

**PERIODIC DISCLOSURES**  
**FORM NL-1-B-RA**  
**Current Year - March 2018**

		Amount in INR							
Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
		QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18
1. Premiums earned (Net)	NL-4-Premium Schedule	-	-	-	-	-3,548,274	-3,538,227	-3,548,274	-3,538,227
2. Profit/ Loss on sale/redemption of Investments (Net)		-	-	-	-	315,118	325,945	315,118	325,945
3. Others									
- Interest Income-Terrorism Pool/ Decline pool		-	-	-	-	-	-	-	-
4. Interest, Dividend & Rent - Gross		-	-	-	-	318,181	322,499	318,181	322,499
<b>TOTAL (A)</b>		-	-	-	-	-2,914,975	-2,889,783	-2,914,975	-2,889,783
1. Claims Incurred (Net)	NL-5-Claims Schedule	-	-	-	-	1,005,967	1,015,009	1,005,967	1,015,009
2. Commission (Net)	NL-6-Commission Schedule	-	-	-	-	-67,107	-68,371	-67,107	-68,371
3. Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	-	-	-	-	76,945,196	139,522,231	76,945,196	139,522,231
4. Premium Deficiency		-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	77,884,056	140,468,869	77,884,056	140,468,869
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		-	-	-	-	-80,799,031	-143,358,652	-80,799,031	-143,358,652
<b>APPROPRIATIONS</b>									
Transfer to Shareholders' Account									
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
<b>TOTAL (C)</b>									

**Previous Year - March 2017**

		Fire		Marine		Miscellaneous		Total	
Particulars	Schedule	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17
1. Premiums earned (Net)	NL-4-Premium Schedule	-	-	-	-	-	-	-	-
2. Profit/ Loss on sale/redemption of Investments (Net)		-	-	-	-	-	-	-	-
3. Others									
(a)Interest Income-Terrorism Pool/ Decline pool									
4. Interest, Dividend & Rent - Gross		-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-
1. Claims Incurred (Net)	NL-5-Claims Schedule	-	-	-	-	-	-	-	-
2. Commission (Net)	NL-6-Commission Schedule	-	-	-	-	-	-	-	-
3. Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	-	-	-	-	-	-	-	-
4. Premium Deficiency		-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>									
Transfer to Shareholders' Account									
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
<b>TOTAL (C)</b>									

\* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.

PERIODIC DISCLOSURES				
FORM NL-2-B-PL				Amount in INR
	Mar-18 QTD	Mar-18 YTD	Mar-17 QTD	Mar-17 YTD
<b>1. OPERATING PROFIT/(LOSS)</b>				
(a) Fire Insurance	-	-	-	-
(b) Marine Insurance	-	-	-	-
(c) Miscellaneous Insurance	-80,799,031	-143,358,652	-	-
(a) Interest, Dividend & Rent – Gross	19,165,610	30,686,256	-	-
(b) Profit on sale of investments	1,355,934	30,382,189	-	-
Less: Loss on sale of investments	1,231,743	1,373,045	-	-
<b>3. OTHER INCOME (Misc Income)</b>	-	-	-	-
a) Miscellaneous Income	-	-	-	-
b) Profit on Sale of Fixed Assets	-	-	-	-
<b>TOTAL (A)</b>	<b>-61,509,230</b>	<b>-83,663,253</b>	-	-
<b>4. PROVISIONS (Other than taxation)</b>				
(a) For diminution in the value of investments	-	-	-	-
(b) For doubtful debts	-	-	-	-
(c) Others	-	-	-	-
<b>5. OTHER EXPENSES</b>				
(a) Expenses other than those related to Insurance Business	-	34,341,336	-	-
(b) Bad debts written off	-	-	-	-
(c) Others	-	-	-	-
Share Issue Expenses	-	-	-	-
Preliminary Expenses written off	-	-	-	-
Profit & Loss on Sale of Assets	-	-	-	-
Others	-	-	-	-
<b>TOTAL (B)</b>	-	<b>34,341,336</b>	-	-
Profit/(Loss) Before Tax	-61,509,230	-118,004,588	-	-
Provision for Taxation	-	-	-	-
Profit/(Loss) after tax	-61,509,230	-118,004,588	-	-
<b>APPROPRIATIONS</b>				
(a) Interim dividends paid during the period	-	-	-	-
(b) Proposed final dividend	-	-	-	-
(c) Dividend distribution tax	-	-	-	-
(d) Transfer to any Reserves or Other Accounts Excess provision written back	-	-	-	-
Balance of profit/ (loss) brought forward from last year	-1,667,853	-1,667,853	-	-
Balance carried forward to Balance Sheet	-63,177,083	-119,672,441	-	-
Basic Earnings per share (Not Annualised)	-1.19	-1.19	0	0
Diluted Earnings per share (Not Annualised)	-1.19	-1.19	0	0

