



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

**PERIODIC DISCLOSURES**

**FORM NL-1B - REVENUE ACCOUNT**

**PERIODIC DISCLOSURES : Q3**

(₹ IN' 000)

Sr No	Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
			QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	124,286	230,447	124,286	230,447
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	1,748	1,775	1,748	1,775
3	Others		-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent (Gross)		-	-	-	-	31,401	39,263	31,401	39,263
	<b>Total (A)</b>		-	-	-	-	<b>157,435</b>	<b>271,485</b>	<b>157,435</b>	<b>271,485</b>
1	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	20,424	101,821	20,424	101,821
2	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(20,151)	(25,517)	(20,151)	(25,517)
3	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	494,536	900,802	494,536	900,802
4	Premium Deficiency		-	-	-	-	-	-	-	-
	<b>Total (B)</b>		-	-	-	-	<b>494,809</b>	<b>977,106</b>	<b>494,809</b>	<b>977,106</b>
	<b>Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B)</b>		-	-	-	-	<b>(337,374)</b>	<b>(705,621)</b>	<b>(337,374)</b>	<b>(705,621)</b>
	<u><b>Appropriations:</b></u>									
1	Transfer to Shareholders' Account		-	-	-	-	(337,374)	(705,621)	(337,374)	(705,621)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	<b>Total (C)</b>		-	-	-	-	<b>(337,374)</b>	<b>(705,621)</b>	<b>(337,374)</b>	<b>(705,621)</b>

**PREVIOUS YEAR**

(₹ IN' 000)

Sr No	Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
			QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	11	11	11	11
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	11	11	11	11
3	Others		-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent (Gross)		-	-	-	-	4	4	4	4
	<b>Total (A)</b>		-	-	-	-	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>
1	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	9	9	9	9
2	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(1)	(1)	(1)	(1)
3	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	62,575	62,575	62,575	62,575
4	Premium Deficiency		-	-	-	-	-	-	-	-
	<b>Total (B)</b>		-	-	-	-	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>
	<b>Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B)</b>		-	-	-	-	<b>(62,557)</b>	<b>(62,557)</b>	<b>(62,557)</b>	<b>(62,557)</b>
	<u><b>Appropriations:</b></u>									
1	Transfer to Shareholders' Account		-	-	-	-	(62,557)	(62,557)	(62,557)	(62,557)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	<b>Total (C)</b>		-	-	-	-	<b>(62,557)</b>	<b>(62,557)</b>	<b>(62,557)</b>	<b>(62,557)</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.



**PERIODIC DISCLOSURES**

**FORM NL-2B - PL**

**PERIODIC DISCLOSURES : Q3**

(₹ IN' 000)

Sr. No.	Particulars	QTD Dec-18	YTD Dec-18	QTD Dec-17	YTD Dec-17
1	<b>OPERATING PROFIT / (LOSS)</b>				
	(a) Fire Insurance	-	-	-	-
	(b) Marine Insurance	-	-	-	-
	(c) Miscellaneous Insurance	(337,374)	(705,621)	(62,557)	(62,557)
		(337,374)	(705,621)	(62,557)	(62,557)
2	<b>INCOME FROM INVESTMENTS</b>				
	(a) Interest, Dividend & Rent - Gross	(4,894)	28,259	11,521	11,521
	(b) Profit on sale of Investments	365	3,310	29,026	29,026
	Less : Loss on Sale of Investments	(800)	2,033	141	141
		(3,729)	29,536	40,406	40,406
3	<b>OTHER INCOME</b>				
	a) Others	-	-	-	-
		-	-	-	-
	<b>TOTAL (A)</b>	<b>(341,103)</b>	<b>(676,085)</b>	<b>(22,151)</b>	<b>(22,151)</b>
4	<b>PROVISIONS (Other than taxation)</b>				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others	-	-	-	-
5	<b>OTHER EXPENSES</b>				
	(a) Expenses other than those related to Insurance business	9,800	9,800	34,341	34,341
	(b) Bad Debts/ Advances written off	-	-	-	-
	(c) Others	-	-	-	-
	<b>TOTAL (B)</b>	<b>9,800</b>	<b>9,800</b>	<b>34,341</b>	<b>34,341</b>
	<b>Profit/(Loss) Before Tax (A-B)</b>	<b>(350,903)</b>	<b>(685,885)</b>	<b>(56,492)</b>	<b>(56,492)</b>
	Less: Provision for Taxation				
	Current Tax	-	-	-	-
	Deferred Tax	-	-	-	-
	<b>Profit/(Loss) After Tax</b>	<b>(350,903)</b>	<b>(685,885)</b>	<b>(56,492)</b>	<b>(56,492)</b>
	<b>Appropriations</b>				
	(a) Interim dividends paid during the year	-	-	-	-
	(b) Proposed final dividend	-	-	-	-
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any Reserves or other Accounts	-	-	-	-
	<b>Balance of Profit/(Loss) brought forward from last year</b>	<b>(119,672)</b>	<b>(119,672)</b>	<b>(1,668)</b>	<b>(1,668)</b>
	<b>Balance carried forward to Balance sheet</b>	<b>(470,575)</b>	<b>(805,557)</b>	<b>(58,160)</b>	<b>(58,160)</b>
	Basic & Diluted Earnings per share	(2.46)	(4.80)	(0.42)	(0.42)
	(Equity shares of face value of Rs. 10 each)				

