

Registration No. 157 dated September 18, 2017

Public Disclosure Q2 19-20 FORM NL-1B - REVENUE ACCOUNT

(₹ IN' 000)

Sr	Particulars Particulars	Schedule	Fi	re	Ma	rine	Miscella	aneous	Tot	tal
			QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
			Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	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		_	_	_	_	(534,425)	(1,057,264)	(534,425)	(1,057,264)
	Business C = (A-B)						(334,423)	(1,037,204)	(334,423)	(1,037,204)
	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 Particulars	Schedule	Fire		Marine		Miscellaneou		Total	
			QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
			Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	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		_	_	_	_	(271,236)	(368,247)	(271,236)	(368,247)
	Business C = (A-B)					_	(271,230)	(300,247)	(271,230)	(300,247)
	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)



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

					(₹ IN' 000)
Sr.	Particulars Particulars	QTD	YTD	QTD	YTD
		Sep-19	Sep-19	Sep-18	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	12,300	12,300		_
	(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:	T		T	
	- 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)				



Registration No. 157 dated September 18, 2017

Public Disclosure Q2 19-20

FORM NL-3B - BS

				(114 000)
Sr.	Particulars Particulars Particulars	Schedule	YTD	YTD
			Sep-19	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

(₹ IN' 000)
 Credit Insurance
 Crop Insurance
 Others
 TZ

 YTD
 QTD
 YTD
 QTD
 YTD

 Sep-19
 Sep-19
 Sep-19
 Sep-19
 Sep-19
 Sep-19
 Worksmen P
s'
QTD YTD
Sep-19 Sep-19 YTD QTD YTD Sep-19 Sep-19 Sep-19 QTD YTD Sep-19 Sep-19 984,956 1,654,332 305,960 613,407 142,628 241,168 1,568 227,353 984,956 1,654,332 984,956 1,568 4,034 78 201 1,490 3,833 (488) 341 1,978 3,492 176,373 115,051 61,322 14,442 46,880 305,960 199,754 106,206 23,702 82,504 437,034 285,446 151,588 13,665 137,923 702,559 459,888 242,671 (12,315) 254,986 613,407 400,497 212,910 28,107 184,803 1,008,519 659,642 348,877 11,387 337,490 142,628 92,120 50,508 13,485 37,023 241,168 149,754 91,414 21,641 69,773 227,353 11,373 215,980 16,307 199,673 400,611 20,028 380,583 16,939 363,644 984,956 504,068 480,888 57,411 423,477 1,654,332 829,625 824,707 50,308 774,399 984,956 504,068 480,888 57,411 423,477 1,654,332 829,625 824,707 50,308 774,399 Less: Premium on reinsurance ceded
 Net Premium
 Adjustments for changes in Reserve for Unexpired Risks
 Total Premium Earned (Net)

Particulars	Fire		Marine						Miscellaneous																									Total	
			Marine		Marine		Marine		Motor OD		Motor TP		Motor Total	Wor	ksmen	Public/Product		Engineerin		Aviation		Personal		Health		Credit		Crop		Credit		Fotal Miscellaneous			
			Cargo		Others		Total									Liability		- 8				Accident		Insurance	in	surance		Insurance		nsurance					
	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD (QTD YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTE
	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18 Se	p-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-1								
nium 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	23
: Premium on reinsurance accepted		-			-			-			-							-				-	-	-				-			-				i
	-							-	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	22
: Premium on reinsurance ceded		-			-			-	16,987	21,747	5,839	9,834	22,826	31,581		13,756	13,756					21	21	1,829	7,349						-	38,432	52,707	38,432	5
Premium	-						-	-	10,985	11,963	45,776	56,482	56,761	68,445		7,406	7,409		-			396	396	54,499	100,226	-		-	-	-	-	119,062	176,473	119,062	17
stments 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	71
al Premium Earned (Net)				-					260	(882)	6.615	6.801	6.875	5.919		1.196	1.196			-		29	29	55.202	99.018	-	-		-	-	-	63,302	106.162	63,302	10



ACKO GENERAL INSURANCE LIMITED Registration No. 157 dated September 18, 2017 Public Disclosure Q2 19-20 FORM NL 5 - CLAIMS SCHEDULE

QTD YTD 154,058 254,582 2,616 2,616 156,674 257,198 50,335 84,004 1,714 20,461 52,818 71,900 261,541 433,563 261,541 433,563 32,718 17,617 34,297 Less : Reinsurance ceded

Net Claims Paid

Add : Claims Outstanding at the end of the year 89.613 145.962 89.854 146.203 54.603 1.023 2.815 125,473 125,473 206.052 1,023 19,438 1,723 9,267 **2,375** 340,318 110,995 419,632 **29,401** 34,297 1,628 1,723 **50,003** 70,654 **67,677** 70,654 136,068 526,306 **227,511** 526,306 **227,511** 526,306 108,620 79,314 **2,375** 340,318 **66,820** 419,632 **64,445** 79,314 **136,068** 526,306 Less: Claims Outstanding at the beginning of the year 55.279 26.786 232,527 120,428 287,806 147.214 30.043 13.255 15.694 96,732 46,962 430.275 216.698 430,275 216.698 88,480 161,148 110,166 222,265 198,646 383,413 21,871 50,443 - (12,343) 11,894 23,925 91,369 232,099 537,119 232,099 537,119

CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																			(* IN* 000)
Sr Particulars	Fire		Marine						Miscellaneous																									Total	
			Marine		Marine		Marine		Motor OD		Motor TP		Motor Total		Worksmens*		Public/Product		Engineerin		Aviation	Personal		Health		Credit		Crop		Others		Total Miscellaneous			
			Cargo		Others		Total								Compensation		Liability		8			Accident		Insurance		Insurance		Insurance							
		ALD				a1A	QTD	O1A	QTD			YTD	QTD		QTD	YTD	QTD		QTD	YTD	QTD Y	ato at	ALD	атр	ALD	QTD	YTD	QTD	ALD		T D	QTD	AID	αīρ	
	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 Se	5-18 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								
Claims Paid																																			
1 Direct	-		-	-	-	-	-	-	3,080	3,483	454	454	3,534	3,937	-	-	53	53	-	-	-	- -	-	1,137	2,366	-	-	-	-	-	-	4,724	6,356	4,724	6,356
2 Add : Reinsurance accepted	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- -	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Less : Reinsurance ceded	-		-	-	-	-	-	-	1,694	1,916	23	23	1,717	1,939	-	-	34	34	-	-	-	- -	-	221	284	-	-	-	-	-	-	1,972	2,257	1,972	2,257
Net Claims Paid	-	-	-	-	-		-	-	1,386	1,567	431	431	1,817	1,998	-	-	19	19	-	-	-		-	916	2,082	-	-	-	-	-	-	2,752	4,099	2,752	4,099
4 Add : Claims Outstanding at the end of the year	-		-	-	-	-	-	-	1,560	1,560	12,706	12,706	14,266	14,266	-	-	1,127	1,127	-	-	-	-	24	24 62,899	62,899	-	-	-	-	-	-	78,316	78,316	78,316	78,316
5 Less : Claims Outstanding at the beginning of the year	-		-	-	-	-		-	215	4	3,757	484	3,972	488	-	-	-	-	-	-	-		-	27,867	528	-	-	-	-	-	-	31,839	1,016	31,839	1,016
Total Claims Incurred			-	-			-		2,731	3,123	9,380	12,653	12,111	15,776	-	-	1,146	1,146	-	-	-	-	24	24 35,948	64,453	-	-	-	-	-	-	49,229	81,399	49,229	81,399



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

															FURIVI N	L 6 - COI	AMISSION SC	HEDULE																				
ir Particulars	Fire		Marine						Miscellaneous																													
			Marine		Marin		Marine		Motor OD		Motor TP		Motor Total		Worksmens*		Public/Product		Engineerin		Aviation		Personal		lealth		Credit		Crop		Others		Credit	To	otal Miscellaneous			Total
			Cargo		Other	rs	Total								Compensation		Liability		8				Accident	ln:	surance		insurance		Insurance				Insurance					
	QTD	YTD	QTD	YTD	ОΤD	O YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD		YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	σтр			YTD
	Sep-19	Sep-19	Sep-19	Sep-19	Sep-1	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
Commission Paid																																						
1 Direct		-						-	7,456	13,254	2,021	3,575	9,477	16,829	-	-	-	-	-	-	-	-	-	-	7	9	-	-	-	-	-	-	-	-	9,484	16,838	9,484	16,838
2 Add : Reinsurance accepted				-					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Less : Reinsurance ceded		-						-	11,905	20,651	27,278	43,889	39,183	64,540	-	-	11,149	20,186	-	-	-	-	8	20	1,137	2,003	-	-	-	-	-	-	-	-	51,477	86,749	51,477	86,749
Net Commission									(4,449)	(7,397)	(25,257)	(40,314)	(29,706)	(47,711)	-	-	(11,149)	(20,186)		-	-	-	(8)	(20) (:	1,130) ((1,994)	-	-	-	٠				-	(41,993)	(69,911)	(41,993)	(69,911)
Break-up of the expenses (Gross) incurred to procure bu	usiness to be fu	mished as p	er details inc	dicated belo	w:																																	
Agents									-	-	-	-		-	-	-	-		-	-		-	-		-	-		-	-	,	,	,	-	-		-	-	-
Brokers				-					6,982	12,296	1,533	2,710	8,515	15,006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,515	15,006	8,515	15,006
Corporate Agency				-					101	312	25	34	126	346	-	-	-	-	-	-	-	-	-	-	7	9	-	-	-	-	-	-	-	-	133	355	133	355
Referral		-					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others		-		-			-		373	646	463	831	836	1,477	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	836	1,477	836	1,477
Total (B)									7,456	13,254	2,021	3,575	9,477	16,829	-	-	-	-	-	-	-	-	-	-	7	9	-	-	-	-			-	-	9,484	16,838	9,484	16,838

COMM	ISSION PAID (NET) [PREVIOUS YEAR]																																					(₹ IN' 000)
Sr No	Particulars			Marine						Miscellaneous																											Total	
				Marine Cargo		Marine Others		Marin Total		Motor OD		Motor TP		Motor Total		Worksmens' Compensation		Public/Product Liability		Engineerin	,	lviation		ersonal Accident		Health Isurance		redit urance		Erop urance	Oth	ers	Credit		Total Miscellaneous			
		QTD	YTD	QTD	YTD Sep-18	QTD Sep-18	YTD	QTD	YTD	QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	ОТО	YTD 0	QTD YT	D QT	D YTD	QTD	YTD	QTD Sep-18	YTD Sep-18	QTD Sep-18	YTD Sep-18
	ssion Paid	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	5 Sep-1	8 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 5	sep-18 S	ep-18 S	iep-18 56	ер-18 - Sер	-18 Sep	-18 Sep-1	5 Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18
1 Direct	ssion Paid									381	381	52	52	433	433		-	-		-	-	-	-	62	62		-	-		-			-		495	495	495	495
2 Add: F	einsurance accepted		-	-	-	-				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	-	-	-	-
3 Less: F	einsurance ceded		-	-	-	-				3,007	3,624	129	166	3,136	3,790	-	-	1,476	1,476	-	-	-	-	2	2	(294)	594	-	-				-	-	4,320	5,862	4,320	5,862
Net Co	mmission			-		-	-			(2,626)	(3,243)	(77)	(114)	(2,703)	(3,357)	-	-	(1,476)	(1,476)	-	-	-	-	60	60	294	(594)	-	-				-	-	(3,825)	(5,367)	(3,825)	(5,367)
Break-	up of the expenses (Gross) incurred to procure busin	ness to be fur	nished as p	er details ind	licated below	w:																																
Agents				-						-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-
Broker	i			-			-			381	381	52	52	433	433	-	-	-	-	-	-	-	-	62	62	-	-	-	-	-			-	-	495	495	495	495
Corpo	ate Agency			-			-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- -		-	-	-	-	-	-
Referra	ı		-	-	-	-	-	- 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- -	. -	-	-	-	-	-	-
Others				-						-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- -		-	-	-	-	-	-
Total (1)									381	381	52	52	433	433	-	-	-	-	-	- T	- 1	-	62	62	- 1	-	-	-			. -	-	-	495	495	495	495



