



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

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

**CURRENT YEAR**

(₹ IN' 000)

Sr No	Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
			QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	4,56,202	12,30,601	4,56,202	12,30,601
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	4,592	26,351	4,592	26,351
5	Others		-	-	-	-	-	-	-	-
3	Interest, Dividend & Rent (Gross)		-	-	-	-	39,915	92,141	39,915	92,141
	<b>Total (A)</b>		-	-	-	-	<b>5,00,709</b>	<b>13,49,093</b>	<b>5,00,709</b>	<b>13,49,093</b>
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	2,71,105	8,08,224	2,71,105	8,08,224
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(35,045)	(1,04,956)	(35,045)	(1,04,956)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	8,26,603	22,79,088	8,26,603	22,79,088
9	Premium Deficiency		-	-	-	-	(20,174)	(34,526)	(20,174)	(34,526)
10	Others: Administration Charges		-	-	-	-	6	313	6	313
	<b>Total (B)</b>		-	-	-	-	<b>10,42,495</b>	<b>29,48,143</b>	<b>10,42,495</b>	<b>29,48,143</b>
	<b>Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B)</b>		-	-	-	-	<b>(5,41,786)</b>	<b>(15,99,050)</b>	<b>(5,41,786)</b>	<b>(15,99,050)</b>
	<b>Appropriations:</b>									
1	Transfer to Shareholders' Account		-	-	-	-	(5,41,786)	(15,99,050)	(5,41,786)	(15,99,050)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	<b>Total (C)</b>		-	-	-	-	<b>(5,41,786)</b>	<b>(15,99,050)</b>	<b>(5,41,786)</b>	<b>(15,99,050)</b>

**PREVIOUS YEAR**

(₹ IN' 000)

Sr No	Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
			QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	1,24,286	2,30,447	1,24,286	2,30,447
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	1,748	1,775	1,748	1,775
5	Others		-	-	-	-	-	-	-	-
3	Interest, Dividend & Rent (Gross)		-	-	-	-	31,401	39,263	31,401	39,263
	<b>Total (A)</b>		-	-	-	-	<b>1,57,435</b>	<b>2,71,485</b>	<b>1,57,435</b>	<b>2,71,485</b>
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	20,424	1,01,821	20,424	1,01,821
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(20,151)	(25,517)	(20,151)	(25,517)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	4,94,536	9,00,801	4,94,536	9,00,801
9	Premium Deficiency		-	-	-	-	-	-	-	-
10	Others: Administration Charges		-	-	-	-	-	-	-	-
	<b>Total (B)</b>		-	-	-	-	<b>4,94,809</b>	<b>9,77,105</b>	<b>4,94,809</b>	<b>9,77,105</b>
	<b>Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B)</b>		-	-	-	-	<b>(3,37,374)</b>	<b>(7,05,620)</b>	<b>(3,37,374)</b>	<b>(7,05,620)</b>
	<b>Appropriations:</b>									
1	Transfer to Shareholders' Account		-	-	-	-	(3,37,374)	(7,05,620)	(3,37,374)	(7,05,620)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	<b>Total (C)</b>		-	-	-	-	<b>(3,37,374)</b>	<b>(7,05,620)</b>	<b>(3,37,374)</b>	<b>(7,05,620)</b>



**PERIODIC DISCLOSURES**  
**FORM NL-2B - PL**

(₹ IN' 000)

Sr. No.	Particulars	QTD Dec-19	YTD Dec-19	QTD Dec-18	YTD Dec-18
1	<b>OPERATING PROFIT / (LOSS)</b>				
	(a) Fire Insurance	-	-	-	-
	(b) Marine Insurance	-	-	-	-
	(c) Miscellaneous Insurance	(5,41,786)	(15,99,050)	(3,37,374)	(7,05,620)
		(5,41,786)	(15,99,050)	(3,37,374)	(7,05,620)
2	<b>INCOME FROM INVESTMENTS</b>				
	(a) Interest, Dividend & Rent - Gross	26,470	82,733	(4,894)	28,259
	(b) Profit on sale of Investments	(474)	27,014	365	3,310
	Less : Loss on Sale of Investments	(697)	3,354	(800)	2,033
		26,693	1,06,393	(3,729)	29,536
3	<b>OTHER INCOME</b>				
	a) Others (to be specified)	-	-	-	-
		-	-	-	-
	<b>TOTAL (A)</b>	<b>(5,15,093)</b>	<b>(14,92,657)</b>	<b>(3,41,103)</b>	<b>(6,76,084)</b>
4	<b>PROVISIONS (Other than taxation)</b>				
	(a) For diminution in the value of investments	-	12,500	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
5	<b>OTHER EXPENSES</b>				
	(a) Expenses other than those related to Insurance business	2,223	13,579	9,800	9,800
	(b) Bad Debts/ Advances written off	-	-	-	-
	(c) Others	-	-	-	-
	<b>TOTAL (B)</b>	<b>2,223</b>	<b>26,079</b>	<b>9,800</b>	<b>9,800</b>
	<b>Profit/(Loss) Before Tax (A-B)</b>	<b>(5,17,316)</b>	<b>(15,18,736)</b>	<b>(3,50,903)</b>	<b>(6,85,884)</b>
	Less: Provision for Taxation				
	Current Tax	-	-	-	-
	Deferred Tax	-	-	-	-
	<b>Profit/(Loss) After Tax</b>	<b>(5,17,316)</b>	<b>(15,18,736)</b>	<b>(3,50,903)</b>	<b>(6,85,884)</b>
	<b>Appropriations</b>				
	(a) Interim dividends paid during the year	-	-	-	-
	(b) Proposed final dividend	-	-	-	-
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any Reserves or other Accounts (to be specified)	-	-	-	-
	<b>Balance of Profit/(Loss) brought forward from last year</b>	<b>(24,64,807)</b>	<b>(14,63,387)</b>	<b>(4,54,655)</b>	<b>(1,19,673)</b>
	<b>Balance carried forward to Balance sheet</b>	<b>(29,82,123)</b>	<b>(29,82,123)</b>	<b>(8,05,558)</b>	<b>(8,05,557)</b>
	Basic & Diluted Earnings per share:				
	- Basic EPS	(1.61)	(4.73)	(2.46)	(4.80)
	- Diluted EPS	(1.61)	(4.73)	(2.46)	(4.80)
	(Equity shares of face value of Rs. 10 each)				