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

<b>PERIODIC DISCLOSURES</b>			
<b>FORM NL-3 -B-BS</b>			<b>Amount in INR</b>
		<b>Mar-18 YTD</b>	<b>Mar-17 YTD</b>
SHARE CAPITAL	NL-8-Share Capital Schedule	1,360,000,000	-
SHARE APPLICATION MONEY		-	-
PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
FAIR VALUE CHANGE ACCOUNT		51,466	-
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL APPLICATION OF FUNDS</b>		<b>1,360,051,466</b>	<b>-</b>
INVESTMENTS	NL-12-Investment Schedule	1,181,097,171	-
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	9,419,053	-
DEFERRED TAX ASSET		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	21,354,743	-
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	71,193,154	-
<b>Sub-Total (A)</b>		<b>92,547,897</b>	<b>-</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	34,845,965	-
PROVISIONS	NL-18-Provisions Schedule	7,839,132	-
DEFERRED TAX LIABILITY		-	-
<b>Sub-Total (B)</b>		<b>42,685,097</b>	<b>-</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>49,862,800</b>	<b>-</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)		-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		119,672,441	-
<b>TOTAL</b>		<b>1,360,051,466</b>	<b>-</b>
Contingent Liabilities			

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Previous Year - March 2017																																							
		Fire		Marine								Miscellaneous																											
				Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Worksmen's Compe nsation		Public/Product Liab ility		Engineering		Aviation		Personal/Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous		Total			
QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17		
1. Premium from direct business written	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. Add: Premium on reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Adjustment for change in reserve for Premium Earned (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders income and expenses. The Numbers pertaining previous financial year are not comparable, hence not given.																																							

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The Company has received license to operate as a General Insurer on September 28, 2017. The Numbers pertaining to and upto the September 17, 2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses. The Numbers pertaining previous financial year are not comparable, hence not given.



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

PERIODIC DISCLOSURES  
FORM NL-6-COMMISSION SCHEDULE  
Current Year : March 2018

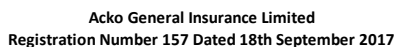
Amount in INR

Marine										Miscellaneous																											
	Fire		Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Worksmens/Compensation		Public/ProductLiability		Engineering		Aviation		Personal/Accident		HealthInsurance		CreditInsurance		CropInsurance		Others		Total Miscellaneous		Total		
Particulars	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	QTD - Mar-18	YTD - Mar-18	
Commission paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1. Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-43,940	-43,940	-18,105	-19,369	-62,045	-63,309	-	-	-	-	-	-	-	-	-	-	-5,062	-5,062	-	-	-	-	-	-	-67,107	-68,371	-67,107	-68,371	-
Net Commission	-	-	-	-	-	-	-	-	-43,940	-43,940	-18,105	-19,369	-62,045	-63,309	-	-	-	-	-	-	-	-	-	-	-5,062	-5,062	-	-	-	-	-	-	-67,107	-68,371	-67,107	-68,371	-
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																					
Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Previous Year - March 2017

	Marine										Miscellaneous																									
	Fire		Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Worksmen's/Compensation		Public/ProductLiability		Engineering		Aviation		PersonalAccident		HealthInsurance		CreditInsurance		CropInsurance		Others		Total Miscellaneous		Total	
Particulars	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17	QTD - Mar-17	YTD - Mar-17		
Commission paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1. Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2. Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Net Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																				
Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Corporate Agency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL (B)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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## Amount in INR

Previous Year - March 2017[illegible]

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# Acko General Insurance Limited

Registration Number 157 Dated 18th September 2017

PERIODIC DISCLOSURES			
FORM NL-8-SHARE CAPITAL SCHEDULE			Amount in INR
		Mar-18	Mar-17
Particulars		YTD	YTD
1. Authorised Capital		1,360,000,000	-
Equity Shares of Rs. 10 each			
2. Issued Capital		1,360,000,000	-
Equity Shares of Rs. 10 each			
3. Subscribed Capital		1,360,000,000	-
Equity Shares of Rs. 10 each			
4. Called-up Capital		1,360,000,000	-
Equity Shares of Rs. 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		-	-
<b>TOTAL</b>		<b>1,360,000,000</b>	-
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**Acko General Insurance Limited**  
**Registration Number 157 Dated 18th September 2017**

PERIODIC DISCLOSURES				
FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE				
Shareholder	As at 31 Mar 2018		As at 31 Mar 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	136,000,000	100%		
Others	-			
<b>TOTAL</b>	<b>136,000,000</b>	<b>100%</b>		
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Acko General Insurance Limited  
Registration Number 157 Dated 18th September 2017

PERIODIC DISCLOSURES		
FORM NL-10-RESERVES AND SURPLUS SCHEDULE		
	Mar-18	Mar-17
	YTD	YTD
1. Capital Reserve	-	-
2. Capital Redemption Reserve	-	-
3. Share Premium	-	-
4. General Reserves	-	-
Less: Debit balance in Profit and Loss Account	-	-
Less: Amount utilized for Buy-back		
5. Catastrophe Reserve	-	-
6. Other Reserves	-	-
7. Balance of Profit in Profit & Loss Account		
<b>TOTAL</b>	-	-
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**Acko General Insurance Limited**  
**Registration Number 157 Dated 18th September 2017**

PERIODIC DISCLOSURES		
FORM NL-11-BORROWINGS SCHEDULE		
	Mar-18	Mar-17
	YTD	YTD
1. Debentures/ Bonds	-	-
2. Banks	-	-
3. Financial Institutions	-	-
4.Others	-	-
<b>TOTAL</b>	-	-
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**Acko General Insurance Limited**  
**Registration Number 157 Dated 18th September 2017**