ACKO GENERAL INSURANCE LIMITED Registration No. 157 dated September 18, 2017 Public Disclosure Q2 19-20 FORM NL 7 - OPERATING EXPENSES SCHEDULE

																IIII EAI EII																			(₹ IN' 000)
Sr Particulars	Fire			Ma	rine															Miscellaneous															(CIN DOO)
		Marin	ne Cargo		e Others	Marin	ne Total	Motor OD		Mot	or TP	Motor '	Total .	Worksmens' Comp	ensation	Public/Produc	t Liability	Engine	tering	Aviation	Personal Ac	ccident	Health Insu	urance	Credit Ins	urance	Crop Insu	rance	Others	Cre	dit Insurance	Total Miscel	laneous	Tot	al
	OTD YTD	QTD	YTD	OTD	YTD	QTD	YTD	QTD	YTD	OTD	YTD	OTD	YTD	OTD	YTD	ОТР	YTD	QTD	YTD	QTD YTD	ОТО	YTD	QTD	YTD	отр	YTD	QTD	YTD	QTD Y	то от	D YTD	OTD	YTD	OTD	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				p-19 Sep-		Sep-19	Sep-19	Sep-19	Sep-19
1 Employees' remuneration & welfare benefits						-		16,261	28,748	40,349	65,688	56,610	94,436	-	-	13,365	24,745	-	-		386	1,038	57,227	103,020	-	-	-	-	-			127,588	223,239	127,588	223,239
2 Travel, conveyance and vehicle running expenses						-		640	1,403	1,658	3,207	2,298	4,610	-	-	512	1,208	-	-		11	51	2,229	5,029	-	-	-	-	-			5,050	10,898	5,050	10,898
3 Training expenses		-	-	-			-	14	16	34	38	48	54	-	-	12	14	-	-		1	1	52	60	-	-	-	-	-	- -		113	129	113	129
4 Rents, rates & taxes						-		1,402	2,604	3,510	5,950	4,912	8,554	-	-	1,145	2,241	-	-		31	94	4,922	9,331	-	-	-	-	-			11,010	20,220	11,010	20,220
5 Repairs & maintenance		-	-	-			-	659	976	1,583	2,228	2,242	3,204	-	-	549	839	-	-		18	35	2,329	3,494	-	-	-	-	-	- -		5,138	7,572	5,138	7,572
6 Printing & stationery						-		87	173	222	397	309	570	-	-	71	150	-	-		2	6	307	623	-	-	-	-	-			689	1,349	689	1,349
7 Communication			-				-	271	614	705	1,402	976	2,016	-	-	215	528	-	-		4	22	938	2,198	-	-	-	-	-	- -		2,133	4,764	2,133	4,764
8 Legal & professional charges						-		2,642	5,579	6,786	12,745	9,428	18,324	-	-	2,125	4,801	-	-		48	201	9,220	19,989	-	-	-	-	-			20,821	43,315	20,821	43,315
9 Auditors' fees, expenses etc			-				-		- 1				- 1	-	-			-	-		-	-	-		-	-	-	-	-	- -					
(a) as auditor						-		125	125	282	282	407	407	-	-	106	106	-	-		4	4	443	443	-	-	-	-	-			960	960	960	960
(b) as adviser or in any other capacity, in respect			-				-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	- -		-	-	-	-
(i) Taxation matters						-		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-			-	-	-	-
(ii) Insurance matters			-				-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-			-	-	-	-
(iii) Management services; and						-		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-			-	-	-	-
(c) in any other capacity			-				-	12	12	26	26	38	38	-	-	10	10	-	-		-	-	42	42	-		-	-	-			90	90	90	90
10 Advertisement and publicity						-		53,680	103,620	135,419	236,762	189,099	340,382	-	-	43,674	89,188	-	-		1,133	3,740	188,171	371,316	-	-	-	-	-			422,077	804,626	422,077	804,626
11 Interest & Bank Charges			-				-	805	1.296	1.963	2.961	2.768	4.257	-	-	668	1.116	-	-		21	47	2.841	4.644	-		-	-	-			6.298	10.064	6.298	10.064
12 Others:						-		-		-	-			-	-	-	- '	-	-		-	-	-		-	-	-	-	-			.,	-		.,
(a) Business Support Services			-				-	2,880	6,834	7,591	15,615	10.471	22,449	-	-	2,278	5.882	-	-		41	247	9.988	24.489	-		-	-	-			22,778	53,067	22,778	53,067
(b) Stamp Duty Expenses						-		21	31	47	69	68	100	-	-	16	26	-	-		-	1	69	109	-	-	-	-	-			153	236	153	236
(c) Office Administrative expenses			-				-	172	489	476	1,118	648	1.607	-	-	133	421	-	-		1	18	594	1.754	-		-	-	-			1.376	3,800	1.376	3,800
(d) Recruitment Charges						-		346	412	809	941	1.155	1.353	-	-	295	354	-	-		12	15	1,237	1.476	-	-	-	-	-			2.699	3,198	2.699	3,198
(e) Information Technology								24,409	30,261	57.269	69,145	81.678	99,406	-	-	20.713	26,047	-	-		786	1.092	86,978	108,441	-		-	-	-			190,155	234,986	190,155	234,986
(f) Miscellaneous Expenses						-		337	642	850	1.467	1.187	2.109	-	-	276	553	-	-		7	23	1.185	2,300	-	-	-	-	-	- -		2,655	4,985	2.655	4,985
13 Depreciation						-		2,052	2.335	4.760	5.334	6.812	7.669	-	-	1.751	2.009	-	-		69	84	7.328	8.365	-	-	-	-	-			15,960	18,127	15,960	18,127
14 GST/Service Tax						-		883	883	2.019	2.019	2.902	2.902	-	-	760	760	-	-		32	32	3.166	3.166	-	-	-	-	-			6.860	6.860	6.860	6.860
Total								107,698	187,053	266,358	427,394	374,056	614,447		-	88,674	160,998	-	-		2,607	6,751	379,266	670,289	-	-	-	-	-			844,603	1,452,485	844,603	1,452,485