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

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

(₹ IN' 000)

Sr. No.	Particulars	Schedule	YTD Dec-19	YTD Dec-18
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8 (Share Capital Schedule)	44,60,000	18,60,000
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10 (Reserves and Surplus Schedule)	-	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		111	52
	-Policyholders' Funds		171	37
5	BORROWINGS	NL-11 (Borrowings Schedule)	-	-
	<b>TOTAL</b>		<b>44,60,282</b>	<b>18,60,089</b>
	<b>APPLICATION OF FUNDS</b>			
6	INVESTMENTS (SHAREHOLDERS)	NL-12 (Investment Schedule)	16,17,351	10,49,010
7	INVESTMENTS (POLICYHOLDERS)	NL-12A (Investment Schedule)	24,79,175	7,54,033
8	LOANS	NL-13 (Loans Schedule)	-	-
9	FIXED ASSETS	NL-14 (Fixed Assets Schedule)	81,496	15,888
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 (Cash and bank balance Schedule)	64,609	44,475
	Advances and Other Assets	NL-16 (Advances and other assets Schedule)	2,39,032	3,02,894
	<b>Sub-Total (A)</b>		<b>3,03,641</b>	<b>3,47,369</b>
12	CURRENT LIABILITIES	NL-17 (Current Liabilities Schedule)	23,40,125	7,75,394
13	PROVISIONS	NL-18 (Provisions Schedule)	6,63,379	3,36,374
	<b>Sub-Total (B)</b>		<b>30,03,504</b>	<b>11,11,768</b>
14	NET CURRENT ASSETS (C) = (A-B)		<b>(26,99,863)</b>	<b>(7,64,399)</b>
15	MISCELLANEOUS EXPENDITURE (To the extent not written off)	NL-19 (Misc Expenditure Schedule)	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		29,82,123	8,05,557
	<b>TOTAL</b>		<b>44,60,282</b>	<b>18,60,089</b>



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

PERIODIC DISCLOSURES																																				(₹ IN '000)					
FORM NL 4 - PREMIUM SCHEDULE																																									
PREMIUM EARNED (NET) [CURRENT YEAR]																																									
Sr No	Particulars	Fire		Marine						Motor OD						Compensation		Public/Product Liability		Engineering				Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous		Total			
		QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD		
		Dec-19	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19	QTD	Dec-19
1	Premium from direct business written	-	-	-	-	-	-	-	-	1,90,864	4,96,824	4,36,488	11,39,047	6,27,352	16,35,871	-	-	2,66,855	5,08,023	-	-	-	-	-	-	1,701	5,735	2,40,627	6,41,238	-	-	-	-	-	-	-	-	11,36,535	27,90,867	11,36,535	27,90,867
2	Add - Premium on reinsurance accepted	-	-	-	-	-	-	-	-	1,90,864	4,96,824	4,36,488	11,39,047	6,27,352	16,35,871	-	-	2,66,855	5,08,023	-	-	-	-	-	-	1,701	5,735	2,40,627	6,41,238	-	-	-	-	-	-	-	-	11,36,535	27,90,867	11,36,535	27,90,867
3	Less - Premium on reinsurance ceded	-	-	-	-	-	-	-	-	1,24,489	3,24,243	2,82,225	7,42,113	4,06,714	10,66,356	-	-	1,71,827	3,21,581	-	-	-	-	-	-	86	287	12,032	32,060	-	-	-	-	-	-	-	-	5,90,659	14,20,284	5,90,659	14,20,284
4	Net Premium	-	-	-	-	-	-	-	-	66,375	1,72,581	1,54,263	3,96,934	2,20,638	5,69,515	-	-	95,028	1,86,442	-	-	-	-	-	-	1,615	5,448	2,28,595	6,09,178	-	-	-	-	-	-	-	-	5,45,876	13,70,583	5,45,876	13,70,583
5	Adjustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	10,429	34,131	2,646	9,660	13,075	24,462	-	-	56,302	77,943	-	-	-	-	-	-	(287)	54	20,584	37,532	-	-	-	-	-	-	-	-	89,674	89,674	1,39,982	1,39,982
6	Total Premium Earned (Net)	-	-	-	-	-	-	-	-	55,946	1,38,450	1,51,617	4,06,603	2,07,563	5,45,053	-	-	38,726	1,08,499	-	-	-	-	-	-	1,902	5,394	2,08,011	5,71,655	-	-	-	-	-	-	-	-	4,56,202	12,30,601	4,56,202	12,30,601
PREMIUM EARNED (NET) [PREVIOUS YEAR]																																				(₹ IN '000)					
Sr No	Particulars	Fire		Marine						Motor OD						Compensation		Public/Product Liability		Engineering				Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Credit Insurance		Total Miscellaneous		Total			
		QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
		Dec-18	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18	QTD	Dec-18
1	Premium from direct business written	-	-	-	-	-	-	-	-	1,04,836	1,38,546	1,69,301	2,35,617	2,74,137	3,74,163	-	-	3,12,782	3,33,944	-	-	-	-	-	-	3,211	3,628	69,586	1,77,161	-	-	-	-	-	-	-	-	6,59,716	8,88,896	6,59,716	8,88,896
2	Add - Premium on reinsurance accepted	-	-	-	-	-	-	-	-	1,04,836	1,38,546	1,69,301	2,35,617	2,74,137	3,74,163	-	-	3,12,782	3,33,944	-	-	-	-	-	-	3,211	3,628	69,586	1,77,161	-	-	-	-	-	-	-	-	6,59,716	8,88,896	6,59,716	8,88,896
3	Less - Premium on reinsurance ceded	-	-	-	-	-	-	-	-	59,263	81,010	11,723	21,557	70,986	1,02,567	-	-	2,03,309	2,17,065	-	-	-	-	-	-	161	182	3,551	10,900	-	-	-	-	-	-	-	-	2,78,007	3,30,714	2,78,007	3,30,714
4	Net Premium	-	-	-	-	-	-	-	-	45,573	57,536	1,57,578	2,14,060	2,03,151	2,71,596	-	-	1,09,473	1,16,879	-	-	-	-	-	-	3,050	3,446	66,035	1,66,261	-	-	-	-	-	-	-	-	3,81,709	5,58,182	3,81,709	5,58,182
5	Adjustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	38,650	51,495	1,25,814	1,75,495	1,64,464	2,26,990	-	-	91,327	97,537	-	-	-	-	-	-	439	806	1,193	2,402	-	-	-	-	-	-	-	-	2,57,423	3,27,735	2,57,423	3,27,735
6	Total Premium Earned (Net)	-	-	-	-	-	-	-	-	6,923	6,041	31,764	38,565	38,687	44,606	-	-	18,146	19,342	-	-	-	-	-	-	2,611	2,640	64,842	1,63,859	-	-	-	-	-	-	-	-	1,24,286	2,30,447	1,24,286	2,30,447



