

ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL-1B - REVENUE ACCOUNT

(₹ IN' 000)

Sr	Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
			QTD Sep-19	YTD Sep-19	QTD Sep-19	YTD Sep-19	QTD Sep-19	YTD Sep-19	QTD Sep-19	YTD Sep-19
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	423,477	774,399	423,477	774,399
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	11,889	21,758	11,889	21,758
5	Others		-	-	-	-	-	-	-	-
3	Interest, Dividend & Rent (Gross)		-	-	-	-	34,564	52,227	34,564	52,227
	Total (A)		-	-	-	-	469,930	848,384	469,930	848,384
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	232,099	537,119	232,099	537,119
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(41,993)	(69,911)	(41,993)	(69,911)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	844,603	1,452,485	844,603	1,452,485
9	Premium Deficiency		-	-	-	-	(30,472)	(14,352)	(30,472)	(14,352)
10	Others: Administration Charges		-	-	-	-	118	307	118	307
	Total (B)		-	-	-	-	1,004,355	1,905,648	1,004,355	1,905,648
	Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B)		-	-	-	-	(534,425)	(1,057,264)	(534,425)	(1,057,264)
	Appropriations:									
1	Transfer to Shareholders' Account		-	-	-	-	(534,425)	(1,057,264)	(534,425)	(1,057,264)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	Total (C)		-	-	-	-	(534,425)	(1,057,264)	(534,425)	(1,057,264)

PREVIOUS YEAR

(₹ IN' 000)

Sr	Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
			QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	63,302	106,162	63,302	106,162
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	(38)	27	(38)	27
5	Others		-	-	-	-	-	-	-	-
3	Interest, Dividend & Rent (Gross)		-	-	-	-	6,675	7,862	6,675	7,862
	Total (A)		-	-	-	-	69,939	114,051	69,939	114,051
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	49,229	81,399	49,229	81,399
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(3,825)	(5,367)	(3,825)	(5,367)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	295,771	406,266	295,771	406,266
9	Premium Deficiency		-	-	-	-	-	-	-	-
10	Others: Administration Charges		-	-	-	-	-	-	-	-
	Total (B)		-	-	-	-	341,175	482,298	341,175	482,298
	Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B)		-	-	-	-	(271,236)	(368,247)	(271,236)	(368,247)
	Appropriations:									
1	Transfer to Shareholders' Account		-	-	-	-	(271,236)	(368,247)	(271,236)	(368,247)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	Total (C)		-	-	-	-	(271,236)	(368,247)	(271,236)	(368,247)

ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL-2B - PL

(₹ IN' 000)

Sr.	Particulars	QTD Sep-19	YTD Sep-19	QTD Sep-18	YTD Sep-18
1	OPERATING PROFIT / (LOSS)				
	(a) Fire Insurance	-	-	-	-
	(b) Marine Insurance	-	-	-	-
	(c) Miscellaneous Insurance	(534,425)	(1,057,264)	(271,236)	(368,247)
		(534,425)	(1,057,264)	(271,236)	(368,247)
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent - Gross	25,295	56,262	14,843	33,153
	(b) Profit on sale of Investments	9,333	27,488	(379)	2,945
	Less : Loss on Sale of Investments	3,201	4,051	512	2,833
		31,427	79,699	13,952	33,265
3	OTHER INCOME				
	a) Others (to be specified)	-	-	-	-
		-	-	-	-
	TOTAL (A)	(502,998)	(977,565)	(257,284)	(334,982)
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	12,500	12,500	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to Insurance business	3,207	11,356	-	-
	(b) Bad Debts/ Advances written off	-	-	-	-
	(c) Others	-	-	-	-
	TOTAL (B)	15,707	23,856	-	-
	Profit/(Loss) Before Tax (A-B)	(518,705)	(1,001,421)	(257,284)	(334,982)
	Less: Provision for Taxation				
	Current Tax	-	-	-	-
	Deferred Tax	-	-	-	-
	Profit/(Loss) After Tax	(518,705)	(1,001,421)	(257,284)	(334,982)
	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	(1,946,103)	(1,463,387)	(197,371)	(119,673)
	Balance carried forward to Balance sheet	(2,464,808)	(2,464,808)	(454,655)	(454,655)
	Basic & Diluted Earnings per share:				
	- Basic EPS	(1.53)	(2.95)	(1.89)	(2.46)
	- Diluted EPS	(1.53)	(2.95)	(1.89)	(2.46)
	(Equity shares of face value of Rs. 10 each)				

ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL-3B - BS

(₹ IN' 000)

Sr.	Particulars	Schedule	YTD Sep-19	YTD Sep-18
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8 (Share Capital Schedule)	3,810,000	1,360,000
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10 (Reserves and Surplus Schedule)	-	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		447	42
	-Policyholders' Funds		654	9
5	BORROWINGS	NL-11 (Borrowings Schedule)	-	-
	TOTAL		3,811,101	1,360,051
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12 (Investment Schedule)	1,403,250	902,995
7	INVESTMENTS (POLICYHOLDERS)	NL-12A (Investment Schedule)	2,051,327	214,158
8	LOANS	NL-13 (Loans Schedule)	-	-
9	FIXED ASSETS	NL-14 (Fixed Assets Schedule)	86,855	13,735
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 (Cash and bank balance Schedule)	28,253	27,373
	Advances and Other Assets	NL-16 (Advances and other assets Schedule)	303,344	97,319
	Sub-Total (A)		331,597	124,692
12	CURRENT LIABILITIES	NL-17 (Current Liabilities Schedule)	1,936,684	271,263
13	PROVISIONS	NL-18 (Provisions Schedule)	590,052	78,921
	Sub-Total (B)		2,526,736	350,184
14	NET CURRENT ASSETS (C) = (A-B)		(2,195,139)	(225,492)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off	NL-19 (Misc Expenditure Schedule)	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		2,464,808	454,655
	TOTAL		3,811,101	1,360,051