Particulars			Marine						N.	liscellaneous																												Total	
			Marine		Marine		Mari	ne		Motor OD		Motor TP		Motor Total		Worksmens*		Public/Product		Engineerin	A	viation	Per	sonal		Health		Credit		Crop		Others		Credit	To	tal Miscellaneous			
			Cargo		Others		Tot	al								Compensation		Liability					Acc	ident		Insurance		Insurance		Insurance				Insurance					
	QTD	YTD	QTD	YTD	QTD	QTY	QT	D Y	TD	QTD	YTD	QTD	ALD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	up c	ו סדק	τo	QTD	YTD	QΤD	OTY	ਰ	YTD	QTD	YTD	QTD	αTY	QTD	OTY	QTD	YTD
	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-18	Sep-	18 Sep	p-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 5	iep-18 Si	p-18 Se	p-18 Se	p-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
Employees' remuneration & welfare benefits										5,205	5,846		27,603	25,800	33,449	-	-	3,619	3,619	-	-	-	-	194	194	19,047	48,980				-	-	-	-	-	48,660	86,242	48,660	86,242
Travel, conveyance and vehicle running expenses									-	458	50:	1,889	2,363	2,347	2,864	-	-	310	310	-	-	-	-	17	17	2,171	4,194	-	-	-	-	-	-	-	-	4,845	7,385	4,845	7,385
Training expenses									-	7	1	24	39	31	47	-	-	5	5	-	-	-	-	-	-	4	69	-	-	-	-	-	-	-	-	40	121	40	121
Rents, rates & taxes									-	411	468	1,585	2,211	1.996	2,679	-	-	290	290	-	-	-	-	16	16	1.249	3.923	-	-		-		-	-	-	3,551	6,908	3,551	6,908
Repairs & maintenance										26	26	123	124	149	150	-	-	16	16	-	-	-	-	1	1	214	220	-	-		-		-	-	-	380	387	380	387
Printing & stationery										25	26	110	121	135	147	-	-	16	16	-	-	-	-	1	1	165	214	-	-		-	-	-	-	-	317	378	317	378
Communication										115	124	490	587	605	711	-	-	77	77	-	-	-	-	4	4	628	1.041	-	-		-		-	-	-	1,314	1,833	1,314	1,833
Legal & professional charges										962	1.076	3,841	5.083	4.803	6.159	-	-	666	666	-	-	-	-	36	36	3.712	9.019	-	-		-	-	-	-	-	9,217	15,880	9,217	15,880
Auditors' fees, expenses etc										-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-		-		-	-	-		-	.,	-
(a) as auditor										27	2	128	128	155	155	_	-	17	17	-	-	-	-	1	1	227	227	-	-		-	-	-	-	-	400	400	400	400
(b) as adviser or in any other capacity, in respect										-				-	-	_	-			-	-		-	. "	. "					_		-	-	-	-	-	-	-	-
(i) Taxation matters											_	_	_	-	-	_	-	-	-	-	-	-	-	-	-	-	_	-	-		-	-	-	-	-	-	-	-	_
(ii) Insurance matters													_			_	_	_	_	-		_	-	-		_		_	_		_				-	_	_	_	
(iii) Management services: and										_	_	_	-	-	_	_	-	-	-	-	-		-	-	-	-	_			_		-	-	-	-	_	-	_	-
(c) in any other capacity													_			_	_	_	_	-		_	-	-		_		_	_		_				-	_	_	_	
Advertisement and publicity										15.043	15,954	65,352	75,324	80,395	91,278	_	-	9.876	9.876	-		_	-	528	528	91,073	133,662	_	_		_				-	181,872	235,344	181,872	235,344
Interest & Bank Charges										28	13,33	112			178	_	-	10	19		-		_	1	1	112	261								-	272	459	272	450
Others:													147	140	1,0	_	-			-		_	-	- 1				_	_		_				-	-/-	433	-/-	
(a) Business Support Services			- 1										_													_										_			
(b) Stamp Duty Expenses			-					-	-		-	-	-					-	-	-	-	-	-			-		-	-		-			- 1	-		-	-	
(c) Office Administrative expenses	- :									305	33:	1,273	1,560	1.578	1.891	1		204	204	-	-			11	11	1.542	2.767					-	-	- 1	- 1	3,335	4,873	3,335	4,873
(d) Recruitment Charges			-					-	-	300					1,051			211	211	-	-	-	-	11	11	941	2,856	-	-		-	-		- 1	-	2,625	5,073	3,333	5,029
(e) Information Technology						1 .	1			2,351	2,355	1,162	1,610	1,462	1,951	-	-	1.458	1.458	-	-	-	-	11	11		19,731	- 1	- 1	-	-	-	-	- 1	-	34,512	5,029 34,742	2,625 34,512	34,742
(e) Information Technology (f) Miscellaneous Expenses	-		-				1	-		2,351				13,428		-	-	1,458		-	-	-	-	/0	/6	19,548	2.211	- 1	- 1	-	-	-	-	- 1	-	2,972	34,742	2,972	34,/42
										146		1,075	1,246 766			-	-	163	163 100	-	-	-	-	8	8	1,478 616		-	-	-	-	-	-	-	-	1,459	2,394	1,459	3,891 2,394
Depreciation	-		-				1	-		146	16:	592	/66	/38	929	-	1 - 1	100	100	-	-	-	-	2	2	616	1,360	- 1	- 1	-	-	-	-	- 1	-	1,459	2,394	1,459	2,394
GST/Service Tax Total										25.657	27.540	109.428	130.032	1 -	1 -	-	-	17.047	-	-	-	-	-	-		-	-	-	-	-	-	-	1 -		-	295.771	406.266	295.771	406.266