PERIODIC DISCLOSURES		
FORM NL-12-INVESTMENT SCHEDULE		Amount in INR
	Mar-18	Mar-17
	YTD	YTD
1. Government securities and Government guaranteed bonds including Treasury Bills	153,055,769	0
2. Other Approved Securities	0	0
3. Other Investments		
(a) Shares		
(aa) Equity	0	0
(bb) Preference	0	0
(b) Mutual Funds	0	0
(c) Derivative Instruments	0	0
(d) Debentures/ Bonds	202,037,181	0
(e) Other Securities- Fixed Deposit	0	0
(f) Subsidiaries	0	0
(g) Investment Properties-Real Estate	0	0
4. Investments in Infrastructure and Social Sector	152,390,813	0
5. Other than Approved Investments	0	0
<b>SHORT TERM INVESTMENTS</b>		
1. Government securities and Government guaranteed bonds including Treasury Bills	240,388,231	0
2. Other Approved Securities	50,793,815	0
3. Other Investments		0
(a) Shares		
(aa) Equity	0	0
(bb) Preference	0	0
(b) Mutual Funds	30,051,465	0
(c) Derivative Instruments	0	0
(d) Debentures/ Bonds	127,640,139	0
(e) Other Securities( includes Fixed Deposit, Commercial Papers, Certificate of Deposit)	25,000,000	0
(f) Subsidiaries	0	0
(g) Investment Properties-Real Estate	0	0
4. Investments in Infrastructure and Social Sector	199,739,760	0
5. Other than Approved Investments	0	0
<b>TOTAL</b>	<b>1,181,097,173</b>	<b>0</b>

**Notes:**

- Government Securities aggregating to Rs. 0 thousand (previous year Rs.0 thousand) have been deposited with State Bank of India under Section 7 of Insurance Act, 1938. The market value is Rs. 0 thousands (previous year Rs.0 thousand)
- Aggregate book value of Investments (other than listed equities) is Rs. 118,10,45,706.32 (previous year Rs. 0)
- Aggregate market value of Investments (other than listed equities) is Rs. 117,78,10,771.51 (previous year Rs. 0)
- Other Securities / Bank Deposit includes Rs. 0 (previous year Rs. Nil thousand) pertaining to unclaimed amount of policyholders



# Acko General Insurance Limited

Registration Number 157 Dated 18th September 2017

PERIODIC DISCLOSURES		
FORM NL-13-LOANS SCHEDULE		
	Mar-18	Mar-17
	YTD	YTD
<b>1. SECURITY-WISE CLASSIFICATION</b>		
Secured		
(a) On mortgage of property	-	-
(aa) In India	-	-
(bb) Outside India		
(b) On Shares, Bonds, Govt. Securities	-	-
(c) Others	-	-
Unsecured	-	-
<b>TOTAL</b>	-	-
<b>2. BORROWER-WISE CLASSIFICATION</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others	-	-
<b>TOTAL</b>	-	-
<b>3. PERFORMANCE-WISE CLASSIFICATION</b>		
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-performing loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
<b>TOTAL</b>	-	-
<b>4. MATURITY-WISE CLASSIFICATION</b>		
(a) Short Term	-	-
(b) Long Term	-	-
<b>TOTAL</b>	-	-
<p>* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.</p>		



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

PERIODIC DISCLOSURES										
FORM NL-14-FIXED ASSETS SCHEDULE										
Period : March 2018										Amount in INR
Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 31st March 2018	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 31st March 2018	As at 31st March 2018	As at 31st March 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	-	3,050,191	-	3,050,191	-	355,357	-	355,357	2,694,834	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	2,157,007	-	2,157,007	-	443,221	-	443,221	1,713,786	-
Information Technology	-	4,584,350	-	4,584,350	-	675,388	-	675,388	3,908,962	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	-	913,789	-	913,789	-	356,218	-	356,218	557,571	-
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	-	<b>10,705,337</b>	-	<b>10,705,337</b>	-	<b>1,830,184</b>	-	<b>1,830,184</b>	<b>8,875,153</b>	-
Work in progress	-	543,900	-	543,900	-	-	-	-	543,900	-
<b>Grand Total</b>	-	<b>11,249,237</b>	-	<b>11,249,237</b>	-	<b>1,830,184</b>	-	<b>1,830,184</b>	<b>9,419,053</b>	-
<b>Previous period</b>	-	-	-	-	-	-	-	-	-	-

\* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.



# Acko General Insurance Limited

Registration Number 157 Dated 18th September 2017

## PERIODIC DISCLOSURES

### FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Period : March 2018

	Mar-18 YTD	Amount in INR Mar-17 YTD
1. Cash (including cheques,	50,239	-
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due	-	-
(bb) Others	-	-
(b) Current Accounts	21,304,504	-
(c) Others	-	-
3. Money at Call and Short		
(a) With Banks	-	-
(b) With other	-	-
4. Others	-	-
<b>TOTAL</b>	<b>21,354,743</b>	<b>-</b>

Balances with non-scheduled banks included in 2 and 3 above

\* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.