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

PERIODIC DISCLOSURES  
FORM NL 5 - CLAIMS SCHEDULE

Sr. No.	CLAIMS INCURRED (NET) [CURRENT YEAR]																																		(R IN '000)						
	Particulars		Fire		Marine										Miscellaneous																		Total								
					Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Worksmen's Compensation		Public/Product Liability		Engineering		Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance				Others		Total Miscellaneous				
					QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19			QTD Dec-19	YTD Dec-19					
Claims Paid		-	-	-	-	-	-	-	-	-	-	2,11,241	4,65,823	14,215	16,831	2,25,456	4,82,654	-	-	1,08,087	1,92,091	-	-	-	-	2,770	23,231	45,202	1,17,102	-	-	-	-	-	-	3,81,515	8,15,078	3,81,515	8,15,078		
1. Direct		-	-	-	-	-	-	-	-	-	-	2,11,241	4,65,823	14,215	16,831	2,25,456	4,82,654	-	-	1,08,087	1,92,091	-	-	-	-	2,770	23,231	45,202	1,17,102	-	-	-	-	-	-	3,81,515	8,15,078	3,81,515	8,15,078		
2. Add : Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Less : Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	1,27,186	2,73,148	2,422	2,663	1,29,608	2,75,811	-	-	70,256	1,24,859	-	-	-	-	139	1,162	2,264	6,487	-	-	-	-	-	-	-	-	2,02,267	4,08,319	2,02,267	4,08,319
Net Claims Paid		-	-	-	-	-	-	-	-	-	-	84,055	1,92,675	11,793	14,168	95,848	2,06,843	-	-	37,831	67,232	-	-	-	-	2,681	22,069	42,938	1,10,615	-	-	-	-	-	-	-	-	1,79,248	4,06,759	1,79,248	4,06,759
4. Add : Claims Outstanding at the end of the year		-	-	-	-	-	-	-	-	-	-	56,476	56,476	4,37,877	4,37,877	4,94,353	4,94,353	-	-	26,589	26,589	-	-	-	-	2,263	2,263	94,957	94,957	-	-	-	-	-	-	-	-	6,18,162	6,18,162	6,18,162	6,18,162
5. Less : Claims Outstanding at the beginning of the year		-	-	-	-	-	-	-	-	-	-	78,313	40,319	26,429	40,319	1,20,429	1,47,214	-	-	34,287	13,255	-	-	-	-	1,723	9,367	70,653	46,961	-	-	-	-	-	-	-	-	5,26,305	2,16,697	5,26,305	2,16,697
Total Claims Incurred		-	-	-	-	-	-	-	-	-	-	61,218	2,22,366	1,09,351	3,31,616	1,70,569	5,53,982	-	-	30,123	80,566	-	-	-	-	3,171	15,065	67,242	1,58,611	-	-	-	-	-	-	-	-	2,71,105	8,08,224	2,71,105	8,08,224

CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																			(R IN '000)						
Sr No	Particulars	Fire		Marine										Miscellaneous																		Total									
				Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Worksmen's Compensation		Public/Product Liability		Engineering		Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance				Others		Total Miscellaneous					
		QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18						
	Claims Paid	-	-	-	-	-	-	-	-	16,740	20,223	-	454	16,740	20,677	-	-	13,549	13,602	-	-	-	-	-	-	1,202	3,568	-	-	-	-	-	-	-	-	31,491	37,847	31,491	37,847		
1	Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
2	Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3	Less : Reinsurance ceded	-	-	-	-	-	-	-	-	9,207	11,123	-	23	9,207	11,146	-	-	8,807	8,841	-	-	-	-	-	-	-	-	348	632	-	-	-	-	-	-	-	-	18,362	20,619	18,362	20,619
	Net Claims Paid	-	-	-	-	-	-	-	-	7,533	9,100	-	431	7,533	9,531	-	-	4,742	4,761	-	-	-	-	-	-	-	-	854	2,936	-	-	-	-	-	-	-	-	18,329	17,228	18,329	17,228
4	Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	5,594	5,594	45,976	45,976	51,570	51,570	16,016	16,016	-	-	13,617	13,617	-	-	-	-	4,406	4,406	16,016	16,016	-	-	-	-	-	-	-	-	85,609	85,609	85,609	85,609
5	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	1,558	4	12,706	484	14,264	488	12,706	488	-	-	1,127	-	-	-	-	-	24	-	62,899	528	-	-	-	-	-	-	-	-	78,314	1,016	78,314	1,016
	Total Claims Incurred	-	-	-	-	-	-	-	-	11,569	14,690	33,270	45,923	44,839	60,613	-	-	17,232	18,378	-	-	-	-	-	-	4,382	4,406	(46,029)	20,424	-	-	-	-	-	-	-	-	20,424	1,01,821	20,424	1,01,821