Registration No. 157 dated September 18, 2017

Public Disclosure Q2 19-20

FORM NL 8 - SHARE CAPITAL SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-19	Sep-18
1	Authorised Capital		
	506000000 Equity Shares of ₹10 each	5,060,000	1,360,000
	(Previous period : 136000000 Equity Shares of ₹ 10 each)		
2	Issued Capital		
	381000000 Equity Shares of ₹10 each	3,810,000	1,360,000
	(Previous period : 136000000 Equity Shares of ₹ 10 each)		
3	Subscribed Capital		
	381000000 Equity Shares of ₹10 each	3,810,000	1,360,000
	(Previous period : 136000000 Equity Shares of ₹ 10 each)		
4	Called up Capital		
	381000000 Equity Shares of ₹10 each	3,810,000	1,360,000
	(Previous period : 136000000 Equity Shares of ₹ 10 each)		
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount orginally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	underwriting or subscription of shares	_	-
	Total	3,810,000	1,360,000



Registration No. 157 dated September 18, 2017

Public Disclosure Q2 19-20

FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars Particulars	YTD		YTD	
		Sep-19		Sep-18	
		Number of Shares	% of	Number of Shares	% of
			Holding		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



Registration No. 157 dated September 18, 2017 Public Disclosure Q2 19-20

FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-19	Sep-18
1	Capital Reserve	1	-
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	1	-
	Total	•	-



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

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



Registration No. 157 dated September 18, 2017

Public Disclosure Q2 19-20

FORM NL 12 & 12A - INVESTMENT SCHEDULE

(₹ IN' 000)

					(1114 000			
Sr. No	Particulars Particulars	Shareholders		Policyholders		Total		
		YTD	YTD	YTD	YTD	YTD	YTD	
		Sep-19	Sep-18	Sep-19	Sep-18	Sep-19	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	Other Investments							
	(a) Shares							
	(i) Equity Shares	-	-	-	-	-	-	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	
ÎII	(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	Other Investments							
	(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

Sr. No	Particulars 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	Performancewise 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	Maturitywise 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

Sr. No.	Particulars	For the									
		Cost / Gross				Depreciation				Net Block	
		Balance at	Additions	Sales/	Balance at	Balance at	Additions	Sales/	Balance at	Balance at	Balance at
		the beginning	during the	Adjustments	the end of	the	during the	Adjustments	the end of	the end of	the
		of the period	period	during the	the period	beginning of	period	during the	the period	the period	beginning of
				Year		the period		Year			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



Registration No. 157 dated September 18, 2017

Public Disclosure Q2 19-20

FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

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



Registration No. 157 dated September 18, 2017

Public Disclosure Q2 19-20

FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

Sr. No	r. No Particulars		YTD
		Sep-19	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	288	119
	for taxation)	200	113
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

Sr. No	Particulars	YTD	YTD
		Sep-19	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

Sr. No	Particulars Particulars	YTD	YTD
		Sep-19	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

Sr. No	Particulars Particulars	YTD	YTD
		Sep-19	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		As at 30th September, 2019				As at 30th September, 2018			
	Particulars	Reserves for	Reserve for	IBNR	Total	Reserves for	Reserve for	IBNR	Total
			Outstanding	Reserves	Reserves		Outstanding	Reserves	Reserves
		risks	Claims			risks	Claims		
1	Fire	-	-	-	-	-	-	-	-
2	Marine	-	-	-	-	-	-	-	-
а	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
а	Motor	4,358	865	3,331	8,554	695	15	128	838
b	Engineering	-	-	-	-	-	-	-	-
С	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	951	208	135	1,294	62	4	7	73
е	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