ACKO GENERAL INSURANCE LIMITED
 Registration No. 157 dated September 18, 2017
 Public Disclosure Q2 19-20
 FORM NL 4 - PREMIUM SCHEDULE

(R IN '000)

Particulars	Fire		Marine			Miscellaneous			Motor OD		Motor TP		Motor Total		Workmen		Public/Product Liability		Engineer's		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		
	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19		
1 Premium from direct business written	-	-	-	-	-	-	-	-	176,373	305,960	437,034	702,559	613,407	1,068,519	-	-	142,526	241,188	-	-	-	-	-	-	1,565	4,024	277,353	400,611	-	-	-	-	394,955	1,694,332	984,955	1,694,332
2 Add - Premium on reinsurance accepted	-	-	-	-	-	-	-	-	176,373	305,960	437,034	702,559	613,407	1,068,519	-	-	142,526	241,188	-	-	-	-	-	-	1,565	4,024	277,353	400,611	-	-	-	-	394,955	1,694,332	984,955	1,694,332
3 Less - Premium on reinsurance ceded	-	-	-	-	-	-	-	-	115,051	199,754	285,445	459,688	400,897	659,642	-	-	92,120	149,754	-	-	-	-	-	-	78	201	11,373	20,028	-	-	-	-	504,068	829,625	304,068	829,625
4 Net Premium	-	-	-	-	-	-	-	-	61,322	106,206	151,589	242,871	212,510	408,877	-	-	50,508	91,434	-	-	-	-	-	-	1,487	3,893	215,980	380,583	-	-	-	-	480,888	824,707	480,888	824,707
Adjustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	34,442	25,702	13,893	12,213	26,107	11,387	-	-	19,483	21,645	-	-	-	-	-	-	189	312	28,307	16,999	-	-	-	-	37,411	50,398	37,411	50,398
Total Premium Earned (Net)	-	-	-	-	-	-	-	-	46,880	80,504	137,696	254,658	186,403	337,490	-	-	37,021	69,789	-	-	-	-	-	-	1,676	3,482	199,677	367,644	-	-	-	-	423,477	774,999	423,477	774,999

PREMIUM EARNED (NET) [PREVIOUS YEAR]																																				
Particulars	Fire		Marine			Miscellaneous			Motor OD		Motor TP		Motor Total		Workmen		Public/Product Liability		Engineer's		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		
	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	
1 Premium from direct business written	-	-	-	-	-	-	-	-	27,972	33,710	51,615	66,316	79,587	100,026	-	-	21,162	21,162	-	-	-	-	-	-	417	417	56,328	107,575	-	-	-	-	157,494	229,180	157,494	229,180
2 Add - Premium on reinsurance accepted	-	-	-	-	-	-	-	-	27,972	33,710	51,615	66,316	79,587	100,026	-	-	21,162	21,162	-	-	-	-	-	-	417	417	56,328	107,575	-	-	-	-	157,494	229,180	157,494	229,180
3 Less - Premium on reinsurance ceded	-	-	-	-	-	-	-	-	16,307	21,747	9,839	9,834	22,826	31,981	-	-	13,756	13,756	-	-	-	-	-	-	21	21	1,879	7,349	-	-	-	-	38,431	62,707	38,431	62,707
4 Net Premium	-	-	-	-	-	-	-	-	10,985	11,963	41,776	56,482	56,761	68,445	-	-	7,406	7,406	-	-	-	-	-	-	396	396	54,499	100,226	-	-	-	-	119,062	176,473	119,062	176,473
Adjustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	10,725	12,845	39,161	49,681	49,886	62,526	-	-	6,210	6,210	-	-	-	-	-	-	367	367	703	1,208	-	-	-	-	55,760	70,311	55,760	70,311
Total Premium Earned (Net)	-	-	-	-	-	-	-	-	360	382	5,625	6,861	6,875	5,819	-	-	1,196	1,196	-	-	-	-	-	-	29	29	55,320	95,616	-	-	-	-	62,302	106,162	62,302	106,162



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 8 - SHARE CAPITAL SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
1	Authorised Capital 506000000 Equity Shares of ₹ 10 each (Previous period : 136000000 Equity Shares of ₹ 10 each)	5,060,000	1,360,000
2	Issued Capital 381000000 Equity Shares of ₹ 10 each (Previous period : 136000000 Equity Shares of ₹ 10 each)	3,810,000	1,360,000
3	Subscribed Capital 381000000 Equity Shares of ₹ 10 each (Previous period : 136000000 Equity Shares of ₹ 10 each)	3,810,000	1,360,000
4	Called up Capital 381000000 Equity Shares of ₹ 10 each (Previous period : 136000000 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	3,810,000 - - - - -	1,360,000 - - - - -
	Total	3,810,000	1,360,000



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars	YTD Sep-19		YTD Sep-18	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	381,000,000	100	136,000,000	100
	b) Foreign	-	-	-	-
2	Others	-	-	-	-
	Total	381,000,000	100	136,000,000	100.00



