



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

FORM NL-1-B-RA
REVENUE ACCOUNT FOR THE QUARTER ENDED March 2019

PERIODIC DISCLOSURES : Q4

(₹ IN' 000)

S.no.	Particulars	NL Form	Fire				Marine				Miscellaneous				Total			
			QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18
1	Premiums earned (Net)	NL-4-Premium Schedule	-	-	-	-	-	-	-	-	257,661	488,110	(3,550)	(3,538)	257,661	488,110	(3,550)	(3,538)
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-	-	-	-	-	2,829	4,604	315	326	2,829	4,604	315	326
3	Interest, Dividend & Rent – Gross	Note 1	-	-	-	-	-	-	-	-	(7,442)	31,821	318	322	(7,442)	31,821	318	322
4	Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Others:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		-	-	-	-	-	-	-	-	253,047	524,535	(2,916)	(2,890)	253,047	524,535	(2,916)	(2,890)
6	Claims Incurred (Net)	NL-5-Claims Schedule	-	-	-	-	-	-	-	-	184,276	286,097	1,005	1,015	184,276	286,097	1,005	1,015
7	Commission	NL-6-Commission Schedule	-	-	-	-	-	-	-	-	843	(24,674)	(67)	(68)	843	(24,674)	(67)	(68)
8	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	-	-	-	-	-	-	-	-	734,066	1,634,870	76,947	139,522	734,066	1,634,870	76,947	139,522
9	Premium Deficiency		-	-	-	-	-	-	-	-	34,526	34,526	-	-	34,526	34,526	-	-
10	Others: Administration Charges		-	-	-	-	-	-	-	-	199	199	-	-	199	199	-	-
	TOTAL (B)		-	-	-	-	-	-	-	-	953,911	1,931,018	77,885	140,469	953,911	1,931,018	77,885	140,469
10	Operating Profit/(Loss) C= (A - B)		-	-	-	-	-	-	-	-	(700,863)	(1,406,483)	(80,801)	(143,359)	(700,863)	(1,406,483)	(80,801)	(143,359)
11	APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	(700,863)	(1,406,483)	(80,801)	(143,359)	(700,863)	(1,406,483)	(80,801)	(143,359)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		-	-	-	-	-	-	-	-	(700,863)	(1,406,483)	(80,801)	(143,359)	(700,863)	(1,406,483)	(80,801)	(143,359)


** please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

(₹ IN' 000)

	Fire				Marine				Miscellaneous				Total			
	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18
Interest, Dividend & Rent – Gross	-	-	-	-	-	-	-	-	(7,442)	31,821	318	322	(7,442)	31,821	318	322
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses (Policyholders' Investment)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Investment Expenses (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	-	-	-	-	-	-	-	-	(7,442)	31,821	318	322	(7,442)	31,821	318	322

 ACKO GENERAL INSURANCE LIMITED						
Registration No. 157 and Date of Registration with the IRDAI September 18, 2017						
FORM NL-2-B-PL						
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 2019						
PERIODIC DISCLOSURES : Q4				(₹ IN' 000)		
S.no	Particulars	Schedule	QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18
1	OPERATING PROFIT/(LOSS)	NL-1-Revenue Account				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(700,863)	(1,406,483)	(80,801)	(143,359)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		39,021	67,280	19,165	30,686
	(b) Profit on sale of investments		10,427	13,737	1,356	30,382
	Less: Loss on sale of investments		1,970	4,003	1,232	1,373
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		(653,385)	(1,329,469)	(61,512)	(83,664)
4	PROVISIONS (Other than taxation)		-	-	-	-
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		4,446	14,246	(1)	34,340
	(b) Bad debts written off		-	-	-	-
	(c) Remuneration of MD/CEO/WTDS		-	-	-	-
	(d) Interest on subordinated debt		-	-	-	-
	(e) Expenses paid for Corporate Social Responsibility		-	-	-	-
	(f) Penalty		-	-	-	-
	(g) Contribution to the Policyholders' Fund		-	-	-	-
	(f) Others (To be specified)		-	-	-	-
	(i) _____					
	(ii) _____					
	TOTAL (B)		4,446	14,246	(1)	34,340
6	Profit Before Tax		-	-	-	-
7	Provision for Taxation		-	-	-	-
8	Profit after tax		(657,831)	(1,343,715)	(61,511)	(118,004)
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(119,672)	(119,672)	(1,668)	(1,668)
	Balance carried forward to Balance Sheet		(777,503)	(1,463,387)	(63,179)	(119,672)

Notes: to Form NL-1-B-RA and NL-2-B- PL

- Premium income received from business concluded in and outside India shall be separately disclosed.
- Reinsurance premiums whether on business ceded or accepted are to be brought into account gross
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and
- Items of expenses and income in excess of one percent of the total premiums (less reinsurance)
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount,
- Income from rent shall include only the realised rent. It shall not include any notional rent.
- Contribution from the Shareholders' Account to policyholders' account as per the terms of Section 40C of the Insurance



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-3-B-BS

BALANCE SHEET AS AT March 2019

PERIODIC DISCLOSURES : Q4 (₹ IN' 000)

Particulars	Schedule	YTD MAR-19	YTD MAR-18
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,360,000	1,360,000
SHARE APPLICATION MONEY		-	-
PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
FAIR VALUE CHANGE ACCOUNT		132	51
-Shareholders' Funds		55	51
-Policyholders' Funds		77	-
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		2,360,132	1,360,051
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12-Investment Schedule	870,076	1,167,923
INVESTMENTS-Policyholders	NL-12A-Investment Schedule	1,238,069	13,175
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	16,673	9,419
DEFERRED TAX ASSET		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	77,957	21,355
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	236,636	71,193
Sub-Total (A)		314,593	92,548
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,003,799	34,847
PROVISIONS	NL-18-Provisions Schedule	538,867	7,839
DEFERRED TAX LIABILITY			
Sub-Total (B)		1,542,666	42,686
NET CURRENT ASSETS (C) = (A - B)		(1,228,073)	49,862
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,463,387	119,672
TOTAL		2,360,132	1,360,051

*Fair value change account and Investment are bifurcated between Shareholders and policyholders as per circular ref. no. IRDA/F&A/CIR/CPM/056/03/2016 dated April 04, 2016

CONTINGENT LIABILITIES

(₹ IN' 000)

Particulars	YTD MAR-19	YTD MAR-18
1. Partly paid-up investments		
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	-	-