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

**PERIODIC DISCLOSURES**  
**FORM NL-3B - BS**

**PERIODIC DISCLOSURES : Q3**

(₹ IN' 000)

Sr. No.	Particulars	Schedule	YTD Dec-18	YTD Dec-17
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8 (Share Capital Schedule)	1,860,000	1,360,000
2	RESERVES AND SURPLUS	NL-10 (Reserves and Surplus Schedule)	-	-
3	FAIR VALUE CHANGE ACCOUNT		89	116
4	BORROWINGS	NL-11 (Borrowings Schedule)	-	-
	<b>TOTAL</b>		<b>1,860,089</b>	<b>1,360,116</b>
	<b>APPLICATION OF FUNDS</b>			
5	INVESTMENTS	NL-12 (Investment Schedule)	1,803,043	1,255,343
6	LOANS	NL-13 (Loans Schedule)	-	-
7	FIXED ASSETS	NL-14 (Fixed Assets Schedule)	15,888	7,150
8	DEFERRED TAX ASSET (NET)		-	-
9	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 (Cash and bank balance Schedule)	44,475	7,728
	Advances and Other Assets	NL-16 (Advances and other assets Schedule)	302,894	35,777
	<b>Sub-Total (A)</b>		<b>347,369</b>	<b>43,505</b>
10	CURRENT LIABILITIES	NL-17 (Current Liabilities Schedule)	775,394	3,572
11	PROVISIONS	NL-18 (Provisions Schedule)	336,374	470
	<b>Sub-Total (B)</b>		<b>1,111,768</b>	<b>4,042</b>
12	NET CURRENT ASSETS (C) = (A-B)		(764,399)	39,463
13	MISCELLANEOUS EXPENDITURE (To the extent not written off	NL-19 (Misc Expenditure Schedule)	-	-
14	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		805,557	58,160
	<b>TOTAL</b>		<b>1,860,089</b>	<b>1,360,116</b>

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

PERIODIC DISCLOSURES

FORM No. 4 - PREMIUM SCHEDULE

PERIODIC DISCLOSURES - Q3

Sr No	Particulars	Fire		Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Workmen's Compensation		Public/Product Liability		Engineering		Miscellaneous		Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous		Total	
		QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
		Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18	Dec-18
1	Premium from direct business written	-	-	-	-	-	-	-	-	104,836	138,546	169,301	235,617	274,137	374,163	-	-	312,782	333,944	-	-	-	-	3,211	3,628	69,586	177,161	-	-	-	-	-	-	-	-	659,716	888,896	659,716	888,896
2	Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	104,836	138,546	169,301	235,617	274,137	374,163	-	-	312,782	333,944	-	-	-	-	3,211	3,628	69,586	177,161	-	-	-	-	-	-	-	-	659,716	888,896	659,716	888,896
4	Net Premium	-	-	-	-	-	-	-	-	50,263	82,050	11,723	21,557	70,986	100,567	-	-	203,309	217,065	-	-	-	-	161	183	3,553	10,900	-	-	-	-	-	-	-	-	278,007	330,714	278,007	330,714
5	Adjustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	45,973	57,536	157,578	214,000	203,151	271,596	-	-	109,473	116,879	-	-	-	-	3,050	3,446	66,035	166,261	-	-	-	-	-	-	-	-	381,709	558,182	381,709	558,182
6	Total Premium Earned (Net)	-	-	-	-	-	-	-	-	140,039	229,636	29,224	43,057	141,137	201,163	-	-	312,782	334,984	-	-	-	-	4,851	7,603	138,259	353,582	-	-	-	-	-	-	-	-	1,040,732	1,378,072	1,040,732	1,378,072
7	Total Premium Earned (Net)	-	-	-	-	-	-	-	-	6,923	6,041	31,774	38,565	38,687	46,606	-	-	18,146	19,342	-	-	-	-	2,601	2,640	64,033	163,859	-	-	-	-	-	-	-	-	124,286	230,447	124,286	230,447

Sr No	PREMIUM EARNED (NET) (PREVIOUS YEAR)	Particulars	FY IN 0001																																					
			Fire		Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Workmen's Compensation		Public/Product Liability		Engineering		Miscellaneous		Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Credit Insurance		Total Miscellaneous		Total	
			QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD		
			Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17
1	Premium from direct business written	-	-	-	-	-	-	-	-	-	-	506	506	506	506	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	506	506	506	506	
2	Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	-	-	506	506	506	506	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	506	506	506	506	
4	Net Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Adjustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	-	-	481	481	481	481	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	481	481	481	481		
	Total Premium Earned (Net)	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11		

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

PERIODIC DISCLOSURES

FORM NL 5 - CLAIMS SCHEDULE

PERIODIC DISCLOSURES : Q3

(₹ IN '000)

No	Particulars	Fire		Marine						Motor OD		Motor TP		Motor Total		Worksmen's Compensation		Public/Product Liability		Miscellaneous				Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous		Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
		QTD Dec-18	YTD Dec-18	Marine Cargo		Marine Others		Marine Total		QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																

CLAIMS INCURRED (NET) [PREVIOUS YEAR]

(₹ IN '000)

Sr No	Particulars	Fire		Marine						Motor OD		Motor TP		Motor Total		Worksmen's Compensation		Public/Product Liability		Miscellaneous				Engineering		Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous		Total		
		QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD			
		Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	Dec-17	
	Claims Paid																																									
1	Direct																																									
2	Add : Reinsurance accepted																																									
3	Less : Reinsurance ceded																																									
	Net Claims Paid																																									
4	Add : Claims Outstanding at the end of the year																																									
5	Less : Claims Outstanding at the beginning of the year																																									
	Total Claims Incurred																																									