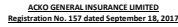


ACKO GENERAL INSURANCE LIMITED  
Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES  
FORM No. 6 - COMMISSION SCHEDULE

COMMISSION PAID (NET) [CURRENT YEAR]																																		(₹ IN '000)				
Sr No	Particulars	Fire		Marine								Miscellaneous																Total										
		QTD Dec-19	YTD Dec-19	Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Workmen's Compensation		Public/Product Liability		Engineering		Aviation		Personal Accident		Health Insurance				Credit Insurance		Crop Insurance		Others		Credit Insurance		Total Miscellaneous
		QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	QTD Dec-19	YTD Dec-19	
1	Commission Paid	-	-	-	-	-	-	-	-	11,401	24,655	2,007	5,582	13,408	30,237	-	-	-	-	-	-	-	-	-	-	1,602	1,611	-	-	-	-	-	-	15,010	31,848	15,010	31,848	
2	Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Less : Reinsurance ceded	-	-	-	-	-	-	-	-	12,684	33,335	26,186	70,075	38,870	1,03,410	-	-	9,973	30,159	-	-	-	-	9	29	1,203	3,206	-	-	-	-	-	-	50,055	1,36,804	50,055	1,36,804	
	Net Commission	-	-	-	-	-	-	-	-	(1,283)	(8,680)	(24,179)	(64,493)	(25,462)	(73,173)	-	-	(9,973)	(30,159)	-	-	-	-	(9)	(29)	899	(1,595)	-	-	-	-	-	-	(35,045)	(1,04,956)	(35,045)	(1,04,956)	
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																					
	Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Brokers	-	-	-	-	-	-	-	-	9,053	21,349	1,221	3,931	10,274	25,280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,274	25,280	10,274	25,280	
	Corporate Agency	-	-	-	-	-	-	-	-	1,972	2,284	375	409	2,347	2,693	-	-	-	-	-	-	-	-	-	-	1,602	1,611	-	-	-	-	-	-	3,949	4,304	3,949	4,304	
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total (B)	-	-	-	-	-	-	-	-	11,401	24,655	2,007	5,582	13,408	30,237	-	-	-	-	-	-	-	-	-	-	1,602	1,611	-	-	-	-	-	-	15,010	31,848	15,010	31,848	

COMMISSION PAID (NET) [PREVIOUS YEAR]																																			(₹ IN '000)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
Sr No	Particulars	Fire		Marine										Miscellaneous														Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
				Marine Cargo		Marine Others		Marine Total		Motor OD		Motor TP		Motor Total		Workmen's Compensation		Public/Product Liability		Engineering		Aviation		Personal Accident		Health Insurance				Credit Insurance		Crop Insurance		Others		Credit Insurance		Total Miscellaneous																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
		QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18	QTD Dec-18	YTD Dec-18																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
1	Commission Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



	Total
--	-------



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

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

(₹ IN' 000)

Sr. No	Particulars	YTD Dec-19	YTD Dec-18
1	Authorised Capital 506000000 Equity Shares of ₹ 10 each (Previous period : 236000000 Equity Shares of ₹ 10 each)	50,60,000	23,60,000
2	Issued Capital 446000000 Equity Shares of ₹ 10 each (Previous period : 186000000 Equity Shares of ₹ 10 each)	44,60,000	18,60,000
3	Subscribed Capital 446000000 Equity Shares of ₹ 10 each (Previous period : 186000000 Equity Shares of ₹ 10 each)	44,60,000	18,60,000
4	Called up Capital 446000000 Equity Shares of ₹ 10 each (Previous period : 186000000 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	44,60,000  - - - - -	18,60,000  - - - - -
	<b>Total</b>	<b>44,60,000</b>	<b>18,60,000</b>





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

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

Sr. No	Particulars	YTD Dec-19		YTD Dec-18	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	<b>Promoters</b>				
	a) Indian				
	- Acko Technologies & Services Private Limited	44,60,00,000	100	18,60,00,000	100
	b) Foreign	-	-	-	-
2	<b>Others</b>	-	-	-	-
	<b>Total</b>	<b>44,60,00,000</b>	<b>100</b>	<b>18,60,00,000</b>	<b>100.00</b>



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

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

**(₹ IN' 000)**

<b>Sr. No</b>	<b>Particulars</b>	<b>YTD Dec-19</b>	<b>YTD Dec-18</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	<b>Total</b>	-	-



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

**PERIODIC DISCLOSURES**  
**FORM NL 11 - BORROWINGS SCHEDULE**

**(₹ IN' 000)**

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



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

**PERIODIC DISCLOSURES**  
**FORM NL 12 & 12A - INVESTMENT SCHEDULE**

(₹ IN' 000)