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI: September 18, 2017

Particulars		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400																																																																																																																																																																																																																																																																																				
Basic Gross Premium	116,000	120,800	125,600	130,400	135,200	140,000	144,800	149,600	154,400	159,200	164,000	168,800	173,600	178,400	183,200	188,000	192,800	197,600	202,400	207,200	212,000	216,800	221,600	226,400	231,200	236,000	240,800	245,600	250,400	255,200	260,000	264,800	269,600	274,400	279,200	284,000	288,800	293,600	298,400	303,200	308,000	312,800	317,600	322,400	327,200	332,000	336,800	341,600	346,400	351,200	356,000	360,800	365,600	370,400	375,200	380,000	384,800	389,600	394,400	399,200	404,000	408,800	413,600	418,400	423,200	428,000	432,800	437,600	442,400	447,200	452,000	456,800	461,600	466,400	471,200	476,000	480,800	485,600	490,400	495,200	500,000	504,800	509,600	514,400	519,200	524,000	528,800	533,600	538,400	543,200	548,000	552,800	557,600	562,400	567,200	572,000	576,800	581,600	586,400	591,200	596,000	600,800	605,600	610,400	615,200	620,000	624,800	629,600	634,400	639,200	644,000	648,800	653,600	658,400	663,200	668,000	672,800	677,600	682,400	687,200	692,000	696,800	701,600	706,400	711,200	716,000	720,800	725,600	730,400	735,200	740,000	744,800	749,600	754,400	759,200	764,000	768,800	773,600	778,400	783,200	788,000	792,800	797,600	802,400	807,200	812,000	816,800	821,600	826,400	831,200	836,000	840,800	845,600	850,400	855,200	860,000	864,800	869,600	874,400	879,200	884,000	888,800	893,600	898,400	903,200	908,000	912,800	917,600	922,400	927,200	932,000	936,800	941,600	946,400	951,200	956,000	960,800	965,600	970,400	975,200	980,000	984,800	989,600	994,400	999,200	1,004,000	1,008,800	1,013,600	1,018,400	1,023,200	1,028,000	1,032,800	1,037,600	1,042,400	1,047,200	1,052,000	1,056,800	1,061,600	1,066,400	1,071,200	1,076,000	1,080,800	1,085,600	1,090,400	1,095,200	1,100,000	1,104,800	1,109,600	1,114,400	1,119,200	1,124,000	1,128,800	1,133,600	1,138,400	1,143,200	1,148,000	1,152,800	1,157,600	1,162,400	1,167,200	1,172,000	1,176,800	1,181,600	1,186,400	1,191,200	1,196,000	1,200,800	1,205,600	1,210,400	1,215,200	1,220,000	1,224,800	1,229,600	1,234,400	1,239,200	1,244,000	1,248,800	1,253,600	1,258,400	1,263,200	1,268,000	1,272,800	1,277,600	1,282,400	1,287,200	1,292,000	1,296,800	1,301,600	1,306,400	1,311,200	1,316,000	1,320,800	1,325,600	1,330,400	1,335,200	1,340,000	1,344,800	1,349,600	1,354,400	1,359,200	1,364,000	1,368,800	1,373,600	1,378,400	1,383,200	1,388,000	1,392,800	1,397,600	1,402,400	1,407,200	1,412,000	1,416,800	1,421,600	1,426,400	1,431,200	1,436,000	1,440,800	1,445,600	1,450,400	1,455,200	1,460,000	1,464,800	1,469,600	1,474,400	1,479,200	1,484,000	1,488,800	1,493,600	1,498,400	1,503,200	1,508,000	1,512,800	1,517,600	1,522,400	1,527,200	1,532,000	1,536,800	1,541,600	1,546,400	1,551,200	1,556,000	1,560,800	1,565,600	1,570,400	1,575,200	1,580,000	1,584,800	1,589,600	1,594,400	1,599,200	1,604,000	1,608,800	1,613,600	1,618,400	1,623,200	1,628,000	1,632,800	1,637,600	1,642,400	1,647,200	1,652,000	1,656,800	1,661,600	1,666,400	1,671,200	1,676,000	1,680,800	1,685,600	1,690,400	1,695,200	1,700,000	1,704,800	1,709,600	1,714,400	1,719,200	1,724,000	1,728,800	1,733,600	1,738,400	1,743,200	1,748,000	1,752,800	1,757,600	1,762,400	1,767,200	1,772,000	1,776,800	1,781,600	1,786,400	1,791,200	1,796,000	1,800,800	1,805,600	1,810,400	1,815,200	1,820,000	1,824,800	1,829,600	1,834,400	1,839,200	1,844,000	1,848,800	1,853,600	1,858,400	1,863,200	1,868,000	1,872,800	1,877,600	1,882,400	1,887,200	1,892,000	1,896,800	1,901,600	1,906,400	1,911,200	1,916,000	1,920,800	1,925,600	1,930,400	1,935,200	1,940,000	1,944,800	1,949,600	1,954,400	1,959,200	1,964,000	1,968,800	1,973,600	1,978,400	1,983,200	1,988,000	1,992,800	1,997,600	2,002,400	2,007,200	2,012,000	2,016,800	2,021,600	2,026,400	2,031,200	2,036,000	2,040,800	2,045,600	2,050,400	2,055,200	2,060,000	2,064,800	2,069,600	2,074,400	2,079,200	2,084,000	2,088,800	2,093,600	2,098,400	2,103,200	2,108,000	2,112,800	2,117,600	2,122,400	2,127,200	2,132,000	2,136,800	2,141,600	2,146,400	2,151,200	2,156,000	2,160,800	2,165,600	2,170,400	2,175,200	2,180,000	2,184,800	2,189,600	2,194,400	2,199,200	2,204,000	2,208,800	2,213,600	2,218,400	2,223,200	2,228,000	2,232,800	2,237,600	2,242,400	2,247,200	2,252,000	2,256,800	2,261,600	2,266,400	2,271,200	2,276,000	2,280,800	2,285,600	2,290,400	2,295,200	2,300,000	2,304,800	2,309,600	2,314,400	2,319,200	2,324,000	2,328,800	2,333,600	2,338,400	2,343,200	2,348,000	2,352,800	2,357,600	2,362,400	2,367,200	2,372,000	2,376,800	2,381,600	2,386,400	2,391,200	2,396,000	2,400,800	2,405,600	2,410,400	2,415,200	2,420,000	2,424,800	2,429,600	2,434,400	2,439,200	2,444,000	2,448,800	2,453,600	2,458,400	2,463,200	2,468,000	2,472,800	2,477,600	2,482,400	2,487,200	2,492,000	2,496,800	2,501,600	2,506,400	2,511,200	2,516,000	2,520,800	2,525,600	2,530,400	2,535,200	2,540,000	2,544,800	2,549,600	2,554,400	2,559,200	2,564,000	2,568,800	2,573,600	2,578,400	2,583,200	2,588,000	2,592,800	2,597,600	2,602,400	2,607,200	2,612,000	2,616,800	2,621,600	2,626,400	2,631,200	2,636,000	2,640,800	2,645,600	2,650,400	2,655,200	2,660,000	2,664,800	2,669,600	2,674,400	2,679,200	2,684,000	2,688,800	2,693,600	2,698,400	2,703,200	2,708,000	2,712,800	2,717,600	2,722,400	2,727,200	2,732,000	2,736,800	2,741,600	2,746,400	2,751,200	2,756,000	2,760,800	2,765,600	2,770,400	2,775,200	2,780,000	2,784,800	2,789,600	2,794,400	2,799,200	2,804,000	2,808,800	2,813,600	2,818,400	2,823,200	2,828,000	2,832,800	2,837,600	2,842,400	2,847,200	2,852,000	2,856,800	2,861,600	2,866,400	2,871,200	2,876,000	2,880,800	2,885,600	2,890,400	2,895,200	2,900,000	2,904,800	2,909,600	2,914,400	2,919,200	2,924,000	2,928,800	2,933,600	2,938,400	2,943,200	2,948,000	2,952,800	2,957,600	2,962,400	2,967,200	2,972,000	2,976,800	2,981,600	2,986,400	2,991,200	2,996,000	3,000,800	3,005,600	3,010,400	3,015,200	3,020,000	3,024,800	3,029,600	3,034,400	3,039,200	3,044,000	3,048,800	3,053,600	3,058,400	3,063,200	3,068,000	3,072,800	3,077,600	3,082,400	3,087,200	3,092,000	3,096,800	3,101,600	3,106,400	3,111,200	3,116,000	3,120,800	3,125,600	3,130,400	3,135,200	3,140,000	3,144,800	3,149,600	3,154,400	3,159,200	3,164,000	3,168,800	3,173,600	3,178,400	3,183,200	3,188,000	3,192,800	3,197,600	3,202,400	3,207,200	3,212,000	3,216,800	3,221,600	3,226,400	3,231,200	3,236,000	3,240,800	3,245,600	3,250,400	3,255,200	3,260,000	3,264,800	3,269,600	3,274,400	3,279,200	3,284,000	3,288,