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

PERIODIC DISCLOSURES  
FORM NL 6 - COMMISSION SCHEDULE  
PERIODIC DISCLOSURES - Q3

No	Particulars	Fire		Marine						Motor OD		Motor TP		Motor Total		Worksmen's Compensation		Public/Product Liability		Engineering		Miscellaneous				Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Credit Insurance		Total Miscellaneous		Total			
				Marine Cargo		Marine Others		Marine Total																																			
		QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18		
Commission Paid		-	-	-	-	-	-	-	-	4,544	4,926	450	502	4,994	5,428	-	-	-	-	-	-	-	-	-	-	99	161	-	-	-	-	-	-	-	-	-	-	-	5,093	5,589	5,093	5,589	
1	Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Less : Reinsurance ceded	-	-	-	-	-	-	-	-	11,270	14,894	423	589	11,693	15,483	-	-	13,183	14,659	-	-	-	-	-	-	16	18	352	946	-	-	-	-	-	-	-	-	-	-	25,244	31,106	25,244	31,106
Net Commission		-	-	-	-	-	-	-	-	(6,726)	(9,968)	27	(87)	(6,699)	(10,055)	-	-	(13,183)	(14,659)	-	-	-	-	-	-	83	143	(352)	(946)	-	-	-	-	-	-	-	-	-	(20,151)	(25,517)	(20,151)	(25,517)	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																											
Agents		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Brokers		-	-	-	-	-	-	-	-	4,544	4,926	450	502	4,994	5,428	-	-	-	-	-	-	-	-	-	-	99	161	-	-	-	-	-	-	-	-	-	-	-	-	5,093	5,589	5,093	5,589
Corporate Agency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Referral		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total (B)		-	-	-	-	-	-	-	-	4,544	4,926	450	502	4,994	5,428	-	-	-	-	-	-	-	-	-	-	99	161	-	-	-	-	-	-	-	-	-	-	-	-	5,093	5,589	5,093	5,589

COMMISSION PAID (NET) [PREVIOUS YEAR]																																								(₹ IN '000)			
Sr No	Particulars	Fire		Marine						Motor OD		Motor TP		Motor Total		Worksmen's Compensation		Public/Product Liability		Engineering		Miscellaneous		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Credit Insurance		Total Miscellaneous		Total					
				Marine Cargo		Marine Others		Marine Total														Aviation																		Total			
		QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17	QTD Dec-17	YTD Dec-17				
1	Commission Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
2	Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
3	Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
3	Less : Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1					
	Net Commission	-	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)						
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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
* 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.																																											

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FORM NL 7 - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES (REVENUE) YEAR

No	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Credit Insurance	Total Miscellaneous
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**ACKO GENERAL INSURANCE LIMITED**  
**Registration No. 157 dated September 18, 2017**

**PERIODIC DISCLOSURES**

**FORM NL 8 - SHARE CAPITAL SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
1	Authorised Capital 236000000 Equity Shares of ₹ 10 each (Previous period : 136000000 Equity Shares of ₹ 10 each)	2,360,000	1,360,000
2	Issued Capital 186000000 Equity Shares of ₹ 10 each (Previous period : 136000000 Equity Shares of ₹ 10 each)	1,860,000	1,360,000
3	Subscribed Capital 186000000 Equity Shares of ₹ 10 each (Previous period : 136000000 Equity Shares of ₹ 10 each)	1,860,000	1,360,000
4	Called up Capital 186000000 Equity Shares of ₹ 10 each (Previous period : 136000000 Equity Shares of ₹ 10 each)	1,860,000	1,360,000
	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>1,860,000</b>	<b>1,360,000</b>

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

**PERIODIC DISCLOSURES**

**FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18		YTD Dec-17	
		Number of Shares	% of Holdi	Number of Shares	% of Holding
1	<b>Promoters</b>				
	a) Indian				
	- Acko Technologies & Services Private Limited	186,000,000	100	136,000,000	100
	b) Foreign	-	-	-	-
2	<b>Others</b>	-	-	-	-
	<b>Total</b>	<b>186,000,000</b>	<b>100</b>	<b>136,000,000</b>	<b>100.00</b>

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

**PERIODIC DISCLOSURES**

**FORM NL 10 - RESERVES AND SURPLUS SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	<b>Total</b>	-	-

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

**PERIODIC DISCLOSURES**

**FORM NL 11 - BORROWINGS SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>Total</b>	-	-

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**PERIODIC DISCLOSURES**

**FORM NL 12 - INVESTMENT SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
<b>(A)</b>	<b>LONG TERM INVESTMENTS :</b>		
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	547,748	203,200
2	Other Approved Securities	-	-
3	<u>Other Investments</u>		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debenture /Bonds (Housing)	100,851	51,666
	Debenture /Bonds (Others)	-	-
	Non Convertible Debenture/ Bonds	347,476	150,631
	Other Securities	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investment In Infrastructure and social sector	151,398	152,694
5	<u>Other than approved investments</u>		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
		-	-
<b>(B)</b>	<b>SHORT TERM INVESTMENTS :</b>		
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	97,195	297,232
2	Other Approved Securities	-	-
3	<u>Other Investments</u>		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	133,088	75,025
	Derivative Instruments	-	-
	Debentures & Bonds (others)	100,125	49,903
	Non Convertible Debenture/ Bonds	49,769	50,237
	Fixed deposit with bank	25,000	25,000
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure & Social Sector	250,393	199,755
5	<u>Other than approved investments</u>		
	Mutual Funds	-	-
	Non Convertible Debenture/ Bonds	-	-
		-	-
	<b>Total</b>	<b>1,803,043</b>	<b>1,255,343</b>