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
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	-	-
	Total	-	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 11 - BORROWINGS SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 12 & 12A - INVESTMENT SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	Shareholders		Policyholders		Total	
		YTD Sep-19	YTD Sep-18	YTD Sep-19	YTD Sep-18	YTD Sep-19	YTD Sep-18
(A)	LONG TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	252,689	244,605	369,392	58,012	622,081	302,617
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debenture /Bonds	210,119	81,830	307,161	19,407	517,280	101,237
	(d) Investment Properties - Real Estate	-	-	-	-	-	-
	(e) Other Securities	-	-	-	-	-	-
4	Investment In Infrastructure and social sector						
	(a) Approved Investments (Bonds & Debentures)	513,272	122,430	750,323	29,036	1,263,595	151,466
	(b) Other Investments	-	-	-	-	-	-
5	Other than approved investments	-	-	-	-	-	-
	Total	976,080	448,865	1,426,876	106,455	2,402,956	555,320
(B)	SHORT TERM INVESTMENTS :						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	219,566	120,711	320,971	28,628	540,537	149,339
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	4,348	23,353	6,355	5,538	10,703	28,891
	(c) Debenture /Bonds	40,177	202,244	58,733	47,964	98,910	250,208
	(d) Investment Properties - Real Estate	-	-	-	-	-	-
	(e) Other Securities (FDs, CDs and CPs.)	31,147	20,208	45,531	4,794	76,678	25,002
4	Investments in Infrastructure & Social Sector						
	(a) Approved Investments (Bonds & Debentures)	80,902	87,614	118,265	20,779	199,167	108,393
	(b) Other Investments	15,233	-	22,267	-	37,500	-
5	Other than approved investments	35,797	-	52,329	-	88,126	-
	Total	427,170	454,130	624,451	107,703	1,051,621	561,833
	Grand Total	1,403,250	902,995	2,051,327	214,158	3,454,577	1,117,153

NOTE (NL 12 & NL 12A):

(a) Aggregate book value of Investments (other than listed equities) is Rs. 34,54,577 thousand (previous period Rs. 11,17,153 thousand). Aggregate market value of Investments (other than listed equities) is Rs. 34,76,154 thousand (previous period Rs. 11,03,731 thousand).

(b) Investment reflected in schedule 8 and schedule 8A is net of diminution in the value of investment amounting Rs 12,500 thousand.



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 13 - LOANS SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-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	Borrowerwise 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	-	-



ACKO GENERAL INSURANCE LIMITED
 Registration No. 157 dated September 18, 2017
 Public Disclosure Q2 19-20
FORM NL 14 - FIXED ASSETS SCHEDULE

(₹ IN' 000)

Sr. No.	Particulars	For the									
		Cost / Gross Balance at the beginning of the period	Additions during the period	Sales/ Adjustments during the Year	Balance at the end of the period	Depreciation Balance at the beginning of the period	Additions during the period	Sales/ Adjustments during the Year	Balance at the end of the period	Net Block Balance at the end of the period	Balance at the beginning of the period
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	3,706	81,270	211	84,765	1,475	14,136	48	15,563	69,202	2,231
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2,540	-	2,385	155	684	273	894	63	92	1,856
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	3,486	913	1,329	3,070	1,437	615	459	1,593	1,477	2,049
7	Information Technology Equipment	12,845	6,879	(211)	19,935	3,324	2,608	(48)	5,980	13,955	9,521
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	1,837	1,987	748	3,076	821	497	371	947	2,129	1,016
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	24,414	91,049	4,462	111,001	7,741	18,129	1,724	24,146	86,855	16,673
	Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	24,414	91,049	4,462	111,001	7,741	18,129	1,724	24,146	86,855	16,673
	Previous Period Total	11,249	7,254	544	17,959	1,830	2,394	-	4,224	13,735	9,419



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Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
1	Cash (including cheques, drafts and stamps)	374	33
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	27,879	27,340
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others	-	-
	Total	28,253	27,373
	Balances with non-scheduled banks included in 2 and 3 above	-	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	6,302	15,797
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	288	119
6	Others:	-	
	Security Deposits	32,097	9,617
	Statutory Dues (net)	-	-
	GST input balance recoverable (net)	25,329	8,770
	Other Advances	86,780	19,886
	Sales Proceeds Receivable (investment)	-	-
	Sub Total (A)	150,796	54,189
(B)	OTHER ASSETS		
1	Income accrued on Investments / FDRs	116,888	36,525
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful debts	-	-
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	-	-
	Less : Provisions for doubtful debts	-	-
6	Due from Subsidiaries/ Holdings	-	-
7	Others	35,660	6,605
	Sub Total (B)	152,548	43,130
	Total (A) + (B)	303,344	97,319



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 17 - CURRENT LIABILITIES SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
1	Agents' Balances	8,841	446
2	Balances due to other insurance companies	581,241	39,782
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	281,834	9,069
5	Unallocated premium	-	-
6	Sundry Creditors	382,205	121,844
7	Due to subsidiaries/holding company	35,297	6,431
8	Claims outstanding	526,307	78,316
9	Due to Officers / Directors	-	-
10	Unclaimed amount of policyholder's funds #	-	-
11	Interest payable on debentures/bonds etc.	-	-
12	Others:		
	Statutory Dues	14,123	6,319
	Due to Solatium fund	1,189	74
	Deposit Premium	80,942	8,982
	Employee Benefits	24,705	-
	Total	1,936,684	271,263



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 18 - PROVISIONS SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
1	Reserve for Unexpired Risk	551,865	77,463
2	Reserve for Premium Deficiency	20,174	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Proposed Dividends	-	-
5	For Dividend Distribution Tax	-	-
6	Others:		
	Provisions for Gratuity	14,234	1,458
	Provisions for Leave Encashment	3,779	-
	Total	590,052	78,921