(j) *Reinsurance premiums* whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of *reinsurance premiums*.

(k) Separate disclosure to be made for segment which contributes more than 10 percent of the miscellaneous class of business under Other Segments.

[illegible]

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of

reinsurance premiums.

(b) Separate disclosure to be made for segment which contributes more than 10 percent of the Miscellaneous class of business under Other

Segments



- Incurred But Not Reported (IBNR): incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.
- Separate disclosure to be made for segment which contributes more than 10 percent of the Miscellaneous class of business under Other Segments.

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management.
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.
- Separate disclosure to be made for settlement which contributes more than 10 percent of the Miscellaneous class of business under Other Settlements.



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 and Date of Registration with the MOU, September 18, 2017.

S.No.		Particulars		FY 2018												FY 2019												FY 2020												FY 2021												FY 2022												FY 2023												FY 2024												FY 2025												FY 2026												FY 2027												FY 2028												FY 2029												FY 2030												FY 2031												FY 2032												FY 2033												FY 2034												FY 2035												FY 2036												FY 2037												FY 2038												FY 2039												FY 2040												FY 2041												FY 2042												FY 2043												FY 2044												FY 2045												FY 2046												FY 2047												FY 2048												FY 2049												FY 2050												FY 2051												FY 2052												FY 2053												FY 2054												FY 2055												FY 2056												FY 2057												FY 2058												FY 2059												FY 2060												FY 2061												FY 2062												FY 2063												FY 2064												FY 2065												FY 2066												FY 2067												FY 2068												FY 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ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

**FORM NL-8-SHARE CAPITAL SCHEDULE
PERIODIC DISCLOSURES : Q4**

(₹ IN' 000)

S.no.	Particulars	YTD MAR-19	YTD MAR-18
1	Authorised Capital		
	Equity Shares of ` 10 each	2,360,000	1,360,000
	Non-Convertible redeemable Preference Shares of Rs..... each	-	-
2	Issued Capital		
	Equity Shares of ` 10 each	2,360,000	1,360,000
	Non-Convertible redeemable Preference Shares of Rs..... each	-	-
3	Subscribed Capital		
	Equity Shares of ` 10 each	2,360,000	1,360,000
	Non-Convertible redeemable Preference Shares of Rs..... each		
4	Called-up Capital		
	Equity Shares of ` 10 each		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Non-Convertible redeemable Preference Shares of Rs..... each	-	-
	TOTAL	2,360,000	1,360,000

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclosed.

(c) In case any part of the capital is held by a holding company, the same should be separately

**ACKO GENERAL INSURANCE LIMITED**

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**PERIODIC DISCLOSURES : Q4****(₹ IN' 000)**

Shareholder	YTD MAR-19		YTD MAR-18	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian				
- Acko Technologies & Services Private Limited	236,000,000	100	136,000,000	100
• Foreign	-	-	-	-
Investors	-	-	-	-
• Indian	-	-	-	-
• Foreign	-	-	-	-
Others (to be specified)	-	-	-	-
TOTAL	236,000,000	100	136,000,000	100

**ACKO GENERAL INSURANCE LIMITED**

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**PERIODIC DISCLOSURES : Q4****(₹ IN' 000)**

S.no.	Particulars	YTD MAR-19	YTD MAR-18
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	Debenture Redemption Reserve	-	-
7	Other Reserves (to be specified)	-	-
	ESOP Reserves	-	-
8	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	-	-

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

(b) DRR created in terms of Companies Act, 2013 and Rules made thereunder, IRDAI (Other Forms of Capital) Regulations, 2015

**ACKO GENERAL INSURANCE LIMITED****Registration No. 157 and Date of Registration with the IRDAI September 18, 2017****FORM NL-11-BORROWINGS SCHEDULE****PERIODIC DISCLOSURES : Q4****(₹ IN' 000)**

S.no.	Particulars	YTD MAR-19	YTD MAR-18
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
		-	-
	TOTAL	-	-

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) Debentures includes NCD issued as per IRDAI(Other Forms of Capital) Regulations 2015



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-12 & 12A -INVESTMENT SCHEDULE

PERIODIC DISCLOSURES : Q4

('IN' 000)

S.No.	Particulars	Shareholders		Policyholders		Total	
		YTD MAR-19	YTD MAR-18	YTD MAR-19	YTD MAR-18	YTD MAR-19	YTD MAR-18
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	206,234	151,349	293,459	1,707	499,693	153,056
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	144,445	148,845	205,537	1,679	349,982	150,524
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	(a) Approved Investments (Bonds & Debentures)	249,176	201,630	354,563	2,275	603,740	203,905
	(b) Other Investments	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	599,855	501,824	853,559	5,661	1,453,415	507,485
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	98,366	287,934	139,970	3,248	238,336	291,182
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	57,629	29,716	82,003	335	139,632	30,051
	(a) Derivative Instruments	-	-	-	-	-	-
	(b) Debentures/ Bonds	-	126,216	-	1,424	-	127,640
	(c) Other Securities (FDs, CDs and CPs.)	11,011	24,721	15,668	279	-	25,000
	(d) Subsidiaries	-	-	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	(a) Approved Investments (Bonds & Debentures)	103,215	197,512	146,869	2,228	250,085	199,740
	(b) Other Investments	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	270,221	666,099	384,510	7,514	654,731	673,613
	GRNAD TOTAL	870,076	1,167,923	1,238,069	13,175	2,108,145	1,181,098