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

**PERIODIC DISCLOSURES**  
**FORM NL 13 - LOANS SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

(₹ IN' 000)

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
1	<b>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	-	-
	Total	-	-
2	<b>Borrowerwise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c ) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	Total	-	-
3	<b>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	-	-
	Total	-	-
4	<b>Maturity wise Classification</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>Total</b>	-	-

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

**PERIODIC DISCLOSURES**  
**FORM NL 14 - FIXED ASSETS SCHEDULE**  
**PERIODIC DISCLOSURES : Q3**

(₹ IN' 000)

Sr. No.	Particulars	For the period ended 31st December, 2018									
		Gross Block				Depreciation				Net Block	
		Balance at the beginning of the period	Additions during the period	Sales/ Adjustments during the Year	Balance at the end of the period	Balance at the beginning of the period	Additions during the period	Sales/ Adjustments during the Year	Balance at the end of the period	Balance at the end of the period	Balance at the beginning of the period
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	3,050	468	-	3,518	355	810	-	1,165	2,353	2,695
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	2,157	3,869	-	6,026	443	1,182	-	1,625	4,401	1,714
7	Information Technology Equipment	4,584	5,811	-	10,395	675	1,690	-	2,365	8,030	3,909
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	914	727	-	1,641	366	324	-	690	951	548
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	10,705	10,875	-	21,580	1,839	4,006	-	5,845	15,735	8,866
	Capital Work In Progress	544	153	544	153	-	-	-	-	153	544
	<b>Grand Total</b>	<b>11,249</b>	<b>11,028</b>	<b>544</b>	<b>21,733</b>	<b>1,839</b>	<b>4,006</b>	<b>-</b>	<b>5,845</b>	<b>15,888</b>	<b>9,410</b>
	<b>Previous Period Total</b>	<b>-</b>	<b>7,848</b>	<b>-</b>	<b>7,848</b>	<b>-</b>	<b>698</b>	<b>-</b>	<b>698</b>	<b>7,150</b>	<b>-</b>

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

**PERIODIC DISCLOSURES**

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

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
1	Cash (including cheques, drafts and stamps)	198	51
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	44,277	7,677
	(c ) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others	-	-
	<b>Total</b>	<b>44,475</b>	<b>7,728</b>

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

**PERIODIC DISCLOSURES**

**FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

(₹ IN' 000)

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
<b>(A)</b>	<b>ADVANCES</b>		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	1,188	1,334
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	148	200
6	MAT Credit Entitlement	-	-
6	Deposit towards Rent	9,174	7,157
7	GST input balance recoverable	15,217	7,533
8	Deposit Others	101	-
9	Advances to vendors	206,990	-
10	Sales Proceeds Receivable (investment)	-	-
	<b>Sub Total (A)</b>	<b>232,818</b>	<b>16,224</b>
<b>(B)</b>	<b>OTHER ASSETS</b>		
1	Income accrued on Investments / FDRs	49,503	19,244
2	Outstanding Premiums	-	-
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	3,259	2
6	Due from Subsidiaries/ Holdings	-	-
7	Assets held for Unclaimed amount of Policyholders	-	-
	Add: Investment Income accruing on unclaimed amount	-	-
8	Deposit with Reserve Bank of India	-	-
9	Others	17,314	307
	<b>Sub Total (B)</b>	<b>70,076</b>	<b>19,553</b>
	<b>Total (A) + (B)</b>	<b>302,894</b>	<b>35,777</b>

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

**PERIODIC DISCLOSURES**

**FORM NL 17 - CURRENT LIABILITIES SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
1	Agents Balances	2,367	-
2	Balances due to other insurance companies (including reinsurers)	248,497	25
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	34,929	56
5	Unallocated premium	-	-
6	Sundry Creditors	312,918	182
7	Due to subsidiaries/holding company	6,563	-
8	Claims outstanding	86,140	10
9	Due to Officers / Directors	-	-
10	Statutory Dues	33,066	2,182
11	Employee Benefits	-	-
12	Deposit Premium	50,604	-
13	Due to Solatium fund	310	-
14	Others	-	1,117
	<b>Total</b>	<b>775,394</b>	<b>3,572</b>

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

**PERIODIC DISCLOSURES**

**FORM NL 18 - PROVISIONS SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
1	Reserve for Unexpired Risk	334,916	470
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	-	-
7	Provisions for Gratuity	1,458	-
	<b>Total</b>	<b>336,374</b>	<b>470</b>

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

**PERIODIC DISCLOSURES**

**FORM NL 19 -MISC EXPENDITURE SCHEDULE**

**PERIODIC DISCLOSURES : Q3**

**(₹ IN' 000)**

Sr. No	Particulars	YTD Dec-18	YTD Dec-17
	<b>(To the extent not written off or adjusted)</b>		
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-

