	-	-	-	-	-	-	266	672	670	1,734	936	2,406	901	1,862	2	4	11	30	914	1,896	-	-	-	-	-	-	-	-	-	-	-	1,890	4,301	1,890	4,301	
TOTAL (A)		1	2	-	-	-	-	-	-	13,476	32,427	18,556	46,376	32,032	78,803	30,478	82,928	319	901	1,688	3,718	32,485	87,547	-	-	-	-	-	-	-	-	-	-	2,501	6,561	68,243	175,919	68,244	175,921
UNION TERRITORIES*																																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	1	3	9	28	11	31	2	5	0	0	0	0	2	5	-	-	-	-	-	-	-	-	-	-	-	12	37	12	37	
2	Chandigarh	-	-	-	-	-	-	-	-	64	148	85	215	149	363	34	87	0	0	1	4	35	90	-	-	-	-	-	-	-	-	-	-	-	183	453	183	453	
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	1	3	4	12	5	15	3	7	0	0	0	0	3	7	-	-	-	-	-	-	-	-	-	-	8	23	8	23		
4	Daman & Diu	-	-	-	-	-	-	-	-	1	3	2	6	4	9	1	3	-	0	0	0	1	3	-	-	-	-	-	-	-	-	-	-	4	11	4	11		
5	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	1,333	3,097	1,654	3,958	2,986	7,055	2,144	4,187	4	50	270	740	2,418	4,976	-	-	-	-	-	-	-	-	-	-	-	5,412	12,039	5,412	12,039	
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	7	18	39	103	46	121	34	81	0	0	1	3	35	84	-	-	-	-	-	-	-	-	-	-	81	205	81	205		
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	0	0	0	0		
8	Lakshadweep	-	-	-	-	-	-	-	-	0	0	3	10	3	10	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	3	10	3	10		
9	Puducherry	-	-	-	-	-	-	-	-	8	24	23	66	31	90	21	42	0	0	1	2	21	45	-	-	-	-	-	-	-	-	-	-	52	125	52	125		
TOTAL (B)		-	-	-</																																			

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



Date: 31st December 2025

Name of the Insurer: Acko General Insurance Limited

(Amount in Rs. Lakhs)

SI.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2024-25		upto the quarter		Up to the corresponding quarter of the previous year 2024-25	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1	45	-	2	2	148	-	2
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	14,890	887,405	24,379	750,780	35,724	2,171,023	60,889	1,911,491
5	Motor TP	20,376	205,490	4,725	227,119	50,773	599,831	12,243	618,915
6	Health	32,716	17,636	18,719	12,336	87,341	48,316	69,000	34,185
7	Personal Accident	323	49	207	36	951	182	604	175
8	Travel	1,961	17,746	898	13,496	4,466	46,534	2,630	38,123
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	1,233	91	662	50	3,016	197	4,920	121
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	2,501	4	1,871	5	6,561	16	5,317	15

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Acko General Insurance Limited



Date: 31st December 2025

SI.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	2	744	3	2,905	1	650	3	895
3	Corporate Agents -Others	170,170	14,391	455,096	31,576	138,735	6,797	335,800	22,541
4	Brokers	107,515	12,906	272,744	39,063	118,334	9,521	297,241	36,291
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	850,779	45,960	2,138,404	115,290	746,754	34,494	1,969,846	95,876
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Point of sales person (Direct)	-	-	-	-	-	-	137	1
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	-	-	-	-	-	-	-	-
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____	-	-	-	-	-	-	-	-
	Total (A)	1,128,466	74,002	2,866,247	188,834	1,003,824	51,462	2,603,027	155,603
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,128,466	74,002	2,866,247	188,834	1,003,824	51,462	2,603,027	155,603