A) Aggregate Value of Investments other than Equity Shares and Mutual Fund

	Particulars	Shareholders		Policyholders		Total	
		YTD MAR-19	YTD MAR-18	YTD MAR-19	YTD MAR-18	YTD MAR-19	YTD MAR-18
	Long Term Investments--						
	Book Value	599,855	501,800	853,559	5,684	1,453,414	507,484
	market Value	603,141	498,694	858,235	5,649	1,461,376	504,342
		-	-	-	-	-	-
	Short Term Investments--						
	Book Value	212,581	636,354	302,517	7,208	515,099	643,562
	market Value	212,705	636,211	302,694	7,206	515,399	643,417

Notes:

- (a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.
- (i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
- (ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
- (i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain
- (ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.
- (iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.
- (b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof
- (c) Investments made out of Catastrophe reserve should be shown separately.
- (d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.
- (e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or
- (f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within

**ACKO GENERAL INSURANCE LIMITED**

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-13-LOANS SCHEDULE**PERIODIC DISCLOSURES : Q4****(₹ IN' 000)**

S.no.	Particulars	YTD MAR-19	YTD MAR-18
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-14-FIXED ASSETS SCHEDULE										
PERIODIC DISCLOSURES : Q4										(₹ IN' 000)
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	YTD MAR-19	YTD MAR-18
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	-	-	-	-	-	-	-	-	-	-
Computer Software	3,050	656	-	3,706	355	1,120	-	1,475	2,231	2,695
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	2,540	-	2,540	-	684	-	684	1,856	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	2,157	1,329	-	3,486	444	993	-	1,437	2,049	1,713
Information Technology Equipment	4,584	8,261	-	12,845	675	2,649	-	3,324	9,521	3,908
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	914	923	-	1,837	356	465	-	821	1,016	558
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	10,705	13,709	-	24,414	1,830	5,911	-	7,741	16,673	8,875
Work in progress	544	153	697	-	-	-	-	-	-	544
Grand Total	11,249	13,862	697	24,414	1,830	5,911	-	7,741	16,673	9,419
PREVIOUS YEAR	-	11,249	-	11,249	-	1,830	-	1,830	9,419	-

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

**ACKO GENERAL INSURANCE LIMITED**

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**PERIODIC DISCLOSURES : Q4****(₹ IN' 000)**

S.no.	Particulars	YTD MAR-19	YTD MAR-18
1	Cash (including cheques, drafts and stamps)	110	50
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	77,847	21,305
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	77,957	21,355
	Balances with non-scheduled banks included in 2 and 3 above	77,847	-
	CASH & BANK BALANCES	-	-
	In India	77,957	21,355
	Outside India	-	-

Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

* Cheques on hand amount to Rs.NIL (Previous Year : Rs.NIL)

**ACKO GENERAL INSURANCE LIMITED**

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

PERIODIC DISCLOSURES : Q4			(₹ IN' 000)
S.No.	Particulars	YTD MAR-19 (Rs.'000).	YTD MAR-18 (Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	7,593	2,079
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	288	119
6	Others		
	Security Deposits	34,457	7,157
	Statutory Dues	-	-
	GST input balance recoverable (net)	25,655	11,256
	Other Advances	73,151	177
	Sales Proceeds Receivable (investment)	-	19,918
	TOTAL (A)	141,144	40,706
	OTHER ASSETS		
1	Income accrued on investments	62,119	30,487
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful debts		
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	7,828	-
	Less : Provisions for doubtful debts		
6	Due from subsidiaries/ holding	-	-
7	Others	25,545	-
	TOTAL (B)	95,492	30,487
	TOTAL (A+B)	236,636	71,193

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act.
- (c) Sundry Debtors will be shown under item 9(others)


ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-17-CURRENT LIABILITIES SCHEDULE			
PERIODIC DISCLOSURES : Q4			(₹ IN' 000)
S.no.	Particulars	YTD MAR-19	YTD MAR-18
1	Agents' Balances	3,699	-
2	Balances due to other insurance companies	307,886	2,507
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	84,978	773
	(a) For Long term policies	58,252	
	(b) for Other Policies	26,727	773
5	Unallocated Premium	-	-
6	Sundry creditors	237,715	10,343
7	Due to subsidiaries/ holding company	6,482	5,933
8	Claims Outstanding	216,697	1,015
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policyholder's funds #	-	-
11	Interest payable on debentures/bonds etc.	-	-
12	Others		
	Statutory Dues Payable	24,793	5,385
	Due to Solatium fund	486	8
	Deposit Premium	96,063	1,691
	Employee Benefits	25,000	7,192
	TOTAL	1,003,799	34,847

#Disclosure as per the requirement of circular no. IRDA/F&A/CIR/CLD/114/05/2015 dated May 28, 2015

Details of unclaimed amounts and
Investment Income thereon

Particulars	YTD MAR-19	YTD MAR-18
Opening Balance	-	-
Add: Amount transferred to unclaimed amount	-	-
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	-	-
Less: Amount paid during the year	-	-
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	-	-

**ACKO GENERAL INSURANCE LIMITED****Registration No. 157 and Date of Registration with the IRDAI September 18, 2017**

FORM NL-18-PROVISIONS SCHEDULE			
PERIODIC DISCLOSURES : Q4			(₹ IN' 000)
S.no.	Particulars	YTD MAR-19	YTD MAR-18
1	Reserve for Unexpired Risk	501,557	7,181
2	Reserve for Premium Deficiency	34,526	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Others		
	Provision on gratuity	2,784	658
	TOTAL	538,867	7,839

**ACKO GENERAL INSURANCE LIMITED****Registration No. 157 and Date of Registration with the IRDAI September 18, 2017**


FORM NL-19 MISC EXPENDITURE SCHEDULE			
PERIODIC DISCLOSURES : Q4			(₹ IN' 000)
S.no.	Particulars	YTD MAR-19	YTD MAR-18
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

				ACKO GENERAL INSURANCE LIMITED				
				Registration No. 157 and Date of Registration with the IRDAI September 18, 2017				
				PERIODIC DISCLOSURES				
				FORM NL-21: Related Party Transactions				
								(Rs in Lakhs)
Related Party Transactions								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*				
				QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18	
1	Acko Technology & Services Private Limited	Holding Company	Subscription received for additional share capital	10,000	10,000	-	13,100	
			Premium received	(56)	3,221	-	-	
			Payment of technology support and services	168	649	55	55	
			Premium Deposit	516	516	-	-	
			Amount payable / (receivable) at the balance sheet date	(1)	65	59.33	59.33	
			Claims paid	472	472	-	-	
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	15	15	-		
			Amount payable / (receivable) at the balance sheet date	11	11	-	-	
3	Varun Dua Deepak Angrula Jitendra Nayyar Karishma Desai Mr. Biresh Giri Mr. Manish Thakur Mr. Animesh Das	Managing Director & CEO Whole-time Director Chief Financial Officer Company Secretary Appointed Actuary & CRO Chief Investment Officer Chief Underwriting Officer	Salary Bonus and Other Allowances	72	412	92.11	267.71	