PERIODIC DISCLOSURES		
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE		Amount in INR
Period : March 2018		
	Mar-18	Mar-17
	YTD	YTD
<b>ADVANCES</b>		
1. Reserve deposits with ceding companies	-	-
2. Application money for investments	-	-
3. Prepayments	2,078,705	-
4. Advances to Directors/Officers	-	-
5. Advance tax paid and taxes deducted at source (Net of provision for taxation)	118,669	-
6. Security Deposits	7,157,096	-
7. Others	20,095,887	-
<b>TOTAL (A)</b>	<b>29,450,356</b>	-
<b>OTHER ASSETS</b>		
1. Income accrued on investments	30,487,055	-
2. Outstanding Premiums	-	-
3. Agents' Balances	-	-
4. Foreign Agencies Balances	-	-
5. Due from other entities carrying on insurance business (including reinsurers)	-	-
6. Due from subsidiaries/ holding	-	-
7. Deposit with Reserve Bank of India.[Pursuant to section 7 of Insurance Act, 1938]	-	-
8. GST Tax input credit	11,255,743	-
9. Income Accrued on Deposits with Bank	-	-
10. Others	-	-
<b>TOTAL (B)</b>	<b>41,742,798</b>	-
<b>TOTAL (A) + (B)</b>	<b>71,193,154</b>	-
<p>* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.</p>		





# Acko General Insurance Limited

Registration Number 157 Dated 18th September 2017

PERIODIC DISCLOSURES		
FORM NL-17-CURRENT LIABILITIES SCHEDULE		Amount in INR
Period : March 2018		
	Mar-18	Mar-17
	YTD	YTD
1. Agents' Balances	-	-
2. Balances due to other insurance companies	2,506,676	-
3. Deposits held on re-insurance ceded	-	-
4. Premiums received in advance	772,860	-
5. Unallocated Premium	-	-
6. Sundry creditors	10,342,389	-
7. Due to subsidiaries/ holding company	5,933,400	-
8. Claims Outstanding	1,015,009	-
9. Due to Officers/ Directors	-	-
10. Statutory Dues	5,385,155	-
11. Unclaimed amount of policy holders	-	-
12. Due to Solatium fund	7,747	-
13. Others	8,882,728	-
<b>TOTAL</b>	<b>34,845,963</b>	<b>-</b>
<p>* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.</p>		



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

PERIODIC DISCLOSURES		
FORM NL-18-PROVISIONS SCHEDULE		Amount in INR
Period : March 2018		
	Mar-18	Mar-17
	YTD	YTD
1. Reserve for Unexpired Risk	7,181,004	-
2. For taxation (less advance tax paid and taxes deducted at source) (only wealth tax)	-	-
3. For proposed dividends	-	-
4. For dividend distribution tax		
5. IBNR Reserve	-	-
6. Others		
i) For Gratuity	658,128	-
ii) For Leave Entitlement	-	-
6. Reserve for Premium Deficiency	-	-
<b>TOTAL</b>	<b>7,839,132</b>	<b>-</b>
<p>* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.</p>		



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

**PERIODIC DISCLOSURES**

**FORM NL-19-MISC EXPENDITURE SCHEDULE**

Period : March 2018

Particulars	Mar-18	Mar-17
	YTD	YTD
1. Discount Allowed in issue of shares/ debentures	-	-
2. Others	-	-
Total	-	-

\* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.



# Acko General Insurance Limited

Registration Number 157 Dated 18th September 2017

PERIODIC DISCLOSURES		
FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE		Amount in INR
Particulars	Mar-18 YTD	Mar-17 YTD
<u>Cash flows from operating activities:</u>		
Premium received from policyholders, including advance	11,632,444	-
Other receipts	95,252	-
Payments to re-insurers, net of commission and claims	(2,951,179)	-
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	-	-
Payments of commission and brokerage	-	-
Payments of other operating expenses	(145,147,372)	-
Deposits, advances and staff loans	(6,899,280)	-
Income taxes paid (Net)	(118,669)	-
GST paid	(11,255,743)	-
Net cash flow from operating activities (A)	(154,644,547)	-
<u>Cash flows from investing activities:</u>		
Purchase of fixed assets	(11,249,237)	-
Proceeds from sale of fixed assets	-	-
Purchase of investments	(3,494,661,250)	-
Sale of investments	2,368,932,498	-
Rent/Interest/Dividend received	1,348,779	-
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Net cash used in investing activities (B)	(1,135,629,210)	-
<u>Cash flows from financing activities:</u>		
Proceeds from issuance of share capital and share premium	1,310,000,000	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest	-	-
Dividend paid (Including dividend distribution tax)	-	-
Net cash flow from financing activities (C)	1,310,000,000	-
Effect of foreign exchange rates on cash and cash equivalents	-	-
Net increase in cash and cash equivalents (A + B + C + D)	19,726,243	-
Cash and cash equivalents at the beginning of the year	1,628,500	-
Cash and cash equivalents on Merger (Refer note 3 of s	-	-
Cash and cash equivalents at the end of the year	21,354,743	-
Net increase in cash and cash equivalents	19,726,243	-
* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.		



## FORM NL-21 - STATEMENT OF LIABILITIES

Amount in INR

\* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.