FORM NL-37-CLAIMS DATA



Name of the Insurer: ACKO General Insurance Limited

Upto the quarter ending Q-3 FY'2025-26

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	No. of claims only		
																			Miscellaneous	Total	
1	Claims O/S at the beginning of the period	-	-	-	-	6,362	3,032	9,394	5,542	25	396	5,963	-	1,159	-	-	-	-	-	4,384	20,900
2	Claims reported during the period	-	-	-	-	125,494	1,920	127,414	131,614	119	12,031	143,764	-	38,478	-	-	-	-	-	60,587	370,243
	(a) Booked During the period	-	-	-	-	124,598	1,874	126,472	129,757	115	11,941	141,813	-	38,409	-	-	-	-	-	59,768	366,462
	(b) Reopened during the Period	-	-	-	-	896	46	942	1,857	4	90	1,951	-	69	-	-	-	-	-	819	3,781
	(c) Other Adjustment (to be specified)																				
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	122,440	1,068	123,508	121,415	129	10,632	132,176	-	38,023	-	-	-	-	-	59,936	353,643
	(a) paid during the period	-	-	-	-	120,259	921	121,180	113,526	92	10,418	124,036	-	36,813	-	-	-	-	-	53,451	335,480
	(b) Other Adjustment (Settled without Payment)	-	-	-	-	2,181	147	2,328	7,889	37	214	8,140	-	1,210	-	-	-	-	-	6,485	18,163
4	Claims Repudiated during the period	-	-	-	-	724	-	724	7,000	4	289	7,293	-	19	-	-	-	-	-	139	8,175
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	8,692	3,884	12,576	8,741	11	1,506	10,258	-	1,595	-	-	-	-	-	4,896	29,325
	Less than 3months	-	-	-	-	8,109	593	8,702	8,555	8	1,481	10,044	-	1,560	-	-	-	-	-	4,888	25,194
	3 months to 6 months	-	-	-	-	457	515	972	71	3	5	79	-	20	-	-	-	-	-	5	1,076
	6months to 1 year	-	-	-	-	55	765	820	54	-	11	65	-	9	-	-	-	-	-	-	894
	1year and above	-	-	-	-	71	2,011	2,082	61	-	9	70	-	6	-	-	-	-	-	3	2,161

Upto the quarter ending Q-3 FY'2025-26
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total	
																					1
2	Claims reported during the period	-	-	-	-	36,035	12,816	48,851	62,943	504	1,845	65,292	-	4,763	-	-	-	-	-	6,542	125,448
	(a) Booked During the period	-	-	-	-	35,778	12,430	48,209	62,943	504	1,845	65,292	-	4,750	-	-	-	-	-	6,452	124,703
	(b) Reopened during the Period	-	-	-	-	257	385	642	-	-	-	-	-	13	-	-	-	-	-	89	745
	(c) Other Adjustment (to be specified)																				
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	32,427	8,627	41,055	51,824	460	1,377	53,660	-	4,158	-	-	-	-	-	6,101	104,975
	(a) paid during the period	-	-	-	-	31,739	7,464	39,204	37,820	247	986	39,054	-	3,979	-	-	-	-	-	5,436	87,672
	(b) Other Adjustment (Settled without Payment)	-	-	-	-	688	1,163	1,851	14,004	212	390	14,606	-	180	-	-	-	-	-	665	17,302
4	Claims Repudiated during the period	-	-	-	-	156	-	156	4,021	6	87	4,114	-	2	-	-	-	-	-	29	4,300
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	4,539	35,274	39,813	5,169	77	559	5,805	-	309	-	-	-	-	-	546	46,472
	Less than 3months	-	-	-	-	3,709	4,266	7,975	4,664	7	414	5,086	-	289	-	-	-	-	-	543	13,893
	3 months to 6 months	-	-	-	-	455	3,824	4,279	156	69	11	236	-	8	-	-	-	-	-	1	4,524
	6months to 1 year	-	-	-	-	136	5,686	5,822	167	-	87	254	-	10	-	-	-	-	-	-	6,086
	1year and above	-	-	-	-	239	21,498	21,737	183	-	47	229	-	2	-	-	-	-	-	2	21,970

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ACKO General Insurance Limited



For the Quarter ending on Q-3 FY'2025-26

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	41,844	34	1	1	-	-	-	10,076	990	170	31	-	-	-	-	41,880
5	Motor TP	275	1	-	2	-	-	-	2,386	60	-	38	-	-	-	-	2,483
6	Health	40,301	151	14	6	-	-	-	13,687	186	20	14	-	-	-	-	40,472
7	Personal Accident	9	1	-	-	-	-	-	1	5	-	-	-	-	-	-	10
8	Travel	5,678	1	-	-	-	-	-	360	30	-	-	-	-	-	-	5,679
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	14,862	-	-	-	-	-	-	1,611	-	-	-	-	-	-	-	14,862
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	17,262	-	-	-	-	-	-	1,821	-	-	-	-	-	-	-	17,262

Upto the quarter ending Q-3 FY'2025-26

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	120,176	81	1	1	-	-	-	30,364	1,118	221	37	-	-	-	-	120,259
5	Motor TP	908	8	2	3	-	-	-	7,159	153	61	91	-	-	-	-	921
6	Health	111,409	2,074	34	6	3	-	-	34,812	2,946	44	13	5	-	-	-	113,526
7	Personal Accident	91	1	-	-	-	-	-	242	5	-	-	-	-	-	-	92
8	Travel	10,416	2	-	-	-	-	-	952	35	-	-	-	-	-	-	10,418
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	36,813	-	-	-	-	-	-	3,979	-	-	-	-	-	-	-	36,813
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	53,451	-	-	-	-	-	-	5,436	-	-	-	-	-	-	-	53,451