*including the premium flow through Associate/ Group companies as an agent



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 2019

PERIODIC DISCLOSURES : Q4

PERIODIC DISCLOSURES : Q4																									Amount in INR		
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		
	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	-	-	-	-	-	-	-	-	15	33	34	67	-	-	-	-	75	77	-	-	-	-	-	-	124	178	
Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0	
Assam	-	-	-	-	-	-	-	-	1	1	3	5	-	-	-	-	8	8	-	-	-	-	-	-	11	14	
Bihar	-	-	-	-	-	-	-	-	6	12	13	25	-	-	-	-	4	4	-	-	-	-	-	-	23	40	
Chhattisgarh	-	-	-	-	-	-	-	-	3	6	10	16	-	-	-	-	3	3	-	-	-	-	-	-	16	25	
Goa	-	-	-	-	-	-	-	-	8	15	14	28	-	-	-	-	4	4	-	-	-	-	-	-	27	46	
Gujarat	-	-	-	-	-	-	-	-	62	114	77	157	-	-	-	-	28	29	-	-	-	-	-	-	167	299	
Haryana	-	-	-	-	-	-	-	-	64	102	213	358	-	-	90	115	193	223	-	-	-	-	-	-	559	798	
Himachal Pradesh	-	-	-	-	-	-	-	-	3	7	9	16	-	-	-	-	2	2	-	-	-	-	-	-	14	25	
Jammu & Kashmir	-	-	-	-	-	-	-	-	0	1	1	3	-	-	-	-	0	0	-	-	-	-	-	-	2	4	
Jharkhand	-	-	-	-	-	-	-	-	4	7	7	15	-	-	-	-	4	5	-	-	-	-	-	-	15	26	
Karnataka	-	-	-	-	-	-	-	-	299	610	507	1068	-	-	-	-	358	1,036	-	-	-	-	-	-	1,165	2,714	
Kerala	-	-	-	-	-	-	-	-	8	16	16	32	-	-	-	-	12	12	-	-	-	-	-	-	36	60	
Madhya Pradesh	-	-	-	-	-	-	-	-	17	21	74	96	-	-	-	-	23	23	-	-	-	-	-	-	114	140	
Maharashtra	-	-	-	-	-	-	-	-	205	437	351	760	147	3,487	4	15	195	1,246	-	-	-	-	-	-	902	5,945	
Manipur	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0	
Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0	
Mizoram	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0	
Nagaland	-	-	-	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Orissa	-	-	-	-	-	-	-	-	5	9	7	14	-	-	-	-	10	10	-	-	-	-	-	-	22	34	
Punjab	-	-	-	-	-	-	-	-	97	282	66	169	-	-	-	-	11	11	-	-	-	-	-	-	174	461	
Rajasthan	-	-	-	-	-	-	-	-	23	33	149	231	-	-	-	-	28	29	-	-	-	-	-	-	200	292	
Sikkim	-	-	-	-	-	-	-	-	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	
Tamil Nadu	-	-	-	-	-	-	-	-	106	176	213	356	-	-	-	-	154	158	-	-	-	-	-	-	474	690	
Telangana	-	-	-	-	-	-	-	-	90	223	140	339	-	-	-	-	36	37	-	-	-	-	-	-	266	600	
Tripura	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	1	
Uttar Pradesh	-	-	-	-	-	-	-	-	113	201	180	334	2	-	-	-	47	48	-	-	-	-	-	-	342	582	
Uttarakhand	-	-	-	-	-	-	-	-	1	3	3	9	-	2	-	-	3	3	-	-	-	-	-	-	9	17	
West Bengal	-	-	-	-	-	-	-	-	26	52	60	122	-	-	-	-	22	22	-	-	-	-	-	-	109	197	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	
Chandigarh	-	-	-	-	-	-	-	-	2	4	4	10	-	-	-	-	4	4	-	-	-	-	-	-	10	17	
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	0	0	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	
Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	1	
Delhi	-	-	-	-	-	-	-	-	198	375	269	548	-	-	-	-	42	43	-	-	-	-	-	-	509	966	
Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Puducherry	-	-	-	-	-	-	-	-	2	4	5	7	-	-	-	-	2	2	-	-	-	-	-	-	9	12	
Total	-	-	-	-	-	-	-	-	1,361	2,746	2,430	4,786	149	3,489	94	130	1,266	3,038	-	-	-	-	-	-	5,300	14,189	

**ACKO GENERAL INSURANCE LIMITED**

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

FORM NL-23 - REINSURANCE RISK CONCENTRATION FOR THE QUARTER ENDING 31 MARCH 2019

PERIODIC DISCLOSURES : Q4

(Rs. In Lakhs)

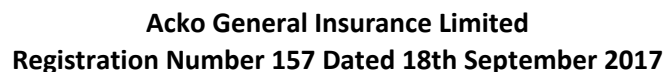
Reinsurance Risk Concentration					
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers		
			Proportional	Non-Proportional	Facultative
1	No. of Reinsurers with rating of AAA and above				
2	No. of Reinsurers with rating AA but less than AAA	2.00	996.70	19.45	
3	No. of Reinsurers with rating A but less than AA	2.00	38.67	2.16	
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				
	Total	4.00	1,035.37	21.62	-

100%



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 2019								
PERIODIC DISCLOSURES : Q4								(` 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	2647	417	29	2	Nil	3,095	644.03
6	Motor TP	0	2	2	0	Nil	4	10.162
7	Health	5481	189	11	1	Nil	5,682	119.27
8	Overseas Travel	Nil	Nil	Nil	Nil	Nil	Nil	Nil
9	Personal Accident	21	9	0	0	Nil	30	13.72
10	Liability	3106	1836	118	6	Nil	5,066	330.94
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 2019

No. of claims only

[illegible]

**ACKO GENERAL INSURANCE LIMITED****Registration No. 157 and Date of Registration with the IRDAI September 18, 2017****PERIODIC DISCLOSURES****FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31st March 2019****PERIODIC DISCLOSURES : Q4**

Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM1	RSM2	RSM
Fire	-	-	-	-	-	-	-
Marine Cargo	-	-	-	-	-	-	-
Marine - Other than Cargo	-	-	-	-	-	-	-
Motor	7,532	5,615	1,239	588	1,130	279	1,130
Engineering	-	-	-	-	-	-	-
Aviation	-	-	-	-	-	-	-
Liability	3,458	1,210	585	205	519	132	519
Health	80	55	206	183	12	55	55
Miscellaneous	15	14	52	50	3	15	15
Total	11,085	6,894	2,082	1,026	1,664	481	1,719