**Acko General Insurance Limited**  
**Registration No.:157 dated 18th September 2017**

PERIODIC DISCLOSURES  
FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS FOR QUARTER ENDED 31st March 2018

STATES	Amount in INR																									
	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	16701	29092	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	2155	5118	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	-	-	-	-	-	-	-	-	-	-	28371	33489	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	5926	5926	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goa	-	-	-	-	-	-	-	-	-	-	6465	6465	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gujarat	-	-	-	-	-	-	-	-	-	-	109989	144286	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Haryana	-	-	-	-	-	-	-	-	-	-	1802757	1847472	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	7273	7273	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	38522	40677	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-	-	-	7273	12391	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	-	-	-	-	-	-	-	-	-	155485	155485	544809	587100	-	-	-	-	1012399	1012399	-	-	-	-	-	-	-
Kerala	-	-	-	-	-	-	-	-	-	-	8,889	14,007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	23435	28553	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maharashtra	-	-	-	-	-	-	-	-	-	193196	193196	2305899	2413733	-	-	-	-	-	-	-	-	-	-	-	-	-
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	-	-	-	-	-	-	-	2963	2963	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Punjab	-	-	-	-	-	-	-	-	-	-	117895	139983	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rajasthan	-	-	-	-	-	-	-	-	-	-	284558	288868	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sikkim	-	-	-	-	-	-	-	-	-	-	2963	2963	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	366402	371520	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Telangana	-	-	-	-	-	-	-	-	-	60065	60065	340647	413824	-	-	-	-	-	-	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	239821	291088	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttarakhand	-	-	-	-	-	-	-	-	-	-	11044	13199	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	-	-	-	-	-	-	-	-	-	-	102356	117710	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-	-	-	15354	15354	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagra Havelli	-	-	-	-	-	-	-	-	-	-	2155	2155	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-	839,563	904,659	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	7990	7990	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	408,746.00	408,746.00	7,242,175.00	7,747,858.00	-	-	-	-	1,012,399.00	1,012,399.00	-	-	-	-	-	-	-



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

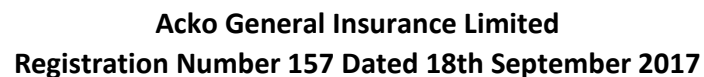
PERIODIC DISCLOSURES						
FORM NL-23 - REINSURANCE RISK CONCENTRATION FOR THE QUARTER ENDING 31 MARCH 2018						
						(Rs. In Lakhs)
Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	2.00	6.38	43.77		91.16%
3	No. of Reinsurers with rating A but less than AA	1.00		4.86		8.84%
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
6	No. of Indian Insurers					
7	Not Rated					
8	Placement by lead insurer					
	<b>Total</b>	<b>3.00</b>	<b>6.38</b>	<b>48.63</b>	<b>-</b>	<b>100%</b>



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

PERIODIC DISCLOSURES								
FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31st March 2018								
								(` in Lakhs)
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2	Marine Cargo	Nil	Nil	Nil	Nil	Nil	Nil	Nil
3	Marine Hull	Nil	Nil	Nil	Nil	Nil	Nil	Nil
4	Engineering	Nil	Nil	Nil	Nil	Nil	Nil	Nil
5	Motor OD	Nil	Nil	Nil	Nil	Nil	Nil	Nil
6	Motor TP	Nil	Nil	Nil	Nil	Nil	Nil	Nil
7	Health	Nil	Nil	Nil	Nil	Nil	Nil	Nil
8	Overseas Travel	Nil	Nil	Nil	Nil	Nil	Nil	Nil
9	Personal Accident	Nil	Nil	Nil	Nil	Nil	Nil	Nil
10	Liability	Nil	Nil	Nil	Nil	Nil	Nil	Nil
11	Crop	Nil	Nil	Nil	Nil	Nil	Nil	Nil
12	Miscellaneous	Nil	Nil	Nil	Nil	Nil	Nil	Nil





## FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31st March 2018

[illegible]



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

**PERIODIC DISCLOSURES**

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31st March 2018

(` in INR)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-					
	<b>Marine</b>	-	-					
2	Marine Cargo	-	-					
3	Marine Hull	-	-					
	<b>Miscellaneous</b>	-	-					
4	Motor	8,156,604	2,680,998	517,429	487,480	1,223,491	146,244	1,223,491
5	Engineering	-	-					
6	Aviation	-	-					
7	Liabilities	-	-					
8	Rural insurances	-	-					
9	Others	-	-	-				
10	Health Insurance	1,012,399	961,779	555,294	527,529	192,356	158,259	<b>192,356</b>
<b>11</b>	<b>Total</b>	<b>9,169,003</b>	<b>3,642,777</b>	<b>1,072,723</b>	<b>1,015,009</b>	<b>-</b>	<b>158,259</b>	<b>-</b>



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

**PERIODIC DISCLOSURES**

**FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 31ST MARCH 2018**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2017)		1
2	No. of branches approved during the year		1
3	No. of branches opened during	Out of approvals of previous year	NA
4	the year	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		1
7	No. of branches approved but not opened		1
8	No. of rural branches		0
9	No. of urban branches		1



**FORM NL-28-STATEMENT OF ASSETS - 3B**  
Statement as on: 31st March, 2018  
Statement of Investment Assets (General Insurer, Re-insurers)  
(Business within India)  
Periodicity of Submission: Quarterly (March 2018)