-	1

											FORM	NL-22 - GEOGRA	DDIC DISCLOSURE APHICAL DISTRIBU Disclosure Q2 19-	ITION OF BUSINESS									
																							t in INR
STATES	FI	ire	Marine ((Cargo)	Marine (Hull)	Eng	ineering	Motor Own	Damage	Motor Th	ird Party	Liability i	nsurance	Personal	Accident	Medical In	surance	Overseas me		Crop Insurance	All Other Miscellaneo	is Grand	Iotal
SIMIES	For the atr	Unto the atr E	or the etc	Unto the etc	For the etc. the etc	. For the et	Unto the atr	For the atr	Upto the atr	For the atr	Unto the atr	For the atr	Upto the atr	For the atr	Upto the atr	For the atr	Upto the atr	otr op		the etc. Hete t	he atr For the atr Upto the	atr Upto the atr	For the atr
Andhra Pradesh	roi tile qti	opto tile qti	or trie qu	opto the qu	roi tile qui tile qui	roi the qu	- Industrial designation	2.963.893	4.739.198	8.530.071	12,728,001	roi tile qu	opto tile qti	roi tile qti	opto the qu	10.892.699	21.707.211	qu -	qti roi		ne qui roi me qui opto me		3.917.440.932.676
Arunachal Pradesh				-		-		2,505,035	768	6 796	8,543	-				19.261	30.787	-	-				4,009,839,081
Assam								201.777	306.143	1.126.737	1.565.487					2.063.029	3.158.923						503.055.347.390
Bihar			- 1			-	-	1.390.317	2.087.856	4.954.909	6.521.745	-		-		1.452.241	2.289.146	-	-				1.089.874.785.823
Chhattisgarh								424,925	803.874	1.230.011	2,257,358					836.006	1.359.844						442.107.564.537
Goa	-		- 1			-		394,752	876,640	764.055	1,736,610		-			421,265	920.766	-	-				353,401,712,548
Guiarat	-		- 1			-		4.813.224	8.252.053	20.107.827	27.094.640	-		-		6.774.287	11.064.990		-				4.641.168.352.706
Harvana		- 1	- 1			-		4,813,224	10.132.860	18.208.028	37.980.410	-		1.567.776	4.033.677	31.113.032	64.892.880	-	-				11,703,982,629,969
Himachal Pradesh								223.060	432,707	908,931	1.821.552			1,307,770	4,033,077	358.335	849.528						310.378.640.665
Jammu & Kashmir		-	-	-			-	50,515	106.867	212.866	407,509					46.086	99.375	-	-	-			61,375,129,920
Iharkhand								656,105	1.113.784	2.330.213	3,293,299					1,200,068	2.029,559		-	-			643.664.245.523
Karnataka		-	-	-				61.293.838	95.326.866	117.476.561	172,445,651					44.024.505	73.858.788	-	-				34,163,130,487,126
Kerala								1,357,381	2.460.527	2.985.404	4,966,776					2,507,221	4,260,746						1.168.804.930.132
Madhva Pradesh		-	-	-				711.137	2.180.869	2 950 970	8.699.677					5.025.957	8.727.159	-	-	-			1,960,770,444,964
Maharasthra		-		-		-	-	24.252.622	44,782,416	49.976.139	87.659.088	142.519.272	240.237.840			32,204,897	57,395,874		-	-			43.007.521.749.201
Manipur								1.006	1.006	13,420	14,172		-			15.209	16.101						3,127,917,017
Meghalaya				-		-	-	13.840	15.490	43,271	50.173	-				54,116	63,643		-	-			12.930.560.721
Mizoram								1.027	1,536	5,956	8.276					11.119	17.863						2,767,463,305
Nagaland		-		-		-			59	3,330	720	-				8.106	8.106	-	-	-			888.541.797
Orissa								1.042.203	1.471.297	4.495.554	5.200.819					2.784.658	4.129.310						1,080,142,616,050
Puniab				-		-		341.121	831.588	2,479,280	4,567,976	-				3,429,927	5.296.657		-				1.069.622.198.165
Raiasthan								3.971.817	7.607.154	17.230.210	37.240.226					7.168.605	11.716.210						5.656.359.032.760
Sikkim			-						40.774	22,439	56,485	-				10.673	10,673		-				10,793,137,264
Tamil Nadu								23.102.430	39.202.202	65.739.588	100.689.791					30.614.619	55.121.010						19.501.300.289.676
Telangana	-	- 1	- 1			- 1		10.813.862	19,924,019	21,855,982	35,668,043	-		-		11,656,385	17.614.118		-				7,320,617,900,938
Tripura								7.638	20,128	41,952	69,558					18.187	18,933						10,861,908,386
Uttar Pradesh	-	- 1	- 1			- 1			20,128	29.128.831	48.896.159	108.386	930.213	-		12.513.801	20.619.495	-	-	-			9.055.869.102.469
Uttrakhand			-	-				347.155	561,879	2.195.528	2,836,074	-	- 330,213			925,504	1.612.212	-				., , , , , , , ,	501,016,518,152
West Bengal	-	- 1	- 1			-		3.415.798	6.205.004	9.838.649	17.699.156	-		-		6.369.114	10.463.310	-	-				3.436.746.949.999
Andaman & Nicobar Is.								8,267	20.489	76,798	116.484					7.196	7.211						14.418.446.737
Chandigarh	-	- 1	- 1			-	-	97.270	218.213	574.284	921,277	-		-		1.317.662	2.021.909	-	-				316.139.922.974
Dadra & Nagra Haveli								60.768	84,576	170,963	238.209					11.271	11.881						33,466,602,359
Daman & Diu	-	- 1	- 1			-		24.119	27,979	101.048	125.616	-		-		11,271	11,678	-	-				16.527.254.306
Delhi								19.145.902	35.732.066	50.848.339	78.149.719					11.080.857	18.477.142						13.235.892.666.600
Lakshadweep	-	- 1	- 1			-	-	717	745	8.843	9,563	-		-		11,000,037	10,477,142	-		-			1,040,228,424
Puducherry								126.326	281.964	393,535	816.279					411.059	733.319						183.156.159.445



	PERIO	ODIC DISC	CLOSURES			
	FORM NL-23 - REIN	ISURANCI	E RISK CONCE	NTRATION		
	Publi	ic Disclosur	e Q2 19-20			
	Reinsurance Risk Cond	centration				(₹ in lakhs)
S.No.	Reinsurance Placements	No. of reinsurer	Premiu	m ceded to reins	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)

				(III Edikiis)				
Sl.No.	Line of Business				Total No. of	Total amount		
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year	claims paid	of claims paid
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	1	1	-	-
4	Engineering	-	-	-	1	ı	-	-
5	Motor OD	10,187	1,507	245	30	1	11,969	2,546
6	Motor TP	-	4	5	-	-	9	26
7	Health	31,734	1,001	1,159	7	1	33,901	809
8	Overseas Travel	-	-	-	1	ı	-	-
9	Personal Accident	28	22	9	2	1	61	114
10	Liability	8,107	4,738	382	30	ı	13,257	840
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	1	-	-	-



PERIODIC DISCLOSURES FORM NL-25 - CLAIMS DATA FOR NON LIFE UPTO THE QUARTER ENDED 30th Sep 2019 Public Disclosure Q2 19-20