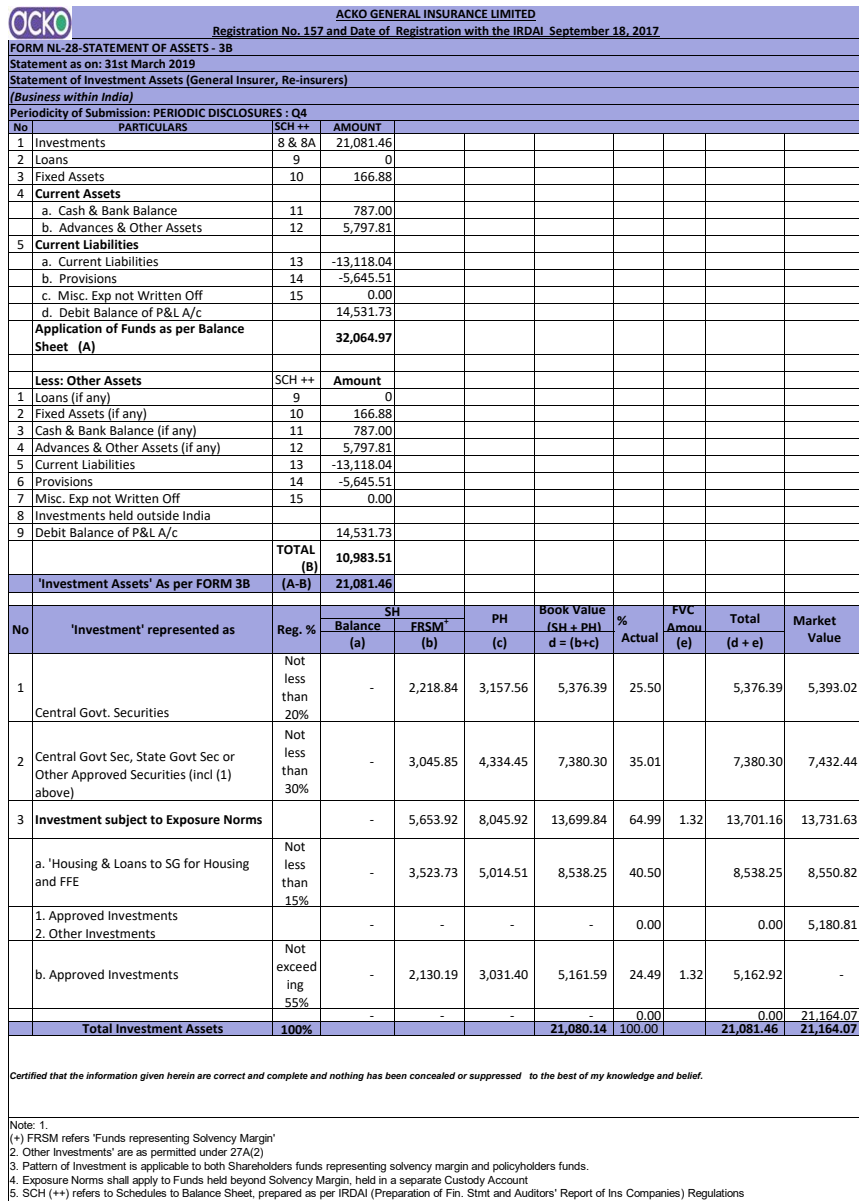


Acko General Insurance Limited
Registration Number 157 Dated 18th September 2017

FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS ON March 31 2019

PERIODIC DISCLOSURES : Q4

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter (As on 1.01.2019)		3
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this Quarter	0
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



PERIODIC DISCLOSURES								
PERIODIC DISCLOSURES : Q4								(Rs in Lakhs)
FORM NL-29								
Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Mar 31, 2019	as % of total for this class	As at Mar 31, 2018	as % of total for this class	As at Mar 31, 2019	as % of total for this class	As at Mar 31, 2018	as % of total for this class
Break down by credit rating								
AAA rated	10,574.79	54.23	6,301.51	56.13	10,539.93	54.28	6,321.35	56.14
AA or better	1,001.55	5.14	497.58	4.43	998.10	5.14	496.72	4.41
Rated below AA but above A	492.19	2.52	0.00	0.00	500.03	2.58	0.00	0.00
Rated below A but above B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Any other	7,432.44	38.11	4,428.51	39.44	7,380.30	38.01	4,442.38	39.45
Total (A)								
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,887.21	25.06	6,184.17	55.08	4,884.21	25.15	6,185.62	54.93
more than 1 year and upto 3 years	6,024.54	30.89	4,552.84	40.55	6,007.62	30.94	4,576.87	40.65
More than 3 years and up to 7 years	3,561.54	18.26	490.58	4.37	3,535.91	18.21	497.97	4.42
More than 7 years and up to 10 years	5,027.67	25.78	0.00	0.00	4,990.61	25.70	0.00	0.00
above 10 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total (B)								
Breakdown by type of the issuer								
a. Central Government	5,393.02	27.66	3,921.97	34.93	5,376.39	27.69	3,934.44	34.94
b. State Government	2,039.42	10.46	506.54	4.51	2,003.90	10.32	507.94	4.51
c. Corporate Securities	12,068.53	61.89	6,799.08	60.56	12,038.06	61.99	6,818.08	60.55
Total (C)								

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.
3. Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported.



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 and Date of Registration with the IRDAI: September 18, 2017