			Amount in INR
No	PARTICULARS	SCH	AMOUNT
1	Investments		
	a. Shareholders Fund	8	1,167,922,720.55
	b. Policyholders Fund	8A	13,174,452.06
2	Loans	9	-
3	Fixed Assets	10	9,419,053.07
4	Deferred Tax Assets		-
5	<b>Current Assets</b>		-
	a. Cash & Bank Balance	11	21,354,742.91
	b. Advances & Other Assets	12	71,193,154.40
6	<b>Current Liabilities</b>		-
	a. Current Liabilities	13	(34,846,770.23)
	b. Provisions	14	(7,839,132.00)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		(119,672,441.05)
	<b>Application of Funds as per Balance</b>		<b>1,206,077,584.17</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>AMOUNT</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	9,419,053.07
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	21,354,742.91
5	Advances & Other Assets (if any)	12	71,193,154.40
6	Current Liabilities	13	(34,846,770.23)
7	Provisions	14	(7,839,132.00)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		(119,672,441.05)
	<b>TOTAL (B)</b>		<b>24,980,411.56</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>1,181,097,172.61</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	389,055,360.77	4,388,638.99	393,443,999.76	33.31	-	393,443,999.76	392,197,086.81
2	G. Sec or Other Apporved Sec. (incl. (1) abc	Not less than 30%	-	439,282,600.39	4,955,214.46	444,237,814.85	37.61	-	444,237,814.85	442,851,086.81
3	<b>Investment subject to Exposure Norms</b>		-	<b>728,589,227.93</b>	<b>8,218,663.52</b>	<b>736,807,891.45</b>	<b>62.39</b>	<b>51,466.31</b>	<b>736,859,357.76</b>	<b>734,959,684.76</b>
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	399,141,545.54	4,502,413.62	403,643,959.16	34.18	-	403,643,959.16	402,638,750.00
	3. Approved Investments	Not	-	329,447,682.39	3,716,249.90	333,163,932.29	28.21	51,466.31	333,215,398.60	332,320,934.76
	4. Other Investments (not exceeding 25%)	exceeding	-	-	-	-	-	-	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	-	<b>1,167,871,828.32</b>	<b>13,173,877.98</b>	<b>1,181,045,706.30</b>	<b>100.00</b>	<b>51,466.31</b>	<b>1,181,097,172.61</b>	<b>1,177,810,771.57</b>

Not (+) FRMS refers 'Funds representing Solvency Margin'

(\*) Pattern of Investment will apply only to SH funds representing FRMS

(^ ) Book Value shall not include funds beyond Solvency Margin

Other Investments' are as permitted under Sec 27A(2) and 27B(3)

**PERIODIC DISCLOSURES**  
**FORM NL-29: DETAIL REGARDING DEBT SECURITIES**  
Date : As on 31st March 2018

Amount in INR

**Detail Regarding debt securities**

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2018	as % of total for this class	As at March 31, 2017	as % of total for this class	As at March 31, 2018	as % of total for this class	As at March 31, 2017	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	580,682,719.71	51.72	-	-	582,169,536.98	51.70	-	-
AA or better	99,225,500.00	8.84	-	-	99,638,355.75	8.85	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	442,851,086.81	39.44	-	-	444,237,814.85	39.45	-	-
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	618,417,056.53	55.08	-	-	618,561,945.17	54.93	-	-
More than 1 year and upto 3 years	455,284,200.00	40.55	-	-	457,686,781.51	40.65	-	-
More than 3 years and up to	49,058,050.00	4.37	-	-	49,796,980.90	4.42	-	-
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
Above 10 years	-	-	-	-	-	-	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	442,851,086.81	39.44	-	-	444,237,814.85	39.45	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	679,908,219.71	60.56	-	-	681,807,892.73	60.55	-	-

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.



**Registration Number 157 Dated 18th September 2017**

\* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.

# Acko General Insurance Limited

**Registration Number 157 Dated 18th September 2017**

## PERIODIC DISCLOSURES

## FORM NL-31-RELATED PARTY

(Rupees in Lakhs)

Period : March 2018

Consideration paid / received*	
2019	2020
2020	2021
2021	2022
2022	2023
2023	2024
2024	2025
2025	2026
2026	2027
2027	2028
2028	2029
2029	2030
2030	2031
2031	2032
2032	2033
2033	2034
2034	2035
2035	2036
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2156	2157
2157	2158
2158	2159
2159	2160
2160	2161
2161	2162
2162	2163
2163	2164
2164	2165
2165	2166
2166	2167
2167	2168
2168	2169
2169	

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Mar-18	Mar-18	Mar-17	Mar-17
				QTD	YTD	QTD	YTD
1	Acko Technology and Services Pvt Ltd	Holding Company	Liability	59.33	59.33		
			Equity Share Issued	-	13,100	-	-
	<b>Key Management Personnel</b>						
1	Shri. Varun Dua	Managing Director & CEO	Salary Bonus and Other Allowances	<b>92.11</b>	<b>263.66</b>	-	-
2	Shri. Deepak Angrula	Whole time Director				-	-
3	Shri. Jitendra Nayyar	Chief Financial Officer				-	-
4	Shri. Biresb Giri	Appointed Actuary/Chief Risk Officer					
5	Shri. Manish Thakur	Chief Investment Officer					
6	Smt. Karishma Desai	Chief Compliance Officer & Company Secretary				-	-
7	Shri. Animesh Das	Chief Underwriting Officer					

\* The Company has received license to operate as a General Insurer on September 18, 2017. The Numbers pertaining to and upto the September 17,2017 i.e. prior to obtaining license have been considered as shareholders Income and expenses.The Numbers pertaining previous financial year are not comparable, hence not given.



PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION AS ON 31ST MARCH 2018

Products and/or add-ons introduced during the quarter ended 31 March 2018

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Liability Only Policy - Two-Wheeler		IRDAN157P0002V01201718	Motor	Retail	12/12/2017	1/17/2018
2	Liability Only Policy - Goods Carrying Vehicle		IRDAN157P0003V01201718	Motor	Retail	12/12/2017	1/17/2018
3	Liability Only Policy - Passenger Carrying Vehicle		IRDAN157P0004V01201718	Motor	Retail	12/12/2017	1/17/2018
4	Liability Only Policy - Miscellaneous & Special type of Vehicles		IRDAN157P0005V01201718	Motor	Retail	12/12/2017	1/17/2018
5	Private Car Package Policy		IRDAN157P0007V01201718	Motor	Retail	10/31/2017	3/5/2018
6	Group Domestic Travel Insurance Policy		ACKTGDP18115V011718	Travel	Health	2/1/2018	2/2/2018
7	Marine Open Insurance Policy (Commercial)		IRDAN157P0006V01201718	Marine	Commercial	2/21/2018	3/2/2018





# Acko General Insurance Limited

Registration Number 157 Dated 18th September 2017

## PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31 MARCH 2018

Period : March 2018

Item	Description	Notes No.	Amount in INR
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		13,173,878
	<b>Deduct:</b>		
2	Liabilities (reserves as mentioned in Form HG)		8,196,013
3	Provisions (as per FORM IRDAI-GI-TR)		3,945,412
4	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		30,544,477
<b>4</b>	<b>Excess in Policyholders' Funds (1-2-3-4)</b>		<b>-29,512,024</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		1,268,115,073
	<b>Deduct:</b>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		-
<b>7</b>	<b>Excess in Shareholders' Funds (5-6)</b>		<b>1,268,115,073</b>
<b>8</b>	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>1,238,603,049</b>
9	Total Required Solvency Margin [RSM]		500,000,000
<b>10</b>	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>2.48</b>

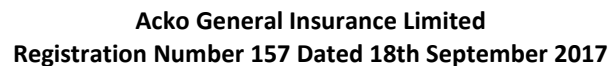


**Acko General Insurance Limited**  
**Registration Number 157 Dated 18th September 2017**

**PERIODIC DISCLOSURES**

**FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31ST MARCH 2018**

Board of Directors			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sunil Mehta	Chairman & Independent Director	
2	Mr. G N Agarwal	Independent Director	
3	Ms. Ruchi Deepak	Non-Executive Director	
4	Mr. Deepak Angrula	Whole time Director	
5	Mr. Varun Dua	Managing Director & CEO	
Key Persons			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Varun Dua	Managing Director & CEO	
2	Mr. Deepak Angrula	Whole time Director	w.e.f January 12, 2018
3	Mr. Jitendra Nayyar	Chief Financial Officer	
4	Mr. Manish Thakur	Chief Investment Officer	w.e.f February 7, 2018
5	Mr. Biresh Giri	Appointed Actuary	
6	Mr. Biresh Giri	Chief Risk Officer	w.e.f February 7, 2018
7	Mr. Animesh Das	Chief Underwriting Officer	w.e.f March 21, 2018
8	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	
Key Persons as defined in IRDA (Registration of Insurance Companies) Regulations, 2000 & Guidelines on Reporting of Key Persons issued on 9th October 2013			



## Periodicity of Submission : As of 31st March 2018

**Note:**

- A. *Category of Investmet (COI) shall be as per INV/GLN/001/2003-04*
- B. *FORM 7A shall be submitted in respect of each 'fund'.*
- C. *Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.*



FORM NL-36-YIELD ON INVESTMENT

Statement of Investment and Income on Investment

Periodicity of Submission: As of 31st March 2018

Amount in INR .																		
No.	Category of Investment	Category Code	Current Quarter						Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield	Net Yield	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
1	CENTRAL GOVERNMENT SECURITIES																	
	Central Government Bonds	CGSB	203,404,086.24	151,891,050.00	2,292,275.30	4.57	4.57	191,532,796.68	151,891,050.00	4,054,430.81	5.56	5.56	-	-	-	-	-	
	Treasury Bills	CTRB	279,858,641.07	240,306,036.81	4,157,029.62	6.02	6.02	271,463,136.74	240,306,036.81	6,556,541.23	5.92	5.92	-	-	-	-	-	
	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.				-	-	-	-		-	-	-						
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	State Government Bonds	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Approved Securities (excluding Infrastructure Investments)	SGGB	50,797,113.34	50,654,000.00	28,138.42	4.04	4.04	50,797,113.34	50,654,000.00	28,138.42	4.04	4.04	-	-	-	-	-	
	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB				-	-	-	-		-	-	-						
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	51,587,496.59	51,140,000.00	954,319.20	7.50	7.50	51,617,296.12	51,140,000.00	1,310,356.38	7.47	7.47	-	-	-	-	-	
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	49,955,878.42	-	96,999.00	6.44	6.44	86,329,640.46	-	885,650.01	6.24	6.24	-	-	-	-	-	
	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Taxable - Infrastructure / Social Sector PSU - Debentures / Bonds	IPTD	352,274,090.09	351,498,750.00	6,133,214.22	7.06	7.06	318,416,180.53	351,498,750.00	7,621,852.81	7.05	7.05	-	-	-	-	-	
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	175,730,052.23	-	668,749.98	6.04	6.04	-	-	-	-	-	
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Commercial Papers - Approved Investment	ECCP	88,892,347.58	77,934,269.71	744,842.54	8.05	8.05	97,098,929.85	77,934,269.71	1,530,292.49	7.19	7.19	-	-	-	-	-	
	Deposits - Deposit with Scheduled Banks	ECDB	35,011,111.11	25,000,000.00	540,342.22	6.26	6.26	33,125,925.93	25,000,000.00	740,899.30	6.05	6.05	-	-	-	-	-	
5	Corporate Securities - (Approved Investment) - Debentures	ECOS	201,016,763.04	199,335,200.00	3,748,760.21	7.56	7.56	197,052,880.67	199,335,200.00	5,227,395.88	7.56	7.56	-	-	-	-	-	
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	EDCD	-	-	-	-	-	99,717,675.20	-	495,900.00	5.86	5.86	-	-	-	-	-	
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	66,962,940.24	30,051,465.05	1,197,895.72	7.34	7.34	66,984,766.86	30,051,465.05	1,558,794.83	6.58	6.58	-	-	-	-	-	
	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	TOTAL		1,379,760,467.72	1,177,810,771.57	19,893,816.45			1,639,866,394.59	1,177,810,771.57	30,679,002.14			-	-	-	-	-	