No. of claims only

SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscella neous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	658	6	356	-	72	1454	-	-	-	2,546
2	Claims reported during the period	-	-	-	-	15014	59	48032	-	101	26053	-	-	-	89,259
3	Claims Settled during the period	-	-	-	-	11,969	9	33901	-	61	13257	-	-	-	59,197
4	Claims Repudiated during the period	-	-	-	-	92	0	1369	-	10	40	-	-	-	1,511
5	Claims closed during the period	-	-	-	-	1,399	1	6763	-	82	4020	-	-	-	12,265
6	Claims O/S at End of the period	-	-	-	-	2244	55	6426	-	9	10135	-	-	-	18,869
7	Less than 3months	-	-	-	-	1,965	34	4,611	-	9	9189	-	-	-	15,808
8	3 months to 6 months	-	-	-	-	232	17	1,677	-	-	946	-	-	-	2,872
9	6months to 1 year	-	-	-	-	47	4	138	-	-	-	-	-	-	189
10	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	3 years and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



							-	
		I	PERIODIC DISCLO	SURES				
	FOF	RM NL-26 - CLAIMS IN	FORMATION - K	G TABLE I AS AT	30th Sep 2019			
		Pi	ublic Disclosure (Q2 19-20				
		Prer	nium	Claiı	m			
S. No.	Description	Gross Premium	Net Premium	Gross incurred	Net incurred	RSM-1	RSM-2	RSM
		GIOSS PIEIIIUIII	Net Fleimum	claim	Claim	K2IVI-1	K3IVI-Z	KSIVI
1	Fire	-	-	NA	NA	-	-	-
	Marine	-	-	NA	NA	=	=	=
2	Marine Cargo	-	-	NA	NA	=	=	=
3	Marine Hull	-	-	NA	NA	=	=	-
	Miscellaneous	2,621,972	2,490,873	23,885,373	22,691,104	498,175	6,807,331	6,807,331
4	Motor	1,661,721,266	841,932,667	946,872,564	554,263,543	249,258,190	213,046,327	249,258,190
5	Engineering	-	=	NA	NA	-	-	-
6	Aviation	-	=	NA	NA	-	-	-
7	Liabilities	568,888,442	206,116,656	216,630,970	79,086,758	85,333,266	48,741,968	85,333,266
8	Rural insurances	-	=	NA	NA	-	-	-
9	Others	-	-	NA	NA	-	-	-
10	Health Insurance	26,210,292	24,899,777	91,045,077	85,795,246	4,979,955	25,738,574	25,738,574
11	Total	2,259,441,972	1,075,439,974	1,278,433,986	741,836,651	340,069,586	294,334,200	367,137,361



FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS ON Sep 30, 2019 **Public Disclosure Q2 19-20** Office Information SI. No. Number No. of offices at the beginning of the Quarter (As on 1.04.2019) 2 No. of branches approved during the Quarter 0 No. of branches opened during Out of approvals of previous year 3 0 Out of approvals of this Quarter 4 0 the Quarter No. of branches closed during the Quarter 5 0 No of branches at the end of the Quarter 6 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. PolicyholdersFund	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)
	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

	'Investment Assets' As per FORM 3B	(A-B)	34,545.77							
				SH	PH	Book Value (SH + PH)	%	FVC Amount	Total	
No	'Investment' represented as	Reg. %	Balance	FRSM [†]		Book value (SIT : TTI)	Actual	1 VC Amount	Total	Market Value
			(a)	(b)	(c)	d = (b+c)	Actual	(e)	(d + e)	
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 I	nvestment subject to Exposure Norms		-	9,305.46	13,603.11	22,908.57	66.33	11.01	22,919.59	23,107.75
ć	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
117	B. Approved Investments	Not	-	2,857.89	4,177.79	7,035.68	2,037.27	0.03	7,035.71	7,093.60
4	1. 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

NL-29-Debt Sec



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	•	•	1	-	-	•	-	-	
Rated below A but above B	•	1	-	-	-	1	-	-	
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 RESIDUALMATURITY									
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 yearand upto 3years	11,809.37	35.78	3,483.52	33.18	11,697.86	35.67	3,552.54	33.41	
More than 3years and up to 7years	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 issurer									
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 accordnace with the valuation method specified by the Authority under Accounting/ Investment regulations.
- 3. Total A, B and C shhould match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported seprately
- 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	
D. Hill Dissission 02 10 20	

	Public Disclosure Q2 19-20 FORM NL-30 - ANALYTICAL RATIO	,			
S.No.	Particular	QTD	YTD	QTD	YTD
		Sep-19	Sep-19	Sep-18	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	2.68	2.68	1.80	1.80
10	Solvency Margin Ratio	2.08	2.08	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				
3	sector insurance companies)	-	-	1	-
4	Basic and diluted EPS before extraordinary				
•	items (net of tax expense) for the period (not	-1.53	-2.95	-1.89	2.40
	- Basic EPS - Diluted EPS	-1.53 -1.53	-2.95 -2.95	-1.89	-2.46 -2.46
5	Basic and diluted EPS after extraordinary	1.55	2.55	1.03	20
3	items (net of tax expense) for the period (not				
	- Basic EPS - Diluted EPS	-1.53 -1.53	-2.95 -2.95	-1.89 -1.89	-2.46 -2.46
	- Diluteu EF3	-1.55	-2.95	-1.89	-2.40
6	Book value per share (Rs)	3.53	3.53	6.66	6.66



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	YTD	QTD	YTD
				Sep-19	Sep-19	Sep-18	Sep-18
1	Acko Technology and	Holding Company	Subscription received for additional	-	14,500	-	-
	Services Pvt Ltd		share capital				
			Premium received	610	745	230	252
			Payment of technology support and	351	458	190	379
			services				
			Premium Deposit	539	551	-	-
			Amount payable / (receivable) at the balance sheet date	341	353	123	123
			Claims paid	6	11	-	-
			Payment of Software asset transfer &	821	821	-	-
			other support services fees				
2	Coverfox Insurance	Private company in which	Commission towards broking services	25	39	-	-
	Broking Private Limited	director is a shareholder					
			Amount payable / (receivable) at the	42	42	-	-
			balance sheet date				
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

	Tubic biscoure Q2 13 20											
SI. 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					