Sr. No	Particulars	Shareholders		Policyholders		Total	
		YTD Dec-19	YTD Dec-18	YTD Dec-19	YTD Dec-18	YTD Dec-19	YTD Dec-18
<b>(A)</b>	<b>LONG TERM INVESTMENTS :</b>						
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	3,86,426	3,18,680	5,92,337	2,29,068	9,78,763	5,47,748
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debenture /Bonds	2,25,770	2,60,837	3,46,074	1,87,491	5,71,844	4,48,328
	(d) Investment Properties - Real Estate	-	-	-	-	-	-
	(e) Other Securities	-	-	-	-	-	-
4	Investment In Infrastructure and social sector						
	(a) Approved Investments (Bonds & Debentures)	6,57,781	88,083	10,08,286	63,315	16,66,067	1,51,398
	(b) Other Investments	-	-	-	-	-	-
5	Other than approved investments	-	-	-	-	-	-
	<b>Total</b>	<b>12,69,977</b>	<b>6,67,600</b>	<b>19,46,697</b>	<b>4,79,874</b>	<b>32,16,674</b>	<b>11,47,474</b>
<b>(B)</b>	<b>SHORT TERM INVESTMENTS :</b>						
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	1,53,601	56,548	2,35,450	40,647	3,89,051	97,195
2	Other Approved Securities	-	-	-	-	-	-
3	<u>Other Investments</u>						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	70,005	77,431	1,07,308	55,658	1,77,313	1,33,089
	(c) Debenture /Bonds	58,875	87,208	90,247	62,685	1,49,122	1,49,893
	(d) Investment Properties - Real Estate	-	-	-	-	-	-
	(e) Other Securities (FDs, CDs and CPs.)	30,273	14,545	46,405	10,455	76,678	25,000
4	Investments in Infrastructure & Social Sector						
	(a) Approved Investments (Bonds & Debentures)	19,815	1,45,678	30,373	1,04,714	50,188	2,50,392
	(b) Other Investments	14,805	-	22,695	-	37,500	-
5	Other than approved investments	-	-	-	-	-	-
	<b>Total</b>	<b>3,47,374</b>	<b>3,81,410</b>	<b>5,32,478</b>	<b>2,74,159</b>	<b>8,79,852</b>	<b>6,55,569</b>
	<b>Grand Total</b>	<b>16,17,351</b>	<b>10,49,010</b>	<b>24,79,175</b>	<b>7,54,033</b>	<b>40,96,526</b>	<b>18,03,043</b>



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

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

(₹ IN' 000)

Sr. No	Particulars	YTD Dec-19	YTD Dec-18
1	<b>Security wise Classification</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside india	-	-
	(b) On shares, Bonds, Govt Securities	-	-
	(c ) Others (to be specified)	-	-
	Unsecured	-	-
	Total	-	-
2	<b>Borrowerwise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c ) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	Total	-	-
3	<b>Performance wise Classification</b>		
	(a) Loans classified as standard		
	(aa) in India	-	-
	(bb) outside India	-	-
	(b) Non performing loans less provisions		
	(aa) in India	-	-
	(bb) outside India	-	-
	Total	-	-
4	<b>Maturity wise Classification</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>Total</b>	-	-



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

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

[CURRENT YEAR]

(₹ IN' 000)

Sr. No.	Particulars	As at 31st December, 2019									
		Cost / Gross Block				Depreciation				Net Block	
		Balance at the beginning of the period	Additions during the period	Sales/ Adjustments during the Year	Balance at the end of the period	Balance at the beginning of the period	Additions during the period	Sales/ Adjustments during the Year	Balance at the end of the period	Balance at the end of the period	Balance at the beginning of the period
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	3,706	82,890	211	86,385	1,475	21,307	48	22,734	63,651	2,231
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2,540	-	2,385	155	684	287	894	77	78	1,856
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	3,486	959	3,486	959	1,437	725	2,011	151	808	2,049
7	Information Technology Equipment	12,845	9,307	(211)	22,363	3,324	4,341	(48)	7,713	14,650	9,521
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	1,837	2,493	899	3,431	821	749	448	1,122	2,309	1,016
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	24,414	95,649	6,770	1,13,293	7,741	27,409	3,353	31,797	81,496	16,673
	Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total</b>	<b>24,414</b>	<b>95,649</b>	<b>6,770</b>	<b>1,13,293</b>	<b>7,741</b>	<b>27,409</b>	<b>3,353</b>	<b>31,797</b>	<b>81,496</b>	<b>16,673</b>
	<b>Previous Period Total</b>	<b>11,249</b>	<b>11,028</b>	<b>544</b>	<b>21,733</b>	<b>1,839</b>	<b>4,006</b>	<b>-</b>	<b>5,845</b>	<b>15,888</b>	<b>9,410</b>



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

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

(₹ IN' 000)

Sr. No	Particulars	YTD Dec-19	YTD Dec-18
1	Cash (including cheques, drafts and stamps)	439	198
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	64,170	44,277
	(c ) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others	-	-
	<b>Total</b>	<b>64,609</b>	<b>44,475</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-



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

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

(₹ IN' 000)

Sr. No	Particulars	YTD Dec-19	YTD Dec-18
<b>(A)</b>	<b>ADVANCES</b>		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	4,947	1,188
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	100	148
6	Others:	-	-
	Security Deposits	26,233	9,275
	Statutory Dues (net)	-	-
	GST input balance recoverable (net)	26,302	15,217
	Other Advances	27,001	2,06,990
	Sales Proceeds Receivable (investment)	-	-
	Sub Total (A)	84,583	2,32,818
<b>(B)</b>	<b>OTHER ASSETS</b>		
1	Income accrued on Investments / FDRs	1,31,199	49,503
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)	-	3,259
	Less : Provisions for doubtful debts	-	-
6	Due from Subsidiaries/ Holdings	-	-
7	Others	23,250	17,314
	Sub Total (B)	1,54,449	70,076
	<b>Total (A) + (B)</b>	<b>2,39,032</b>	<b>3,02,894</b>





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

**PERIODIC DISCLOSURES**  
**FORM NL 17 - CURRENT LIABILITIES SCHEDULE**

(₹ IN' 000)