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

**PERIODIC DISCLOSURES**

**FORM NL 21 - STATEMENT OF LIABILITIES**

**PERIODIC DISCLOSURES : Q3**

(₹ IN' 000)

Sr No	Particulars	As at 31 December 2018				As at 31 December 2017			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	234,021	5,647	45,923	285,591	470	-	10	480
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	97,537	3,600	10,017	111,154	-	-	-	-
e	Rural insurances	-	-	-	-	-	-	-	-
f	Others	806	2,162	2,244	5,212	-	-	-	-
4	Health Insurance	2,552	2,030	13,986	18,568	-	-	-	-
	<b>Total Liabilities</b>	<b>334,916</b>	<b>13,439</b>	<b>72,170</b>	<b>420,525</b>	<b>470</b>	<b>-</b>	<b>10</b>	<b>480</b>

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

**FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS FOR QUARTER ENDED December 31, 2018**

**PERIODIC DISCLOSURES : Q3**

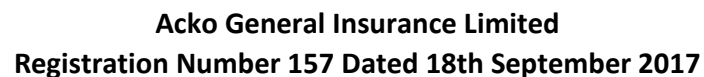
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total		₹ in Lakhs
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto 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	-	-	-	-	-	-	-	-	9	10.63	21	26	-	-	-	-	2.70	2.70	-	-	-	-	-	-	33	40	
Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0.00	0.00	-	-	-	-	-	-	0	0	
Assam	-	-	-	-	-	-	-	-	0	0	1	2	-	-	-	-	0.08	0.08	-	-	-	-	-	-	2	2	
Bihar	-	-	-	-	-	-	-	-	4	4	8	10	-	-	-	-	0.03	0.03	-	-	-	-	-	-	12	15	
Chhattisgarh	-	-	-	-	-	-	-	-	1	2	4	5	-	-	-	-	0.04	0.04	-	-	-	-	-	-	6	7	
Goa	-	-	-	-	-	-	-	-	4	4	9	10	-	-	-	-	0.13	0.13	-	-	-	-	-	-	12	14	
Gujarat	-	-	-	-	-	-	-	-	36	42	55	68	-	-	-	25.53	0.75	0.75	-	-	-	-	-	-	92	136	
Haryana	-	-	-	-	-	-	-	-	18	29	90	131	-	-	-	25.53	30	30	-	-	-	-	-	-	165	190	
Himachal Pradesh	-	-	-	-	-	-	-	-	3	4	5	6	-	-	-	-	0.10	0.10	-	-	-	-	-	-	8	10	
Jammu & Kashmir	-	-	-	-	-	-	-	-	1	1	1	2	-	-	-	-	0.02	0.02	-	-	-	-	-	-	2	2	
Jharkhand	-	-	-	-	-	-	-	-	2	2	5	6	-	-	-	-	0.03	0.03	-	-	-	-	-	-	7	8	
Karnataka	-	-	-	-	-	-	-	-	117	238	258	482	-	-	-	-	525	1506	-	-	-	-	-	-	901	2,226	
Kerala	-	-	-	-	-	-	-	-	4	4	10	12	-	-	-	-	0.44	0.44	-	-	-	-	-	-	14	17	
Madhya Pradesh	-	-	-	-	-	-	-	-	4	4	17	21	-	-	-	-	0.40	0.40	-	-	-	-	-	-	21	26	
Maharashtra	-	-	-	-	-	-	-	-	111	173	208	322	3,128	3,339	7	11	129	223	-	-	-	-	-	-	3,582	4,068	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0.00	0.00	-	-	-	-	-	-	0	0	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nagaland	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Orissa	-	-	-	-	-	-	-	-	2	3	4	5	-	-	-	-	0.06	0.06	-	-	-	-	-	-	7	8	
Punjab	-	-	-	-	-	-	-	-	169	185	93	102	-	-	-	-	0.11	0.11	-	-	-	-	-	-	263	287	
Rajasthan	-	-	-	-	-	-	-	-	7	9	70	81	-	-	-	-	0.53	0.53	-	-	-	-	-	-	78	90	
Sikkim	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Tamil Nadu	-	-	-	-	-	-	-	-	34	48	81	116	-	-	-	-	4	4	-	-	-	-	-	-	118	168	
Telangana	-	-	-	-	-	-	-	-	53	92	91	155	-	-	-	-	1	1	-	-	-	-	-	-	145	248	
Tripura	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0.00	0.00	-	-	-	-	-	-	0	0	
Uttar Pradesh	-	-	-	-	-	-	-	-	45	60	90	125	-	-	-	-	0.29	0.29	-	-	-	-	-	-	135	186	
Uttarakhand	-	-	-	-	-	-	-	-	1	1	3	4	-	-	-	-	0.04	0.04	-	-	-	-	-	-	5	6	
West Bengal	-	-	-	-	-	-	-	-	341	347	426	442	-	-	-	-	0.15	0.15	-	-	-	-	-	-	767	789	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Chandigarh	-	-	-	-	-	-	-	-	2	2	5	5	-	-	-	-	0.02	0.02	-	-	-	-	-	-	6	7	
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	1	1	
Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Delhi	-	-	-	-	-	-	-	-	78	121	134	214	-	-	-	-	1.19	1.20	-	-	-	-	-	-	213	336	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	1	1	1	2	-	-	-	-	0.07	0.07	-	-	-	-	-	-	2	2	
<b>Total</b>	-	-	-	-	-	-	-	-	<b>1,048</b>	<b>1,385</b>	<b>1,693</b>	<b>2,356</b>	<b>3,128</b>	<b>3,339.4</b>	<b>32.11</b>	<b>36.28</b>	<b>696</b>	<b>1,772</b>	-	-	-	-	-	-	<b>6,597</b>	<b>8,889</b>	