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 19 -MISC EXPENDITURE SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	YTD Sep-19	YTD Sep-18
	(To the extent not written off or adjusted)		
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	Total	-	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 21 - STATEMENT OF LIABILITIES

(₹ in Lacs)

Sr No	Particulars	As at 30th September, 2019				As at 30th September, 2018			
		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	4,358	865	3,331	8,554	695	15	128	838
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	951	208	135	1,294	62	4	7	73
e	Rural insurances	-	-	-	-	-	-	-	-
f	Others	13	3	14	30	4	-	-	4
4	Health Insurance	197	306	401	904	14	15	614	643
	Total Liabilities	5,519	1,382	3,881	10,782	775	34	749	1,558

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



PERIODIC DISCLOSURES
FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS
Public Disclosure Q2 19-20

STATES	Amount in INR																										
	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous				
	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	-	-	-	-	-	-	-	-	2,963,893	4,739,198	8,530,071	12,728,001	-	-	-	-	10,892,699	21,707,211	-	-	-	-	-	-	2,238,666,281,639	3,917,440,932,676	
Assam	-	-	-	-	-	-	-	-	238	768	6,796	8,543	-	-	-	-	19,261	20,787	-	-	-	-	-	-	2,629,533,593	6,009,839,081	
Bihar	-	-	-	-	-	-	-	-	201,777	306,143	1,126,737	1,565,487	-	-	-	-	2,063,029	3,158,923	-	-	-	-	-	-	339,154,311,464	503,055,347,390	
Chhattisgarh	-	-	-	-	-	-	-	-	1,390,317	2,087,856	4,954,909	6,521,745	-	-	-	-	1,452,241	2,289,146	-	-	-	-	-	-	779,746,682,339	1,089,874,785,823	
Goa	-	-	-	-	-	-	-	-	424,925	803,874	1,230,011	2,257,858	-	-	-	-	836,006	1,359,844	-	-	-	-	-	-	249,094,186,215	442,107,564,537	
Gujarat	-	-	-	-	-	-	-	-	394,592	676,640	764,095	1,736,610	-	-	-	-	421,265	920,766	-	-	-	-	-	-	158,007,246,829	353,401,711,548	
Haryana	-	-	-	-	-	-	-	-	4,813,224	8,252,053	20,107,827	27,094,640	-	-	-	-	6,774,287	11,064,990	-	-	-	-	-	-	3,169,533,728,635	4,641,168,352,706	
Himachal Pradesh	-	-	-	-	-	-	-	-	4,870,328	10,132,860	18,206,028	37,980,410	-	-	1,567,776	4,033,677	31,113,032	64,892,880	-	-	-	-	-	-	5,575,916,371,320	11,703,982,629,969	
Jammu & Kashmir	-	-	-	-	-	-	-	-	223,060	432,707	908,931	1,821,552	-	-	-	-	358,335	849,528	-	-	-	-	-	-	149,032,630,390	310,378,640,665	
Jharkhand	-	-	-	-	-	-	-	-	50,515	106,867	212,866	407,509	-	-	-	-	46,886	99,375	-	-	-	-	-	-	30,946,714,198	61,375,129,920	
Karnataka	-	-	-	-	-	-	-	-	656,105	1,113,784	2,330,213	3,293,299	-	-	-	-	1,200,068	2,029,559	-	-	-	-	-	-	418,638,587,077	643,664,245,523	
Kerala	-	-	-	-	-	-	-	-	61,293,838	95,326,866	117,476,561	172,445,651	-	-	-	-	44,024,505	73,858,798	-	-	-	-	-	-	22,719,490,457,275	34,163,130,487,126	
Madhya Pradesh	-	-	-	-	-	-	-	-	1,357,881	2,460,327	2,985,494	4,966,776	-	-	-	-	2,507,221	4,260,746	-	-	-	-	-	-	685,000,681,864	1,168,804,599,132	
Maharashtra	-	-	-	-	-	-	-	-	711,137	2,180,869	2,950,970	8,699,677	-	-	-	-	5,025,957	8,727,159	-	-	-	-	-	-	868,806,349,082	1,960,770,444,964	
Mizoram	-	-	-	-	-	-	-	-	24,252,622	44,782,416	49,976,139	87,659,088	142,519,272	240,237,840	-	-	32,204,897	57,395,874	-	-	-	-	-	-	24,895,293,037,860	43,007,521,749,201	
Nagaland	-	-	-	-	-	-	-	-	1,006	1,006	13,420	14,172	-	-	-	-	13,209	16,101	-	-	-	-	-	-	2,963,532,831	3,127,917,017	
Nagaland	-	-	-	-	-	-	-	-	13,840	15,490	43,271	50,173	-	-	-	-	54,116	63,643	-	-	-	-	-	-	11,122,685,600	12,590,560,721	
Nagaland	-	-	-	-	-	-	-	-	1,027	1,536	5,956	8,276	-	-	-	-	11,119	17,863	-	-	-	-	-	-	1,810,142,525	2,767,463,305	
Nagaland	-	-	-	-	-	-	-	-	59	59	720	720	-	-	-	-	8,106	8,106	-	-	-	-	-	-	810,597,797	888,541,797	
Orissa	-	-	-	-	-	-	-	-	1,042,203	1,471,397	4,495,554	5,200,819	-	-	-	-	2,784,658	4,129,310	-	-	-	-	-	-	832,241,518,437	1,080,143,616,090	
Punjab	-	-	-	-	-	-	-	-	341,121	831,588	2,479,280	4,567,976	-	-	-	-	3,429,277	5,296,657	-	-	-	-	-	-	625,032,737,606	1,069,622,198,165	
Rajasthan	-	-	-	-	-	-	-	-	3,971,817	7,607,154	17,230,210	37,240,226	-	-	-	-	7,168,605	11,716,210	-	-	-	-	-	-	2,837,063,160,669	5,656,359,032,760	
Sikkim	-	-	-	-	-	-	-	-	10,824	40,774	23,439	56,485	-	-	-	-	10,673	10,673	-	-	-	-	-	-	4,393,596,205	10,793,137,264	
Tamil Nadu	-	-	-	-	-	-	-	-	23,102,430	39,202,202	65,739,988	100,689,791	-	-	-	-	30,614,619	55,121,010	-	-	-	-	-	-	11,945,663,794,715	19,503,300,289,676	
Telangana	-	-	-	-	-	-	-	-	10,813,862	19,924,019	21,855,982	35,668,043	-	-	-	-	11,656,385	17,614,118	-	-	-	-	-	-	4,432,622,944,758	7,320,617,900,938	
Tripura	-	-	-	-	-	-	-	-	7,638	20,128	41,952	69,558	-	-	-	-	18,187	18,933	-	-	-	-	-	-	6,777,709,814	10,861,908,386	
Uttar Pradesh	-	-	-	-	-	-	-	-	10,237,785	20,112,824	29,128,831	48,896,159	108,386	930,213	-	-	12,513,801	20,619,495	-	-	-	-	-	-	5,198,880,356,555	9,055,869,102,469	
Uttarakhand	-	-	-	-	-	-	-	-	347,155	561,879	2,195,528	2,836,074	-	-	-	-	925,504	1,612,212	-	-	-	-	-	-	346,818,669,605	501,016,518,152	
West Bengal	-	-	-	-	-	-	-	-	3,415,798	6,205,004	9,838,649	17,699,156	-	-	-	-	6,369,114	10,463,310	-	-	-	-	-	-	1,962,356,126,629	3,438,746,949,999	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	8,267	20,489	76,798	116,484	-	-	-	-	7,211	7,211	-	-	-	-	-	-	9,226,086,737	14,418,446,737	
Chandigarh	-	-	-	-	-	-	-	-	97,270	218,213	574,284	921,377	-	-	-	-	1,317,662	2,021,909	-	-	-	-	-	-	198,921,661,051	316,135,922,974	
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	60,768	84,576	170,963	238,209	-	-	-	-	11,271	11,881	-	-	-	-	-	-	24,300,179,528	33,466,602,359	
Daman & Diu	-	-	-	-	-	-	-	-	24,119	27,979	101,048	125,616	-	-	-	-	11,271	11,678	-	-	-	-	-	-	13,643,803,815	16,527,254,306	
Delhi	-	-	-	-	-	-	-	-	19,145,902	35,732,066	50,846,339	78,149,719	-	-	-	-	11,080,857	18,477,142	-	-	-	-	-	-	8,107,509,782,916	13,235,892,666,600	
Lakshadweep	-	-	-	-	-	-	-	-	717	8,843	9,563	9,563	-	-	-	-	94	94	-	-	-	-	-	-	965,454,424	1,040,228,424	
Puducherry	-	-	-	-	-	-	-	-	126,326	281,964	393,535	816,279	-	-	-	-	411,059	733,319	-	-	-	-	-	-	93,091,990,665	183,156,159,445	
Total	-	-	-	-	-	-	-	-	17,637,398,860,891	30,596,442,340,861	437,033,989	702,861,120	142,627,658	241,168,053	156,777,580,277	403,367,676,107	227,938,322	400,616,449	-	-	-	-	-	-	-	9,849,617,333,266,240,000	16,543,437,220,980,400,000