Sr. No	Particulars	YTD Dec-19	YTD Dec-18
1	Agents' Balances	14,252	2,367
2	Balances due to other insurance companies	7,96,156	2,48,497
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	3,53,476	34,929
5	Unallocated premium	-	-
6	Sundry Creditors	3,95,706	3,12,918
7	Due to subsidiaries/holding company	58,802	6,563
8	Claims outstanding	6,18,163	86,140
9	Due to Officers / Directors	-	-
10	Unclaimed amount of policyholder's funds #	-	-
11	Interest payable on debentures/bonds etc.	-	-
12	Others:		
	Statutory Dues	11,481	33,066
	Due to Solatium fund	1,189	310
	Deposit Premium	55,587	50,604
	Employee Benefits	35,313	-
	<b>Total</b>	<b>23,40,125</b>	<b>7,75,394</b>



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

**PERIODIC DISCLOSURES**  
**FORM NL 18 - PROVISIONS SCHEDULE**

**(₹ IN' 000)**

<b>Sr. No</b>	<b>Particulars</b>	<b>YTD Dec-19</b>	<b>YTD Dec-18</b>
1	Reserve for Unexpired Risk	6,41,539	3,34,916
2	Reserve for Premium Deficiency	-	-
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	17,560	1,458
	Provisions for Leave Encashment	4,280	-
	<b>Total</b>	<b>6,63,379</b>	<b>3,36,374</b>



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

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

**(₹ IN' 000)**

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



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

**PERIODIC DISCLOSURES**  
**FORM NL 21 - STATEMENT OF LIABILITIES**

(₹ in Lacs)

Sr No	Particulars	As at 31st December, 2019				As at 31st December, 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	4,488	1,109	3,836	9,433	2,340	57	459	2,856
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	1,514	168	98	1,780	975	36	100	1,111
e	Rural insurances	-	-	-	-	-	-	-	-
f	Others	10	3	19	32	8	22	22	52
4	Health Insurance	403	446	503	1,352	26	20	140	186
	<b>Total Liabilities</b>	<b>6,415</b>	<b>1,726</b>	<b>4,456</b>	<b>12,597</b>	<b>3,349</b>	<b>135</b>	<b>721</b>	<b>4,205</b>