PERIODIC DISCLOSURES
FORM NR-20 Analytical Ratios

PERIODIC DISCLOSURES - I/II									
Analytical Ratios for Non-Life companies									
(Rs in Lakhs)									
S.No.	Particular	Calculation	Q3 2017	Q3 2016	Q3 2015	Q3 2014	Q3 2013	Q3 2012	Q3 2011
			2017	2016	2015	2014	2013	2012	2011
1	Gross Direct Premium Growth Rate**	$\frac{\text{Gross Direct Premium (Q3 2017)} - \text{Gross Direct Premium (Q3 2016)}}{\text{Gross Direct Premium (Q3 2016)}}$	94	94	94	94	94	94	94
2	Gross Direct Premium to Net Worth Ratio	$\frac{\text{Gross Direct Premium (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	1.54	0.81	0.81	0.81	0.81	0.81	0.81
3	Growth rate of Net Worth	$\frac{\text{Net Worth (Q3 2017)} - \text{Net Worth (Q3 2016)}}{\text{Net Worth (Q3 2016)}}$	27.71%	27.71%	2468.27%	2468.27%	2468.27%	2468.27%	2468.27%
4	Net Retention Ratio**	$\frac{\text{Net Worth (Q3 2017)}}{\text{Gross Direct Premium (Q3 2017)}}$	66.76%	66.24%	35.50%	35.50%	35.50%	35.50%	35.50%
5	Net Commission Ratio**	$\frac{\text{Net Commission (Q3 2017)}}{\text{Gross Direct Premium (Q3 2017)}}$	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{\text{Expense of Management (Q3 2017)}}{\text{Gross Direct Premium (Q3 2017)}}$	140.07%	140.07%	140.07%	140.07%	140.07%	140.07%	140.07%
7	Expense of Management to Net Direct Premium Ratio**	$\frac{\text{Expense of Management (Q3 2017)}}{\text{Net Direct Premium (Q3 2017)}}$	140.07%	140.07%	140.07%	140.07%	140.07%	140.07%	140.07%
8	Net Insurance Claims to Net Earned Premium Ratio**	$\frac{\text{Net Insurance Claims (Q3 2017)}}{\text{Net Earned Premium (Q3 2017)}}$	71.52%	10.81%	76.49%	76.49%	76.49%	76.49%	76.49%
9	Claims paid to claims premium**	$\frac{\text{Claims Paid (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	94	94	94	94	94	94	94
10	Combined Ratio**	$\frac{\text{Net Insurance Claims (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	246.72%	246.72%	246.72%	246.72%	246.72%	246.72%	246.72%
11	Investment Income Ratio	$\frac{\text{Investment Income (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
12	Technical Reserves to net premium ratio**	$\frac{\text{Technical Reserves (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	0.97	0.97	0.94	0.94	0.94	0.94	0.94
13	Underwriting Balance Ratio	$\frac{\text{Underwriting Balance (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	-2.57	-2.48	10.87	10.87	10.87	10.87	10.87
14	Operating Profit Ratio	$\frac{\text{Operating Profit (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	375.72%	381.86%	1007.00%	1007.00%	1007.00%	1007.00%	1007.00%
15	Capital Assets to Liabilities ratio	$\frac{\text{Capital Assets (Q3 2017)}}{\text{Liabilities (Q3 2017)}}$	0.87	0.87	0.85	0.85	0.85	0.85	0.85
16	Net working capital	$\frac{\text{Net Working Capital (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	201.57%	275.29%	1045.00%	1045.00%	1045.00%	1045.00%	1045.00%
17	Return on net worth ratio	$\frac{\text{Return on Net Worth (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	71.57%	140.07%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Provision for contingencies ratio	$\frac{\text{Provision for Contingencies (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
19	Operating Margin Ratio	$\frac{\text{Operating Margin (Q3 2017)}}{\text{Gross Premium (Q3 2017)}}$	380.00%	380.00%	380.00%	380.00%	380.00%	380.00%	380.00%
20	Debt Equity Ratio	$\frac{\text{Debt (Q3 2017)}}{\text{Equity (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Debt Service Coverage Ratio	$\frac{\text{Debt Service Coverage (Q3 2017)}}{\text{Debt (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	$\frac{\text{Interest Service Coverage (Q3 2017)}}{\text{Interest (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Ratio of Liquid Assets to Liabilities as a percentage of net worth	$\frac{\text{Ratio of Liquid Assets to Liabilities (Q3 2017)}}{\text{Net Worth (Q3 2017)}}$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

* Figures are based on the latest available data

Segment	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Direct Premium Ratio**	Net Insurance Claims to Net Earned Premium**	Claims paid to claims premium**	Combined Ratio**	Ratio of Liquid Assets to Liabilities as a percentage of net worth
Life	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Long	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-
Life - Short	-	-	-	-	-	-	-	-	-

**ACKO GENERAL INSURANCE LIMITED****Registration No. 157 and Date of Registration with the IRDAI September 18, 2017****PERIODIC DISCLOSURES****FORM NL31: Related Party Transactions****(Rs in Lakhs)****Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				QTD MAR-19	YTD MAR-19	QTD MAR-18	YTD MAR-18
1	Acko Technology & Services Private Limited	Holding Company	Subscription received for additional share capital	10,000	10,000	-	13,100
			Premium received	(56)	3,221	-	-
			Payment of technology support and services	168	649	55	55
			Premium Deposit	516	516	-	-
			Amount payable / (receivable) at the balance sheet date	(1)	65	59.33	59.33
			Claims paid	472	472	-	-
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	15	15	-	-
			Amount payable / (receivable) at the balance sheet date	11	11	-	-
3	Varun Dua	Managing Director & CEO	Salary Bonus and Other Allowances	72	412	92.11	267.71
	Deepak Angrula	Whole-time Director					
	Jitendra Nayyar	Chief Financial Officer					
	Karishma Desai	Company Secretary					
	Mr. Biresh Giri	Appointed Actuary & CRO					
	Mr. Manish Thakur	Chief Investment Officer					
	Mr. Animesh Das	Chief Underwriting Officer					

*including the premium flow through Associates/ Group companies as an agent



PERIODIC DISCLOSURES						
FORM NL-32 - PRODUCTS INFORMATION AS AT 31st March 2019						
PERIODIC DISCLOSURES : Q4						
Products and/or add-ons introduced during the quarter ended 31st March 2019						
Sl. No	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product
1	Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies		IRDAN157RP0024V01201819	Motor	Retail	12/26/2018
2	Group Health & Accident Care		ACKHLGP19122V011819	Group Health	Commercial	2/11/2019



Company Name & Code: ACKO General Insurance Limited & 157

FORM NL-32-DOWN GRADING OF INVESTMENT-2

Statement of Down Graded Investments

Periodicity of Submission: Q4

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
1	9.10% DHFL BS 09-09-2019	HTDN	500.03	8-May-18	CARE	AAA	AA+	3-Feb-19	
		HORD			CARE	AA+	AA-	6-Mar-19	
		HORD			CARE	AA-	A	31-Mar-19	
2	9.10% DHFL BS 18-03-2019	HTDN	-	12-Apr-18	CARE	AAA	AA+	3-Feb-19	This security got matured on 18th March 2019.
		HORD			CARE	AA+	AA-	6-Mar-19	
B.	<u>As on Date ²</u>								
1	9.10% DHFL BS 09-09-2019	HTDN	500.03	8-May-18	CARE	AAA	AA+	3-Feb-19	
		HORD			CARE	AA+	AA-	6-Mar-19	
		HORD			CARE	AA-	A	31-Mar-19	

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

**ACKO GENERAL INSURANCE LIMITED**

Registration No. 157 dated September 18, 2017

FORM NL 33 - SOLVENCY MARGIN - KGII AS AT 31ST Mar. 2019**PERIODIC DISCLOSURES : Q4***(Amount in ₹)*

Particulars	Item	Amount
Policyholder's Funds		
Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	(A)	12,459
Deduct:		
Current Liabilities (as per FORM IRDAI-GI-TR)	(B)	7,528
Provisions (as per BS)	(C)	-
Other Liabilities (other liabilities in respect of Policyholders' Fund as	(D)	4,931
Excess in Policyholders' Funds (A)-(B)-(C)-(D)	(E)	(0)
Shareholder's Funds		
Available Assets in Shareholders' Funds (as per Form IRDAI-GI-TA):	(F)	11,885
Deduct:		
Other Liabilities (other liabilities in respect of Shareholders' Fund as	(G)	2,968
Excess in Shareholders' Funds (F-G)	(H)	8,917
Total Available Solvency Margin [ASM] (E+H)	(I)	8,917
Total Required Solvency Margin [RSM]	(J)	5,000
Solvency Ratio (Total ASM/Total RSM)	(K)	1.78



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

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS ON March 31, 2019

PERIODIC DISCLOSURES : Q4

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			



Company Name & Code: ACKO General Insurance Limited & 157

Periodicity of Submission: Quarterly

FORM NL-35-NON PERFORMING ASSETS-7A

Details of Investment Portfolio

Periodicity of Submission : Q4

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																	

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:

- A. Category of Investment (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.