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



PERIODIC DISCLOSURES						
FORM NL-23 - REINSURANCE RISK CONCENTRATION						
Public Disclosure Q2 19-20						
Reinsurance Risk Concentration						(₹ in lakhs)
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	7,825.29	108.00	-	95.63%
3	No. of Reinsurers with rating A but less than AA	1	362.96	-	-	4.37%
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	3	8,188.25	108.00	-	100%



PERIODIC DISCLOSURES								
FORM NL-24 - AGEING OF CLAIMS								
Public Disclosure Q2 19-20								
(` 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	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	10,187	1,507	245	30	-	11,969	2,546
6	Motor TP	-	4	5	-	-	9	26
7	Health	31,734	1,001	1,159	7	-	33,901	809
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	28	22	9	2	-	61	114
10	Liability	8,107	4,738	382	30	-	13,257	840
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

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



PERIODIC DISCLOSURES								
FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30th Sep 2019								
Public Disclosure Q2 19-20								
S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	NA	NA	-	-	-
	Marine	-	-	NA	NA	-	-	-
2	Marine Cargo	-	-	NA	NA	-	-	-
3	Marine Hull	-	-	NA	NA	-	-	-
	Miscellaneous	16,637,675	15,806,798	14,854,456	14,111,733	3,161,360	4,233,520	4,233,520
4	Motor	1,661,721,269	841,932,065	946,703,657	553,757,448	249,258,190	213,008,323	249,258,190
5	Engineering	-	-	NA	NA	-	-	-
6	Aviation	-	-	NA	NA	-	-	-
7	Liabilities	568,888,441	206,116,135	216,365,372	79,315,537	85,333,266	48,682,209	85,333,266
8	Rural insurances	-	-	NA	NA	-	-	-
9	Others	-	-	NA	NA	-	-	-
10	Health Insurance	596,803,349	566,864,256	100,675,244	94,650,696	113,372,851	28,395,209	113,372,851
11	Total	2,844,050,734	1,630,719,254	1,278,598,729	741,835,414	451,125,667	294,319,261	452,197,827