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



**PERIODIC DISCLOSURES**  
**FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS**

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	Upto the qtr	For the qtr
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	Upto the qtr	For the qtr
Andhra Pradesh	-	-	-	-	-	-	-	-	3853942	8593140	9227537	21955537	0	0	0	0	8290516	29997727	-	-	-	-	-	-	21,37,19,94,29,443	60,54,64,03,62,119
Arunachal Pradesh	-	-	-	-	-	-	-	-	2262	3030	15131	22674	0	0	0	0	35201	65988	-	-	-	-	-	-	5,25,93,84,051	9,26,92,33,132
Astam	-	-	-	-	-	-	-	-	218233	524376	1286070	2851557	0	0	0	0	1731730	4890653	-	-	-	-	-	-	3,23,60,32,73,896	8,26,65,86,21,285
Bihar	-	-	-	-	-	-	-	-	1589986	3677842	4236630	10758375	0	0	0	0	2247433	4536580	-	-	-	-	-	-	8,07,40,48,42,755	18,97,27,96,28,578
Chhattisgarh	-	-	-	-	-	-	-	-	746847	1550721	1781036	4038394	0	0	0	0	1112384	2472228	-	-	-	-	-	-	3,64,02,67,48,624	8,06,13,43,13,161
Goa	-	-	-	-	-	-	-	-	783782	1660422	1627378	3363989	0	0	0	0	395969	1516735	-	-	-	-	-	-	3,00,71,28,69,032	6,54,11,45,81,580
Gujarat	-	-	-	-	-	-	-	-	5361678	13613731	15142089	42236729	0	0	0	0	8010328	39075318	-	-	-	-	-	-	28,51,40,94,31,999	74,92,57,77,84,704
Haryana	-	-	-	-	-	-	-	-	5228879	15361739	15416931	53397340	0	0	1700918	5734594	26694159	91587039	-	-	-	-	-	-	49,04,08,87,21,623	1,66,08,07,13,51,593
Himachal Pradesh	-	-	-	-	-	-	-	-	229564	662271	1095881	2917433	0	0	0	0	555408	1404956	-	-	-	-	-	-	1,88,08,52,96,859	4,98,46,39,37,524
Jammu & Kashmir	-	-	-	-	-	-	-	-	44248	151114	217443	624953	0	0	0	0	57481	156857	-	-	-	-	-	-	31,91,72,13,430	93,29,23,43,350
Jharkhand	-	-	-	-	-	-	-	-	878639	1992423	2059574	5352873	0	0	0	0	1428537	3458096	-	-	-	-	-	-	4,36,67,50,33,690	10,80,33,92,79,123
Karnataka	-	-	-	-	-	-	-	-	48858310	144285176	93474825	265920476	0	0	0	0	51556036	125414824	-	-	-	-	-	-	1,93,98,91,70,68,287	5,35,62,04,75,36,413
Kerala	-	-	-	-	-	-	-	-	1750574	4211102	3726374	8693150	0	0	0	0	2245615	6506360	-	-	-	-	-	-	7,72,25,62,46,035	19,41,06,11,76,158
Madhya Pradesh	-	-	-	-	-	-	-	-	669238	2850107	3879456	12579133	0	0	0	0	5016617	13743776	-	-	-	-	-	-	9,56,53,11,98,143	29,17,30,16,43,107
Maharashtra	-	-	-	-	-	-	-	-	32289181	77071597	66825489	154484577	266781382	507019222	0	0	36724208	94120082	-	-	-	-	-	-	4,02,62,02,59,94,703	8,32,69,54,77,43,904
Manipur	-	-	-	-	-	-	-	-	784	1790	9626	23798	0	0	0	0	45977	62078	-	-	-	-	-	-	5,63,87,12,270	8,76,66,29,387
Meghalaya	-	-	-	-	-	-	-	-	9246	24736	45921	96094	0	0	0	0	26378	90021	-	-	-	-	-	-	8,15,45,65,322	21,08,51,26,043
Mizoram	-	-	-	-	-	-	-	-	481	2016	6913	15189	0	0	0	0	11222	29085	-	-	-	-	-	-	1,86,15,79,344	4,62,90,42,649
Nagaland	-	-	-	-	-	-	-	-	1671	1731	3449	4169	0	0	0	0	39441	47547	-	-	-	-	-	-	4,45,61,58,322	5,34,47,00,119
Orissa	-	-	-	-	-	-	-	-	1236586	2707884	5289930	10490749	0	0	0	0	3490356	7529666	-	-	-	-	-	-	9,92,68,71,82,398	20,72,82,97,48,449
Punjab	-	-	-	-	-	-	-	-	154080	1085669	5900571	10468547	0	0	0	0	3975956	9272614	-	-	-	-	-	-	10,13,06,07,39,306	29,82,68,29,37,472
Rajasthan	-	-	-	-	-	-	-	-	3953165	11560320	15366575	52608801	0	0	0	0	7214259	18930469	-	-	-	-	-	-	26,53,39,99,03,390	83,09,75,89,36,150
Sikkim	-	-	-	-	-	-	-	-	16426	57199	54939	111424	0	0	0	0	25993	36666	-	-	-	-	-	-	9,73,58,45,215	20,52,89,82,478
Tamil Nadu	-	-	-	-	-	-	-	-	26831789	66033991	79610045	180299835	0	0	0	0	26708354	81829364	-	-	-	-	-	-	1,33,15,01,87,17,253	3,28,16,31,90,06,929
Telangana	-	-	-	-	-	-	-	-	14072242	33996261	23646901	59314944	0	0	0	0	13651386	31265504	-	-	-	-	-	-	51,37,05,29,79,380	1,24,57,67,08,80,318
Tripura	-	-	-	-	-	-	-	-	7104	27233	44325	113883	0	0	0	0	35144	64077	-	-	-	-	-	-	8,65,73,84,475	19,51,92,82,861
Uttar Pradesh	-	-	-	-	-	-	-	-	14834917	34947741	26370825	75266984	73988	1004201	0	0	15190745	35810240	-	-	-	-	-	-	56,47,04,75,25,566	1,47,02,91,66,24,035
Uttarakhand	-	-	-	-	-	-	-	-	297982	859861	1616798	4452872	0	0	0	0	1486863	3099075	-	-	-	-	-	-	3,40,16,43,35,831	8,41,18,08,53,983
West Bengal	-	-	-	-	-	-	-	-	3627891	9832895	11355940	29055095	0	0	0	0	7150762	17614072	-	-	-	-	-	-	22,13,45,82,50,948	56,50,20,62,00,947
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	10839	11328	99339	215823	0	0	0	0	17314	24525	-	-	-	-	-	-	12,74,91,41,029	27,16,75,87,766
Chandigarh	-	-	-	-	-	-	-	-	88961	307174	457987	1379264	0	0	0	0	1304811	3326719	-	-	-	-	-	-	1,85,17,58,23,644	5,01,31,57,46,618
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	30633	115209	134357	372566	0	0	0	0	9685	16407	-	-	-	-	-	-	17,46,75,29,248	50,41,82,34,149
Daman & Diu	-	-	-	-	-	-	-	-	11248	39226	52846	178462	0	0	0	0	38648	50325	-	-	-	-	-	-	10,27,41,31,531	26,80,13,85,837
Delhi	-	-	-	-	-	-	-	-	22490330	58222395	45148680	123298400	0	0	0	0	13621010	32098152	-	-	-	-	-	-	81,26,00,20,17,609	2,13,61,89,46,84,209
Lakshadweep	-	-	-	-	-	-	-	-	170	915	21887	31450	0	0	0	0	120	214	-	-	-	-	-	-	2,21,77,23,000	3,25,79,51,424
Puducherry	-	-	-	-	-	-	-	-	480950	762914	1238983	2055262	0	0	0	0	370706	1104025	-	-	-	-	-	-	2,09,06,39,46,381	3,92,22,01,05,825
Total	-	-	-	-	-	-	-	-	19,08,62,856	49,68,27,280	43,64,88,680	1,13,90,49,801	26,68,55,370	50,80,23,423	17,00,918	57	24,06,26,755	64,12,38,045	-	-	-	-	-	-	11,36,53,45,79,41,033	2,79,08,73,14,25,33,80,00,000

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



PERIODIC DISCLOSURES						
FORM NL-23 - REINSURANCE RISK CONCENTRATION						
Public Disclosure Q3 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	13,479.91	162.00	-	96.05%
3	No. of Reinsurers with rating A but less than AA	1	560.92	-	-	3.95%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	No. of Indian Insurers	-	-	-	-	-
7	Not Rated	-	-	-	-	-
8	Placement by lead insurer	-	-	-	-	-
<b>Total</b>		<b>3</b>	<b>14,040.83</b>	<b>162.00</b>	<b>-</b>	<b>100%</b>



**PERIODIC DISCLOSURES**

**FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31st Dec 2019**

(` 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	9,258	1,324	246	43	-	10,871	2,112
6	Motor TP	3	17	6	2	-	28	141
7	Health	17,293	1,333	1,592	669	-	20,887	452
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	31	4	5	1	-	41	28
10	Liability	9,589	4,925	1,766	27	-	16,307	1,085
11	Crop					-	-	-
12	Miscellaneous					-	-	-