Company Name & Code: ACKO General Insurance Limited & 157

FORM NL-36-YIELD ON INVESTMENTS 1

Statement of Investment and Income on Investment

Periodicity of Submission: Q4

Rs. Lakhs

No	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on	Gross Yield	Net Yield (%) ²	Investment (Rs.)		Income on	Gross Yield	Net Yield	Investment (Rs.)		Income on Investment	Gross Yield (%) ¹	Net Yield
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	CENTRAL GOVERNMENT SECURITIES																
1	Central Government Bonds	CGSB	4,812.41	3,009.66	125.68	10.59	10.59	4,313.92	3,009.66	341.69	7.92	7.92	1,915.33	1,518.91	40.54	2.12	2.12
	Treasury Bills	CTRB	1,693.69	2,383.36	30.10	7.21	7.21	1,238.88	2,383.36	50.72	4.09	4.09	2,714.63	2,403.06	65.57	2.42	2.42
2	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC. Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure Investments)	SGGB	806.49	2,039.42	16.04	8.07	8.07	791.03	2,039.42	23.56	2.98	2.98	507.97	506.54	0.28	0.06	0.06
3	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,860.75	2,033.64	38.45	8.38	8.38	1,619.07	2,033.64	132.94	8.21	8.21	516.17	511.40	13.10	2.54	2.54
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	863.30	-	8.86	1.03	1.03
	Commercial Papers - NHB / Institutions accredited by NHB	HORD	730.88	492.19	4.57	2.54	2.54	730.88	492.19	4.57	0.63	0.63	-	-	-	-	-
	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	3,151.06	4,020.42	72.48	9.33	9.33	1,841.89	4,020.42	151.07	8.20	8.20	3,184.16	3,514.99	76.22	2.39	2.39
4	Infrastructure - Infrastructure Development Fund (IDF)	IPFD	-	-	-	-	-	729.13	-	37.17	5.10	5.10	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,558.68	2,004.58	33.63	8.75	8.75	977.02	2,004.58	73.97	7.57	7.57	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	1,757.30	-	6.69	0.38	0.38
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	538.25	-	15.91	2.96	2.96	970.99	779.34	15.30	1.58	1.58
5	Deposits - Deposit with Scheduled Banks	ECDB	265.47	266.78	3.04	4.64	4.64	253.82	266.78	15.57	6.13	6.13	331.26	250.00	7.41	2.24	2.24
	Corporate Securities - (Approved Investment) - Debentures	ECOS	3,371.11	3,517.71	79.99	9.62	9.62	2,627.89	3,517.71	216.55	8.24	8.24	1,970.53	1,993.35	52.27	2.65	2.65
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	EDCD	-	-	-	-	-	-	-	-	-	-	997.18	-	4.96	0.50	0.50
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,343.47	1,396.32	23.80	7.18	7.18	947.13	1,396.32	68.21	7.20	7.20	669.85	300.51	15.59	2.33	2.33
	Total		19,594.00	21,164.07	427.79			16,608.90	21,164.07	1,131.94			16,398.66	11,778.11	306.79		

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time



Company Name & Code: ACKO General Insurance Limited & 157

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Periodicity of Submission: Q4

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
1	9.10% DHFL BS 09-09-2019	HTDN	500.03	8-May-18	CARE	AAA	AA+	3-Feb-19	
		HORD			CARE	AA+	AA-	6-Mar-19	
		HORD			CARE	AA-	A	31-Mar-19	
2	9.10% DHFL BS 18-03-2019	HTDN	-	12-Apr-18	CARE	AAA	AA+	3-Feb-19	This security got matured on 18th March 2019.
		HORD			CARE	AA+	AA-	6-Mar-19	
B.	<u>As on Date ²</u>								
1	9.10% DHFL BS 09-09-2019	HTDN	500.03	8-May-18	CARE	AAA	AA+	3-Feb-19	
		HORD			CARE	AA+	AA-	6-Mar-19	
		HORD			CARE	AA-	A	31-Mar-19	
<u>CERTIFICATION</u>									

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

4 Category of Investment (COI) shall be as per Guidelines issued by the Authority



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

PERIODIC DISCLOSURES

FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS

Periodicity of Submission: Q4

(Amount in INR)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	For the Quarter ended 31st March 2019		For the period ended 31st March 2019		For the Quarter ended 31st March 2018		For the period ended 31st March 2018	
		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	242,974,985	31,661	478,591,985	47,177	7,241,858	962	7,747,858	1,139
4	Motor OD	136,090,029	105,135	274,636,029	175,890	408,746	138	408,746	138
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	9,392,624	2	13,020,624	6	NA	NA	NA	NA
10	Health	126,606,877	8	303,767,877	24	1,012,399	3	1,012,399	3
11	Public/ Product Liability	14,938,763	9	348,882,763	24	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

PERIODIC DISCLOSURES					
FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS					
(` in Lakhs)					
Rural & Social Obligations for Quarter ended 31st Mar 2019					
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	18,785.00	943.26	-
		Social	-	-	-
4	Motor OD	Rural	41,792.00	453.35	55,103.73
		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	2.00	93.93	138,689,005.65
10	Health	Rural	-	-	-
		Social	2.00	192.42	14,539,044.69
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 2019		Upto the quarter ended 31st Mar 2019		For quarter ended 31st Mar 2018		Upto the quarter ended 31st Mar 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	24	150477	24	150477	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	59,868	104739815	73,853	168087362	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	76,322	417704965	148,643	1243253061	1,103	8,663,320	1,280	9,169,003
7	Others	601	7408378	601	7408378	-	-	-	-
	Total (A)	136,815	530,003,634	223,121	1,418,899,278	1,103	8,663,320	1,280	9,169,003
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	136,815	530,003,634	223,121	1,418,899,278	1,103	8,663,320	1,280	9,169,003

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 Q4

FORM NL-41 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED March 31, 2019

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		
1	Complaints made by customers	4	60	52	0	8	0	141
a)	Proposal Related	1	7	6	0	1	0	14
b)	Claim	1	24	19	0	5	0	31
c)	Policy Related	1	22	22	0	0	0	76
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	2	2	0	0	0	6
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	1	5	3	0	2	0	14
i)	Others	0	0	0	0	0	0	0
	Total Number	4	60	52	0	8	0	141

2	Total no. of policies during previous year	1355
3	Total no. of Claims during previous year	1
4	Total no. of Policies during Current year	223121
5	Total no. of Claims during Current year	24831
6	Total no. of Policy Complaints (Current year) per 10,000 policies Current year	4.93
7	Total no. of Claim Complaints (Current year) per 10,000 Claims registered (Current year)	12.48

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	126	0	126
b)	7 - 15 Days	9	0	9
c)	15 - 30 Days	5	0	5
d)	30 - 90 Days	1	0	1
e)	90 Days & Beyond	0	0	0
	Total Number of complaints	141	0	141