Note: Category of Investment (COI) shall be as per Guidelines

1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments

2 Yield netted for Tax

3 FORM-1 shall be prepared in respect of each fund.



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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: ACKO General Insurance Limited ; 157

Statement of Down Graded Investments

Periodicity of Submission: As of 31st March 2018

Amount in INR.

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

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04



**Acko General Insurance Limited**  
**Registration No.:157 dated 18th September 2017**

**PERIODIC DISCLOSURES**

**FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS**

(Amount in INR)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	For the Quarter ended 31st March 2018		For the period ended 31st March 2018		For the Quarter ended 31st March 2017		For the period ended 31st March 2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Cargo	NA	NA	NA	NA	NA	NA	NA	NA
3	Motor TP	7,242,175	962	7,747,858	1,139	NA	NA	NA	NA
4	Motor OD	408,746	138	408,746	138	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
6	Workmen's Compensation	NA	NA	NA	NA	NA	NA	NA	NA
7	Employer's Liability	NA	NA	NA	NA	NA	NA	NA	NA
8	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	NA	NA	NA	NA	NA	NA	NA	NA
10	Health	1,012,399	3	1,012,399	3	NA	NA	NA	NA
11	Others*	NA	NA	NA	NA	NA	NA	NA	NA

**Note:**

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

\*any other segment contributing more than 5% of the total premium needs to be shown separately



**Acko General Insurance Limited**  
**Registration No.:157 dated 18th September 2017**

**PERIODIC DISCLOSURES**

**FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS**

( ` in Lakhs)

Rural & Social Obligations for Quarter ended 31st Mar 2018					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	-	-	-
		Social	-	-	-
10	Health	Rural	-	-	-
		Social	-	-	-
11	Others*	Rural	-	-	-
		Social	-	-	-

\*any other segment contributing more than 5% needs to be shown separately



**Acko General Insurance Limited**  
**Registration No.:157 dated 18th September 2017**

**PERIODIC DISCLOSURES**

**FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS**

Amount in INR

Sl.No.	Channels	Business Acquisition through different channels							
		For quarter ended 31st Mar 2018		Upto the quarter ended 31st Mar 2018		For quarter ended 31st Mar 2017		Upto the quarter ended 31st Mar 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,103	8,663,320	1,280	9,169,003	-	-	-	-
	Total (A)	1,103	8,663,320	1,280	9,169,003	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1,103</b>	<b>8,663,320</b>	<b>1,280</b>	<b>9,169,003</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold
3. Premium figures mentioned above is Gross Written Premium





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

**PERIODIC DISCLOSURES**

**FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31st MARCH 2018**

Sl No.	Particulars	Opening Balance * As on beginning of the Quarter	Additions during the Quarter	Complaints Resolved / Settled During			Complaints Pending at the end of the Quarter	Total Complaints Registered upto the quarter during the financial Year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>	0	0	0	0	0	0	0
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claim	0	0	0	0	0	0	0
c)	Policy Related	0	1	1	0	0	0	1
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	0	0	0	0	0	0
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
i)	Others	0	0	0	0	0	0	0
	<b>Total Number</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>

<b>2</b>	<b>Total no. of policies during previous year</b>	0
<b>3</b>	<b>Total no. of Claims during previous year</b>	0
<b>4</b>	<b>Total no. of Policies during Current year</b>	1280
<b>5</b>	<b>Total no. of Claims during Current year</b>	0
<b>6</b>	<b>Total no. of Policy Complaints (Current year) per 10,000 policies Current year</b>	0.0001
<b>7</b>	<b>Total no. of Claim Complaints (Current year) per 10,000 Claims registered (Current year)</b>	0

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	0	0	0
b)	7 - 15 Days	0	0	0
c)	15 - 30 Days	0	0	0
d)	30 - 90 Days	0	0	0
e)	90 Days & Beyond	0	0	0
	<b>Total Number of complaints</b>	<b>0</b>	<b>0</b>	<b>0</b>