PERIODIC DISCLOSURES						
FORM NL-23 - REINSURANCE RISK CONCENTRATION FOR THE QUARTER ENDING 31 DECEMBER 2018						
PERIODIC DISCLOSURES : Q3						₹ in Lakhs
Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			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	2,333.15	43.77		85.50%
3	No. of Reinsurers with rating A but less than AA	2.00	398.31	4.86		14.50%
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>4.00</b>	<b>2,731.46</b>	<b>48.63</b>	<b>-</b>	<b>100%</b>



PERIODIC DISCLOSURES								
FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31st December 2018								
PERIODIC DISCLOSURES : Q3								₹ 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	807	85	Nil	Nil	Nil	892	157.64
6	Motor TP	-	Nil	Nil	Nil	Nil	-	-
7	Health	116	20	2	Nil	Nil	138	10.86
8	Overseas Travel	Nil	Nil	Nil	Nil	Nil	Nil	Nil
9	Personal Accident	Nil	Nil	Nil	Nil	Nil	Nil	Nil
10	Liability	2,281	1	Nil	Nil	Nil	2,282	135
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 December 2018

No. of claims only

[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 December 2018								
PERIODIC DISCLOSURES : Q3								₹ in Lakhs
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	-	-	240.41	-	-	-	-
5	Engineering	-	-					
6	Aviation	-	-					
7	Liabilities	-	-	226.54				
8	Rural insurances	-	-					
9	Others	-	-	-				
10	Health Insurance	-	-	44.70	-	-	-	-
11	<b>Total</b>	-	-	512	-	-	-	-



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

**FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS ON December 31 2018**

**PERIODIC DISCLOSURES : Q3**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter (As on 01.10.2018)		2
2	No. of branches approved during the Quarter		1
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this Quarter	1
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		3
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		3



**FORM NL-28-STATEMENT OF ASSETS - 3B**

Company Name & Code: Acko Geeral Insurance Limited / 157

Statement as on: 31st December, 2018

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly (Q3 - FY 2018-19)

₹ in Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments		
	a. Shareholders Fund	8	10,490.10
	b. PolicyholdersFund	8A	7,540.32
2	Loans	9	-
3	Fixed Assets	10	158.87
4	Deferred Tax Assets		-
5	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	439.42
	b. Advances & Other Assets	12	3,028.96
6	<b>Current Liabilities</b>		
	a. Current Liabilities	13	(7,748.60)
	b. Provisions	14	(3,363.75)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		8,055.55
	<b>Application of Funds as per Balance</b>		<b>40,825.58</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>AMOUNT</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	158.87
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	439.42
5	Advances & Other Assets (if any)	12	3,028.96
6	Current Liabilities	13	(7,748.60)
7	Provisions	14	(3,363.75)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		8,055.55
	<b>TOTAL (B)</b>		<b>22,795.15</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>18,030.43</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	3,465.38	2,490.93	5,956.31	33.04	-	5,956.31	5,989.10
2	G. Sec or Other Apporved Sec. (incl. (1) ab	Not less than 30%	-	3,752.27	2,697.15	6,449.42	35.77	-	6,449.42	6,490.47
3	<b>Investment subject to Exposure Norms</b>		-	<b>6,737.31</b>	<b>4,842.80</b>	<b>11,580.11</b>	<b>64.23</b>	<b>0.89</b>	<b>11,581.00</b>	<b>11,562.00</b>
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	3,506.89	2,520.77	6,027.66	33.43	-	6,027.66	6,013.64
	3. Approved Investments	Not	-	3,230.41	2,322.03	5,552.45	30.80	0.89	5,553.34	5,548.36
	4. Other Investments (not exceeding 25%)	exceeding	-	-	-	-	-	-	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	-	<b>10,489.58</b>	<b>7,539.95</b>	<b>18,029.53</b>	<b>100.00</b>	<b>0.89</b>	<b>18,030.43</b>	<b>18,052.47</b>

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

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

(<sup>^</sup>) Book Value shall not include funds beyond Solvency Margin

Other Investments<sup>^</sup> are as permitted under Sec 27A(2) and 27B(3)

**PERIODIC DISCLOSURES**

**FORM NL-29: DETAIL REGARDING DEBT SECURITIES**

Statement as on: 31st December, 2018

PERIODIC DISCLOSURES : Q3

₹ in Lakhs

**Detail Regarding debt securities**

	MARKET VALUE				BOOK VALUE			
	As at Dec 31, 2018	as % of total for this class	As at Dec 31, 2017	as % of total for this class	As at Dec 31, 2018	as % of total for this class	As at Dec 31, 2017	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	10,573.05	58.57	5,529.40	48.03	10,583.53	58.70	5,546.62	48.01
AA or better	988.96	5.48	1,001.94	8.70	996.58	5.53	1,002.23	8.67
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	6,490.47	35.95	4,981.13	43.27	6,449.42	35.77	5,004.32	43.32
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	6,555.40	36.31	5,955.30	51.73	6,554.81	36.36	5,971.26	51.69
More than 1 year and upto 3 years	5,484.45	30.38	4,568.26	39.68	5,505.71	30.54	4,586.04	39.70
More than 3 years and up to 7 years	4,030.75	22.33	988.90	8.59	4,006.47	22.22	995.87	8.62
More than 7 years and up to 10 years	1,981.87	10.98	-	-	1,962.55	10.89	-	-
Above 10 years	-	-	-	-	-	-	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	5,989.10	33.18	4,981.13	43.27	5,956.31	33.04	5,004.32	43.32
b. State Government	501.37	2.78	-	-	493.11	2.74	-	-
c. Corporate Securities	11,562.00	64.05	6,531.34	56.73	11,580.11	64.23	6,548.86	56.68