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



FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS ON Sep 30, 2019

Public Disclosure Q2 19-20

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter (As on 1.04.2019)	3
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous year
4		Out of approvals of this Quarter
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 of Investment Assets (General Insurer, Re-insurers)
(Business within India)
Periodicity of Submission: Quarterly (Q2 - FY 2018-19)

₹ in Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments		
	a. Shareholders Fund	8	14,032.50
	b. Policyholders Fund	8A	20,513.27
2	Loans	9	-
3	Fixed Assets	10	868.55
4	Deferred Tax Assets		-
5	Current Assets		
	a. Cash & Bank Balance	11	282.53
	b. Advances & Other Assets	12	3,033.44
6	Current Liabilities		
	a. Current Liabilities	13	(19,366.84)
	b. Provisions	14	(5,900.52)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		24,648.08
	Application of Funds as per Balance Sheet (A)		38,111.01
	Less: Other Assets	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	868.55
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	282.53
5	Advances & Other Assets (if any)	12	3,033.44
6	Current Liabilities	13	(19,366.84)
7	Provisions	14	(5,900.52)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		24,648.08
	TOTAL (B)		3,565.24
	'Investment Assets' As per FORM 3B	(A-B)	34,545.77

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market	Value
			Balance (a)	FRSM ⁺ (b)							
1	G. Sec.	Not less than 20%	-	4,512.74	6,596.92	11,109.66	3,216.95	-	11,109.66	11,122.31	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	4,722.56	6,903.63	11,626.19	3,366.52	-	11,626.19	11,653.78	
3	Investment subject to Exposure Norms		-	9,305.46	13,603.11	22,908.57	66.33	11.01	22,919.59	23,107.75	
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	6,094.06	8,908.55	15,002.62	4,344.21	-	15,002.62	15,132.89	
	3. Approved Investments	Not exceeding	-	2,857.89	4,177.79	7,035.68	2,037.27	0.03	7,035.71	7,093.60	
	4. Other Investments (not exceeding 25%)	exceeding	-	353.51	516.77	870.28	252.00	10.98	881.26	881.26	
	Total Investment Assets	100%	-	14,028.02	20,506.74	34,534.76	3,432.85	11.01	34,545.77	34,761.54	

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

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

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

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



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20

FORM NL-29 Detail regarding debt securities

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at Sep 30, 2019	as % of total for this class	As at Sep 30, 2018	as % of total for this class	As at Sep 30, 2019	as % of total for this class	As at Sep 30, 2018	as % of total for this class
Break down by credit rating								
AAA rated	20,475.55	62.03	5,050.65	48.11	20,290.94	61.88	5,116.28	48.12
AA or better	502.14	1.52	977.49	9.31	498.58	1.52	996.77	9.37
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	12,028.78	36.44	4,470.26	42.58	12,001.19	36.60	4,519.56	42.51
Total (A)	33,006.47	100.00	10,498.40	100.00	32,790.70	100.00	10,632.62	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	7,278.96	22.05	5,043.98	48.05	7,269.10	22.17	5,079.43	47.77
more than 1 year and upto 3 years	11,809.37	35.78	3,483.52	33.18	11,697.86	35.67	3,552.54	33.41
More than 3 years and up to 7 years	8,250.62	25.00	1,970.89	18.77	8,150.11	24.85	2,000.65	18.82
More than 7 years and up to 10 years	5,178.27	15.69	-	-	5,174.89	15.78	-	-
above 10 years	489.25	1.48	-	-	498.73	1.52	-	-
Total (B)	33,006.47	100.00	10,498.40	100.00	32,790.70	100.00	10,632.62	100.00
Breakdown by type of the issuer								
a. Central Government	11,122.31	33.70	4,470.26	42.58	11,109.66	33.88	4,519.56	42.51
b. State Government	531.47	1.61	-	-	516.53	1.58	-	-
c. Corporate Securities	21,352.69	64.69	6,028.13	57.42	21,164.52	64.54	6,113.05	57.49
Total (C)	33,006.47	100.00	10,498.40	100.00	32,790.70	100.00	10,632.62	100.00

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 separately
4. We have considered DHFL security having D rating in "Any Other" category due to unavailability of option for D rating.



ACKO GENERAL INSURANCE LIMITED
 Registration No. 157 dated September 18, 2017
 Public Disclosure Q2 19-20
FORM NL-30 - ANALYTICAL RATIO

S.No.	Particular	QTD Sep-19	YTD Sep-19	QTD Sep-18	YTD Sep-18
1	Gross Premium Growth Rate	525%	622%	NA	NA
2	Gross Premium to Networth Ratio	0.73	1.23	0.17	0.25
3	Growth rate of Net Worth	49%	49%	NA	NA
4	Net Retention Ratio	49%	50%	76%	77%
5	Net Commission Ratio	(9%)	(8%)	(3%)	(3%)
6	Expense of Management to Gross Direct Premi	87%	89%	188%	177%
7	Expense of Management to Net Written Premi	178%	178%	249%	230%
8	Net Incurred Claims to Net Earned premium	55%	69%	78%	77%
9	Combined ratio	222%	237%	323%	304%
10	Technical Reserves to Net Premium Ratio	2.28	1.33	1.31	0.88
11	Underwriting Balance Ratio	(1.37)	(1.46)	(4.39)	(3.54)
12	Operating Profit Ratio	(126%)	(137%)	(428%)	(347%)
13	Liquid Assets to Liabilities Ratio	0.53	0.53	2.75	2.75
14	Net Earning Ratio	(108%)	(121%)	(216%)	(190%)
15	Return on Net Worth Ratio	(39%)	(74%)	(28%)	(37%)
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.68	2.68	1.80	1.80
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	No. of shares	381,000,000	381,000,000	136,000,000	136,000,000
2	Percentage of shareholding (Indian / Foreign)	100%/0%	100%/0%	100%/0%	100%/0%
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not				
	- Basic EPS	-1.53	-2.95	-1.89	-2.46
	- Diluted EPS	-1.53	-2.95	-1.89	-2.46
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not				
	- Basic EPS	-1.53	-2.95	-1.89	-2.46
	- Diluted EPS	-1.53	-2.95	-1.89	-2.46
6	Book value per share (Rs)	3.53	3.53	6.66	6.66