FORM NL-41 OFFICES INFORMATION

As at: December 31, 2025



Name of the Insurer: Acko General Insurance Limited

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	11
2	No. of branches approved during the year	1
3	No. of branches opened during the year	0
4	Out of approvals of previous year	1
	Out of approvals of this year	0
5	No. of branches closed during the year	0
6	No of branches at the end of the year	12
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	12
	No. of Directors:-	
10	(a) Independent Director	(a) 3
	(b) Executive Director	(b) 1
	(c) Non-executive Director	(c) 5*
	(d) Women Director	(d) 2**
	(e) Whole time director	(e) 1#
	No. of Employees	
11	(a) On-roll:	662
	(b) Off-roll:	162
	(c) Total:	824
	No. of Insurance Agents and Intermediaries	No. of Insurance Agents and Intermediaries
12	(a) Individual Agents,	(a) 0
	(b) Corporate Agents-Banks	(b) 1
	(c) Corporate Agents-Others	(c) 28
	(d) Insurance Brokers	(d) 39
	(e) Web Aggregators	(e) 0
	(f) Insurance Marketing Firm	(f) 0
	(g) Motor Insurance Service Providers (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 quarter	651	68
Recruitments during the quarter	60	3
Attrition during the quarter	49	3
Number at the end of the quarter	662	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:

Date: 31 . 12.2025

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
2	Mr. K. S. Gopalakrishnan	Non-Executive Director	Independent Director	No change
3	Ms. Kalpana Sampat	Non-Executive Director	Independent Director	No change
4	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	No change
5	Mr. Animesh Kumar Das	Executive Director	Managing Director & CEO	No change
6	Ms. Sharayu Jadhav	Non-Executive Director	Non-Independent Director	No change
7	Mr. Rohin Vig	Chief Financial Officer	Finance	No change
8	Mr. Naveen Macharla	Chief Technology Officer	Technology	No change
9	Mr. Manish Thakur	Chief Investment Officer	Investment	No change
10	Mr. Rahul Khetan	Appointed Actuary	Actuarial	No change
11	Mr. Rajesh Rangaswamy	Chief Underwriting Officer	Underwriting	No change
13	Mr. Ketul Patel	Chief Risk Officer	Risk	No change
14	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	Compliance & Secretarial	No change

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

Insurer: Acko General Insurance Limited

Upto the Quarter ending on

Date: 31st December 2025

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment ^(a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	-	-	-
		Social	-	-	-

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

- (i) Name of the Insurer: **Acko General Insurance Limited**
- (ii) Registration **No.157** and Date of Registration with the IRDAI: **18 Sep 2017**
- (iii) Gross Direct Premium Income during immediate preceding FY: _____
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: _____
- (v) Obligation of the Insurer to be met in a financial year _____

Statement Period: Quarter ending _____

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)		
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance Business Premium		
Total Gross Direct Premium Income		

FORM NL-45-GREIVANCE DISPOSAL



Name of the Insurer: Acko General Insurance Limited

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	3	2	0	1	0	12
b)	Claims Related	10	265	99	9	157	10	598
c)	Policy Related	1	13	6	0	7	1	50
d)	Premium Related	1	8	6	1	2	0	23
e)	Refund Related	0	6	3	2	1	0	10
f)	Coverage Related	0	4	1	0	0	3	10
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	2
i)	Others (to be specified)							
	(i) _____	0	30	16	0	14	0	62
	(ii) _____							
	Total	12	329	133	12	182	14	767
2	Total No. of policies during previous year:	2603027						
3	Total No. of claims during previous year:	415450						
4	Total No. of policies during current year:	2866247						
5	Total No. of claims during current year:	475796						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.59						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	12.57						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	12	86%	0	0%	12	92%	
b)	15 - 30 days	2	14%	0	0%	2	8%	
c)	30 - 90 days	0	0%	0	0%	0	0%	
d)	90 days & Beyond	0	0%	0	0%	0	0%	
	Total Number of Complaints	14		0		14		

Note :- (a) We have considered one complaint per policy/claim upto Q3.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE



Name of the Insurer: Acko General Insurance Limited

For the Quarter ending: Dec 2025

Date: 31st December, 2025

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