**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.



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

**PERIODIC DISCLOSURES**  
**FORM NL-30 - ANALYTICAL RATIO**  
**PERIODIC DISCLOSURES : Q3**

S.No.	Particular	QTD Dec-18	YTD Dec-18	QTD Dec-17	YTD Dec-17
1	Gross Premium Growth Rate	NA	NA	-	-
2	Gross Premium to Networth Ratio	0.63	0.63	-	-
3	Growth rate of Net Worth	NA	NA	-	-
4	Net Retention Ratio	57.86%	62.79%	-	-
5	Net Commission Ratio	(5.28%)	(4.57%)	-	-
6	Expense of Management to Gross Direct Premium Ratio	74.96%	101.34%	-	-
7	Expense of Management to Net Written Premium	129.56%	161.38%	-	-
8	Net Incurred Claims to Net Earned premium	16.43%	44.18%	-	-
9	Combined ratio	140.71%	200.99%	-	-
10	Technical Reserves to Net Premium Ratio	0.73	0.77	-	-
11	Underwriting Balance Ratio	0.88	1.26	-	-
12	Operating Profit Ratio	-88%	-126%	-	-
13	Liquid Assets to Liabilities Ratio	1.66	1.66	-	-
14	Net Earning Ratio	-92%	-123%	-	-
15	Return on Net Worth Ratio	-44.63%	-76.40%	-	-
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.11	2.11	-	-
17	NPA Ratio			-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	186,000,000	186,000,000	-	-
2	(b) Percentage of shareholding (Indian / Foreign)	100%/0%	100%/0%	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-2.46	-4.80	-	-
5	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-2.46	-4.80	-	-
6	(iv) Book value per share (Rs)	5.67	5.67	-	-

\* 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.



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

**PERIODIC DISCLOSURES**  
**FORM NL 31 - RELATED PARTY**  
**PERIODIC DISCLOSURES : Q3**

(₹ in Lacs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				QTD Dec-18	YTD Dec-18	QTD Dec-17	YTD Dec-17
1	Acko Technology and Services Pvt Ltd	Holding Company	Income - Premium Received	3,062.60	3,276.34	-	-
			Expense - Technology Expenses	160.65	480.95	-	-
			Liability	65.63	65.63	-	-
	<b>Key Management Personnel :</b>						
1	Mr. Varun Dua	Managing Director & CEO					
2	Mr. Deepak Angrula	Whole time Director					
3	Mr. Jitendra Nayyar	Chief Financial Officer					
4	Mr. Biresh Giri	Appointed Actuary & CRO					
5	Mr. Manish Thakur	Chief Investment Officer	Salary Bonus and Other Allowances	99.99	339.26	87.18	87.18
6	Mr. Animesh Das	Chief Underwriting Officer					
7	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					
				3,388.88	4,162.18	87.18	87.18

\* 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.



PERIODIC DISCLOSURES							
FORM NL-32 - PRODUCTS INFORMATION AS AT 31 December 2018							
PERIODIC DISCLOSURES : Q3							
Products and/or add-ons introduced during the quarter ended 31 December 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	Secure Shield		ACKHLGP19065V011819	Group Health	Commercial	10/5/2018	10/5/2018



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

**PERIODIC DISCLOSURES**

**FORM NL 33 - SOLVENCY MARGIN - KGII AS AT 31ST DEC. 2018**

**PERIODIC DISCLOSURES : Q3**

**(Amount in ₹)**

Sr.No.	Description	Notes No.	Amount
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		754,502,808
	<b>Deduct:</b>		
2	Liabilities ((as per FORM IRDAI-GI-TR)		421,055,793
3	Provisions (as per Balance Sheet)		-
4	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		333,447,015
5	Excess in Policyholders' Funds (1-2-3)		-
6	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		1,407,306,854
	<b>Deduct:</b>		
7	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		354,004,456
8	Excess in Shareholders' Funds (5-6)		1,053,302,398
9	Total Available Solvency Margin [ASM] (4+7)		1,053,302,398
10	Total Required Solvency Margin [RSM]		500,000,000
11	Solvency Ratio (Total ASM/Total RSM)		2.11





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

**FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS ON December 31, 2018**

**PERIODIC DISCLOSURES : Q3**

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



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

**FORM NL-35-NON PERFORMING ASSETS-7A**

**Company Name & Code: Acko Geeral Insurance Limited / 157**

**Statement as on: 31st December, 2018**

**Details of Investment Portfolio**

**Periodicity of Submission: Quarterly (Q3 - FY 2018-19)**

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
Nil	Nil																

**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 INVESTMENTS 1

Company Name & Code: Acko Geeral Insurance Limited / 157

Statement as on: 31st December, 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly (Q3 - FY 2018-19)