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Public Disclosure Q2 19-20
FORM NL 31 - RELATED PARTY

(₹ in Lacs)

S.No.	Name of the Related	Nature of Relationship with	Description of Transactions / Categories	Consideration			
				QTD Sep-19	YTD Sep-19	QTD Sep-18	YTD Sep-18
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital Premium received Payment of technology support and services Premium Deposit Amount payable / (receivable) at the balance sheet date Claims paid Payment of Software asset transfer & other support services fees	- 610 351 539 341 6 821	14,500 745 458 551 353 11 821	- 230 190 - 123 - -	- 252 379 - 123 - -
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services Amount payable / (receivable) at the balance sheet date	25 42	39 42	- -	- -
3	Ms. Ruchi Deepak	Non Executive Director	Director Sitting Fees	7	14	-	-
4	Key Management Personnel :						
(a)	Mr. Varun Dua	Managing Director & CEO	Salary Bonus and Other Allowances	128	289	110	239
(b)	Mr. Deepak Angrula	Whole time Director					
(c)	Mr. Jitendra Nayyar	Chief Financial Officer					
(d)	Mr. Biresh Giri	Appointed Actuary & CRO					
(e)	Mr. Manish Thakur	Chief Investment Officer					
(f)	Mr. Animesh Das	Chief Underwriting Officer					
(g)	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					



PERIODIC DISCLOSURES							
FORM NL-32 - PRODUCTS INFORMATION							
Products and/or add-ons introduced							
Public Disclosure Q2 19-20							
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	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Zero Depreciation	PCV Add-on	IRDAN157RP0001V01201819/A0023V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
2	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Road Side Assistance	PCV Add-on	IRDAN157RP0001V01201819/A0024V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
3	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Downtime Allowance	PCV Add-on	IRDAN157RP0001V01201819/A0025V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
4	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Consumables	PCV Add-on	IRDAN157RP0001V01201819/A0026V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
5	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Small Repair Claim	PCV Add-on	IRDAN157RP0001V01201819/A0027V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
6	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: NCB Protect	PCV Add-on	IRDAN157RP0001V01201819/A0028V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
7	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Key Protect	PCV Add-on	IRDAN157RP0001V01201819/A0029V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
8	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Engine Protect	PCV Add-on	IRDAN157RP0001V01201819/A0030V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
9	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Loss of License/RC/Permit	PCV Add-on	IRDAN157RP0001V01201819/A0031V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
10	Commercial Vehicle Package Policy - Passenger Carrying Vehicle - Add-ons: Invoice Cover	PCV Add-on	IRDAN157RP0001V01201819/A0032V01201920	Retail	Motor Add-on	7/13/2018	7/16/2019
11	Acko Group Health OPD Wallet	Acko Health	ACKHLGP20066V011920	Group	Health	8/30/2019	9/30/2019

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



FORM NL-33 - SOLVENCY MARGIN - KGII			
Public Disclosure Q2 19-20			
Item	Description	Notes No.	Amount (₹ in lakhs)
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		20,506
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		10,984
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		9,522
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		18,138
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		4,761
7	Excess in Shareholders' Funds (5-6)		13,377
8	Total Available Solvency Margin [ASM] (4+7)		13,377
9	Total Required Solvency Margin [RSM]		5,000
10	Solvency Ratio (Total ASM/Total RSM)		2.68

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



FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS
Public Disclosure Q2 19-20

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	No Change
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			



FORM NL-35-NON PERFORMING ASSETS-7A
Registration No. 157 dated September 18, 2017
Details of Investment Portfolio

Public Disclosure Q2 19-20

₹ in Lakhs

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	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
HORD	Dewan Housing Finance Limited	Bonds	9.10	NO	500.00	500.00	45.5	9/9/2019	9/9/2019	0	0	NO	-	-	Substandard	25%	125.00

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.



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 dated September 18, 2017
Statement of Investment and Income on Investment
 FORM NL-37 Statement of Investment and Income on Investment