	FORM NL-33 - SOLVENCY MARGIN - KO	GII	
	Public Disclosure Q2 19-20		
Item	Description	Notes No.	Amount (₹ in lakhs)
(1)	(2)	(3)	(4)
	Available Assets in Policyholders' Funds (adjusted value		
1	of Assets as mentioned in Form IRDA-Assets-AA):		20,506
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		10,984
	Other Liabilities (other liabilities in respect of		
3	Policyholders' Fund as mentioned in Balance Sheet)		9,522
4	Excess in Policyholders' Funds (1-2-3)		-
	Available Assets in Shareholders' Funds (value of		
5	Assets as mentioned in Form IRDA-Assets-AA):		18,138
	Deduct:		
	Other Liabilities (other liabilities in respect of		
6	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



			CCKO
		FORM NL-34 - BOARD OF	DIRECTORS AND KEY PERSONS
		Public Disc	losure Q2 19-20
		Board	of Directors
SI. 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
SI. No.	Name of person	Role/designation	Details of change in the period
140.		noicy designation	
1	Mr. Varun Dua	Managing Director & CEO	No Change
	·		
1	Mr. Varun Dua	Managing Director & CEO	No Change
1 2	Mr. Varun Dua Mr. Deepak Angrula	Managing Director & CEO Whole time Director	No Change No Change
2 3	Mr. Varun Dua Mr. Deepak Angrula Mr. Jitendra Nayyar	Managing Director & CEO Whole time Director Chief Financial Officer	No Change No Change No Change
1 2 3 4	Mr. Varun Dua Mr. Deepak Angrula Mr. Jitendra Nayyar Mr. Manish Thakur	Managing Director & CEO Whole time Director Chief Financial Officer Chief Investment Officer	No Change No Change No Change No Change
1 2 3 4 5	Mr. Varun Dua Mr. Deepak Angrula Mr. Jitendra Nayyar Mr. Manish Thakur Mr. Biresh Giri	Managing Director & CEO Whole time Director Chief Financial Officer Chief Investment Officer Appointed Actuary	No Change No Change No Change No Change No Change
1 2 3 4 5	Mr. Varun Dua Mr. Deepak Angrula Mr. Jitendra Nayyar Mr. Manish Thakur Mr. Biresh Giri Mr. Biresh Giri	Managing Director & CEO Whole time Director Chief Financial Officer Chief Investment Officer Appointed Actuary Chief Risk Officer	No Change



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

				Interest Rate	Total O/s	Default	Default						Has there Principal				
	соі	Company Name	Instrum ent Type	Has there % been revision?	(Book Value)	Principal (Book Value)	Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Amount	Board Approval Ref	Classification	Provision (%)	Provision (Rs)
Ī	HORD	Dewan Housing Finance Limited	Bonds	9.10 NO	500.00	500.00	45.5	9/9/2019	9/9/2019	0	C	NO	-	-	Substandard	25%	125.00

Note:

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



Rs. Lakhs

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

Public Disclosure Q2 19-20

			Current Quarter Year to Date						Previous Year								
No.	Category of Investment	Category Code	Investme	nt (Rs.)	Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%)²	Investme	ent (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 GUARATEED																
	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
	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
5	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
	***		,,,,,,,	.,				,	. ,	,			,,,,,,,,,	,			



Company Name & Code: ACKO General Insurance Limited & 157

Public Disclosure Q2 19-20

FORM NL-37 DOWN GRADING OF INVESTMENT

Rs. Lakhs

No	Name of the Security	соі	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
				NIL					
В.	As on Date ²								
		HTDN			CARE	AAA	AA+	3-Feb-19	
		HORD			CARE	AA+	AA-	6-Mar-19	This security has matured during the
1	9.10% DHFL BS 09-09-2019	HORD	375.00	8-May-18	CARE	AA-	Α	31-Mar-19	quarter but we have not
		HORD			CARE	А	BBB-	14-May-19	received maturity proceeds.
		HORD			CARE	BBB-	D	5-Jun-19	,



PERIODIC DISCLOSURES

FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS

Public Disclosure Q2 19-20 (Amount in INR)

Quarterly	y Business	Returns across	line of	Business
-----------	------------	----------------	---------	----------

		For the Quarte		Upto the perio		,	er ended 30th 2018	Upto the period ended 30th Sep 2018		
Sl.No.	Line of Business	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



PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

Public Disclosure Q2 19-20

(`in Lakhs)

	Rural & Social Obligations		30th September 201	9	(III EUKIIS)
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	=	-
1	riie	Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
2	Cargo & Hull	Social	-		-
3	Motor TP	Rural	107770	1,434.08	-
3	MOTOL IP	Social	-	=	-
4	Motor OD	Rural	76174	536.32	59,837.24
4	Wiotor OD	Social	-	-	-
5	Engineering	Rural	-	-	-
5	Engineering	Social	-	-	-
6	Workmen's Compensation	Rural	-	=	-
0	Workinen's Compensation	Social	-	-	-
7	Employer's Liability	Rural	-	=	-
,	Limployer's Liability	Social	-	=	-
8	Aviation	Rural	-	=	-
0	Aviation	Social	-	=	-
9	Personal Accident	Rural	-	-	-
9	Personal Accident	Social	-	15.18	183,085.56
10	Health	Rural	-	-	-
10	пеанн	Social	1	303.11	277,866,809.09
11	Others*	Rural	-	-	-
11	others	Social	-	-	-

^{*}any other segment contributing more than 5% needs to be shown separately



PERIODIC DISCLOSURES
FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS
Public Disclosure Q2 19-20
Amount in INR

		Business Acquisition through different channels												
		For quarter	ended 30th Sep 2019	Upto th	Upto the quarter ended 30th Sep 2019 For quarter ended 30th Sep 2018			Upto the quarter ended 30th Sep 2018						
SI.No.	Channels	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 *	Additions during the	Complaints Resol	ved / Set	tled During the	Complaints Pending at	Total Complaints
		As on beginning of the Quarter	Quarter	Fully Accepted	Partial Accept ed	Rejected	the end of the Quarter	Registered upto the quarter during the financial Year
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