₹ in Lakhs																	
No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	4,510.21	5,516.53	97.83	8.61	8.61	4,150.78	5,516.53	216.00	6.91	6.91	1,915.33	1,518.91	40.54	5.56	5.56
	Treasury Bills	CTRB	486.67	472.57	7.63	6.90	6.90	903.36	472.57	20.62	6.83	6.83	2,714.63	2,403.06	65.57	5.92	5.92
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARATEED SEC.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure Investments)	SGBB	493.11	501.37	2.94	7.78	7.78	772.23	501.37	7.52	4.81	4.81	507.97	506.54	0.28	4.04	4.04
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,843.92	1,998.11	38.37	8.26	8.26	1,539.98	1,998.11	94.49	8.14	8.14	516.17	511.40	13.10	7.47	7.47
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	863.30	-	8.86	6.24	6.24
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,086.58	1,003.86	17.85	6.52	6.52	1,413.43	1,003.86	78.59	7.38	7.38	3,184.16	3,514.99	76.22	7.05	7.05
	Infrastructure - Infrastructure Development Fund (IDF)	IPFD	1,166.67	1,507.35	22.77	7.74	7.74	729.13	1,507.35	37.17	6.89	6.89	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,110.81	1,504.31	24.24	8.66	8.66	747.42	1,504.31	40.34	8.64	8.64	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	1,757.30	-	6.69	6.04	6.04
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	538.25	-	15.91	8.24	8.24	970.99	779.34	15.30	7.19	7.19
	Deposits - Deposit with Scheduled Banks	ECDB	250.00	250.00	3.95	6.27	6.27	250.00	250.00	12.53	6.65	6.65	331.26	250.00	7.41	6.05	6.05
	Corporate Securities - (Approved Investment) - Debentures	ECOS	3,007.91	3,967.47	57.47	7.58	7.58	2,384.65	3,967.47	136.56	7.60	7.60	1,970.53	1,993.35	52.27	7.56	7.56
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	EDCD	-	-	-	-	-	-	-	-	-	-	997.18	-	4.96	5.86	5.86
6	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,051.01	1,330.89	19.56	7.38	7.38	817.41	1,330.89	44.41	7.21	7.21	669.85	300.51	15.59	6.58	6.58
	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds -Debt/Income/Serial Plans/Liquid Schemes (Others)	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	TOTAL		15,006.88	18,052.47	292.61			14,246.65	18,052.47	704.16			16,398.66	11,778.11	306.79		

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

1 To be calculated based on Monthly or lesser frequency 'Weighted Average' 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 as on: 31st December, 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly (Q3 - FY 2018-19)

₹ in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter '								
1	Nil								
2									
B.	As on Date '								
1	Nil								
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 Investmet (COI) shall be as per INV/GLN/001/2003-04



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

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

PERIODIC DISCLOSURES : Q3

₹ in Lakhs

**Quarterly Business Returns across line of Business**

Sl.No.	Line of Business	For the Quarter ended 31st December 2018		For the period ended 31st December 2018		For the Quarter ended 31st December 2017		For the period ended 31st December 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	1,693	8,415	2,356	15,903	5.06	176	5.06	176
4	Motor OD	1,048	52,811	1,385	69,252	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	32.11	3	36	4	NA	NA	NA	NA
10	Health	696	10	1,772	26	NA	NA	NA	NA
11	Liability	3,128	6	3,339	16	NA	NA	NA	NA
12	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**

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS					
PERIODIC DISCLOSURES : Q3					₹ in Lakhs
Rural & Social Obligations for Quarter ended 31th December 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**

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

**PERIODIC DISCLOSURES : Q3**

**Business Acquisition through different channels**

Sl.No.	Channels	For quarter ended 31st December 2018		Upto the quarter ended 31st December 2018		For quarter ended 31st December 2017		Upto the quarter ended 31st December 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	12,507	579	14,448	634	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	48738	6,018	70753	8,255	177	5	177	5
	Total (A)	61,245	6,597	85,201	8,889	177	5	177	5
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>61,245</b>	<b>6,597</b>	<b>85,201</b>	<b>8,889</b>	<b>177</b>	<b>5</b>	<b>177</b>	<b>5</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 Q3**

**FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED DECEMBER 31, 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	69	65	3	1	3	76
a)	Proposal Related	0	6	5	1	0	1	7
b)	Claim	0	4	3	0	1	0	6
c)	Policy Related	0	50	50	0	0	1	51
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	3	2	1	0	0	3
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	6	5	1	0	1	9
i)	Others	0	0	0	0	0	0	0
	<b>Total Number</b>	<b>0</b>	<b>69</b>	<b>65</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>76</b>

<b>2</b>	Total no. of policies during previous year	1355
<b>3</b>	Total no. of Claims during previous year	1
<b>4</b>	Total no. of Policies during Current year	61245
<b>5</b>	Total no. of Claims during Current year	8105
<b>6</b>	Total no. of Policy Complaints (Current year) per 10,000 policies Current year	11.43
<b>7</b>	Total no. of Claim Complaints (Current year) per 10,000 Claims registered (Current year)	7.40

<b>8</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	67	1	68
b)	7 - 15 Days	5	0	5
c)	15 - 30 Days	3	0	3
d)	30 - 90 Days	0	0	0
e)	90 Days & Beyond	0	0	0
	<b>Total Number of complaints</b>	<b>75</b>	<b>1</b>	<b>76</b>