Rs. Lakhs

Public Disclosure Q2 19-20

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			
	CENTRAL GOVERNMENT SECURITIES																
1	Central Government Bonds	CGSB	9,079.14	8,220.35	235.76	10.30	7.09	7,370.96	8,220.35	472.93	12.80	8.80	3,961.46	4,470.26	118.18	5.95	5.95
	Treasury Bills	CTRB	1,967.16	2,901.96	24.87	5.02	3.45	2,122.05	2,901.96	48.58	4.57	3.14	1,564.68	-	12.98	1.65	1.65
	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.																
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure Investments)	SGGB	516.64	531.47	9.98	7.66	5.27	1,043.58	531.47	122.99	23.51	16.17	942.13	-	4.58	0.97	0.97
	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB																
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	4,458.40	4,658.74	120.09	10.69	7.35	3,629.99	4,658.74	181.40	9.97	6.86	1,397.51	1,487.66	56.12	8.01	8.01
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	474.10	375.00	(116.10)	(97.16)	(66.84)	486.93	375.00	(104.96)	(42.99)	(29.58)	-	-	-	-	-
	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	7,324.52	7,089.93	159.23	8.62	5.93	6,209.90	7,089.93	262.59	8.43	5.80	1,563.62	1,575.55	60.74	7.75	7.75
4	Infrastructure - Infrastructure Development Fund (IDF)	IPFD	-	-	-	-	-	-	-	-	-	-	502.87	497.24	14.40	5.71	5.71
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,865.70	3,009.23	64.17	8.88	6.11	2,617.01	3,009.23	115.29	8.79	6.05	531.23	498.43	16.10	6.05	6.05
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	538.25	-	15.91	5.90	5.90
5	Deposits - Deposit with Scheduled Banks	ECDB	652.65	766.78	12.14	7.38	5.08	460.77	766.78	17.23	7.46	5.13	250.00	250.00	8.58	6.84	6.84
	Corporate Securites - (Approved Investment) - Debentures	ECOS	5,765.55	6,219.80	127.20	8.75	6.02	4,987.00	6,219.80	254.63	10.18	7.01	2,087.65	1,969.26	79.09	7.56	7.56
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	826.64	107.03	13.58	6.52	4.48	991.11	107.03	34.09	6.86	4.72	667.55	288.91	24.86	7.43	7.43
	OTHER INVESTMENTS																
6	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	757.66	881.26	2.88	1.51	1.04	659.32	881.26	7.06	2.13	1.47	-	-	-	-	-
	Total		34,688.16	34,761.54	653.78	7.48	5.15	30,578.60	34,761.54	1,411.82	9.21	6.34	14,006.96	11,037.31	411.54	5.86	5.86

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



PERIODIC DISCLOSURES									
FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS									
Public Disclosure Q2 19-20									(Amount in INR)
Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	For the Quarter ended 30th Sep 2019		Upto the period ended 30th Sep 2019		For the Quarter ended 30th Sep 2018		Upto the period ended 30th Sep 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	437,033,989	71363	702,558,257	104,762	51,616,630	5,269	66,316,448	7,488
4	Motor OD	176,373,989	228,733	305,960,745	348,976	27,969,898	14,094	33,709,650	16,441
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	-	16	100,000	40	416,650	1.00	416,650	1.00
10	Health	400,000	2,274	400,611,290	11	56,329,064	11	107,575,792	16
11	Public/ Product Liability	142,627,658	40	241,168,053	64	21,162,375	5	21,162,375	5
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

Public Disclosure Q2 19-20

(` in Lakhs)

Rural & Social Obligations for Quarter ended 30th September 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	107770	1,434.08	-
		Social	-	-	-
4	Motor OD	Rural	76174	536.32	59,837.24
		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	-	15.18	183,085.56
10	Health	Rural	-	-	-
		Social	1	303.11	277,866,809.09
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
Public Disclosure Q2 19-20									
Sl.No.	Channels	Business Acquisition through different channels							
		For quarter ended 30th Sep 2019		Upto the quarter ended 30th Sep 2019		For quarter ended 30th Sep 2018		Upto the quarter ended 30th Sep 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	156	1,079,271	512	3,640,691.88	-	-	-	-
3	Corporate Agents -Others	16	734,364	22	1,005,389.58	-	-	-	-
4	Brokers	105,924	139,786,384	178,080	247,958,905.06	1,939	5,040,834.00	1,939.00	5,040,834.00
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	191,886	816,067,648	271,319	1,353,099,369.58	17,436	152,454,783.00	22,012.00	224,140,080.00
7	Others	2,158	27,288,907	3,881	48,627,665.22	-	-	-	-
	Total (A)	300,140	984,956,574	453,814	165,433,202,132,348.00	19,375	157,495,617	23,951	229,180,914
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	300,140	984,956,574	453,814	16,543,320,213,234,800,000.00	19,375	157,495,617	23,951	229,180,914

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



PERIODIC DISCLOSURES Q2
FORM NL-41 - GREIVANCE DISPOSAL
Public Disclosure Q2 19-20

SI No.	Particulars	Opening Balance * As on beginning of the Quarter	Additions during the Quarter	Complaints Resolved / Settled During the			Complaints Pending at the end of the Quarter	Total Complaints Registered upto the quarter during the financial Year
				Fully Accepted	Partial Accept ed	Rejected		
1	Complaints made by customers	9	157	137	6	8	6	260
a)	Proposal Related	0	0	0	0	0	0	2
b)	Claim	5	79	62	6	7	4	132
c)	Policy Related	0	52	50	0	0	2	81
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	1	1	0	0	0	5
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	4	19	18	0	1	0	33
i)	Others	0	6	6	0	0	0	7
	Total Number	9	157	137	6	8	6	260

2	Total no. of policies during previous year	54369
3	Total no. of Claims during previous year	24831
4	Total no. of Policies during Current year	300140
5	Total no. of Claims during Current year	52629
6	Total no. of Policy Complaints (Current year) per 10,000 policies Current year	4.26
7	Total no. of Claim Complaints (Current year) per 10,000 Claims registered (Current year)	25.08

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	243	0	243
b)	7 - 15 Days	14	0	14
c)	15 - 30 Days	3	0	3
d)	30 - 90 Days	0	0	0
e)	90 Days & Beyond	0	0	0
	Total Number of complaints	260	0	260