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

## PERIODIC DISCLOSURES

**FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31st Dec 2019**

*No. of claims only*

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	2244	55	6426	-	9	10135	-	-	-	18,869
2	Claims reported during the period	-	-	-	-	12300	101	21180	-	67	26014	-	-	-	59,662
3	Claims Settled during the period	-	-	-	-	10,871	28	20887		41	16307	-	-	-	48,134
4	Claims Repudiated during the period	-	-	-	-	289	0	3246		16	4757	-	-	-	8,308
5	Claims closed during the period	-	-	-	-	1,518	0	775		3	2808	-	-	-	5,104
6	Claims O/S at End of the period	-	-	-	-	1923	128	5159		22	9895	-	-	-	17,127
7	Less than 3months	-	-	-	-	1,660	83	1,854		22	8496	-	-	-	12,115
8	3 months to 6 months	-	-	-	-	200	28	2,706		-	1,201	-	-	-	4,135
9	6months to 1 year	-	-	-	-	61	16	596		-	196	-	-	-	869
10	1year and above	-	-	-	-	2	1	3			2	-	-	-	8
11	3 years and above	-	-	-	-		-	-			-	-	-	-	-



**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 Q3 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	22,24,636	21,13,404	2,26,10,625	2,14,80,093	4,22,681	64,44,028	64,44,028
4	Motor	2,01,49,37,242	85,94,20,947	1,26,72,50,039	67,97,11,899	30,22,40,586	28,51,31,259	30,22,40,586
5	Engineering	-	-	NA	NA	-	-	-
6	Aviation	-	-	NA	NA	-	-	-
7	Liabilities	52,29,61,415	19,16,70,733	24,97,23,538	9,19,70,765	7,84,44,212	5,61,87,796	7,84,44,212
8	Rural insurances	-	-	NA	NA	-	-	-
9	Others	-	-	NA	NA	-	-	-
10	Health Insurance	4,71,89,097	4,48,29,642	20,95,90,094	19,93,41,178	89,65,928	5,98,02,353	5,98,02,353
11	<b>Total</b>	<b>2,58,73,12,389</b>	<b>1,09,80,34,726</b>	<b>1,74,91,74,296</b>	<b>99,25,03,935</b>	<b>39,00,73,408</b>	<b>40,75,65,436</b>	<b>44,69,31,180</b>



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

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

**PERIODIC DISCLOSURES : Q3**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter (As on 01.10.2019)		3
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this Quarter	0
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		3
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		3



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

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

Company Name & Code: Acko Geeral Insurance Limited / 157

Statement as on: 31st December, 2019

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

(Business within India)

Periodicity of Submission: Quarterly (Q3 - FY 2018-20)

₹ in Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments		
	a. Shareholders Fund	8	16,173.52
	b. Policyholders Fund	8A	24,791.74
2	Loans	9	-
3	Fixed Assets	10	814.96
4	Deferred Tax Assets		-
5	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	646.20
	b. Advances & Other Assets	12	3,412.12
6	<b>Current Liabilities</b>		
	a. Current Liabilities	13	(24,377.80)
	b. Provisions	14	(6,633.79)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		29,775.85
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>44,602.82</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>AMOUNT</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	814.96
3	Deferred Tax Assets		-
4	Cash & Bank Balance (if any)	11	646.20
5	Advances & Other Assets (if any)	12	3,412.12
6	Current Liabilities	13	(24,377.80)
7	Provisions	14	(6,633.79)
8	Misc. Exp not Written Off	15	-
9	Debit Balance of P&L A/c		29,775.85
	<b>TOTAL (B)</b>		<b>3,637.55</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>40,965.26</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	5,196.49	7,965.50	13,161.99	32.13	-	13,161.99	13,135.82
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	5,400.28	8,277.87	13,678.15	33.39	-	13,678.15	13,669.14
3	<b>Investment subject to Exposure Norms</b>		-	<b>10,772.13</b>	<b>16,512.17</b>	<b>27,284.30</b>	<b>66.61</b>	<b>2.82</b>	<b>27,287.12</b>	<b>27,536.54</b>
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	6,924.01	10,613.54	17,537.55	42.81	-	17,537.55	17,751.75
	3. Approved Investments	Not	-	3,848.12	5,898.63	9,746.75	23.79	2.82	9,749.57	9,784.80
	4. Other Investments (not exceeding 25%)	exceeding	-	-	-	-	-	-	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	-	<b>16,172.41</b>	<b>24,790.04</b>	<b>40,962.45</b>	<b>100.00</b>	<b>2.82</b>	<b>40,965.26</b>	<b>41,205.69</b>

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

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

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

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



## PERIODIC DISCLOSURES

### FORM NL-29 Detail regarding debt securities

*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Dec 31, 2019	as % of total for this class	As at Dec 31, 2018	as % of total for this class	As at Dec 31, 2019	as % of total for this class	As at Dec 31, 2018	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	22,609.03	58.47	8,992.15	54.59	22,362.78	58.20	9,003.53	54.73
AA or better	2,012.61	5.21	988.96	6.00	2,009.43	5.23	996.58	6.06
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	14,044.14	36.32	6,490.47	39.40	14,053.15	36.57	6,449.42	39.21
<b>Total (A)</b>	<b>38,665.78</b>	<b>100.00</b>	<b>16,471.58</b>	<b>100.00</b>	<b>38,425.35</b>	<b>100.00</b>	<b>16,449.53</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	6,274.74	16.23	4,974.51	30.20	6,258.62	16.29	4,974.81	30.24
more than 1 year and upto 3years	15,853.93	41.00	5,484.45	33.30	15,788.81	41.09	5,505.71	33.47
More than 3years and up to 7years	12,389.54	32.04	4,030.75	24.47	12,272.45	31.94	4,006.47	24.36
More than 7 years and up to 10 years	3,657.46	9.46	1,981.87	12.03	3,606.78	9.39	1,962.55	11.93
above 10 years	490.11	1.27	-	-	498.70	1.30	-	-
<b>Total (B)</b>	<b>38,665.78</b>	<b>100.00</b>	<b>16,471.58</b>	<b>100.00</b>	<b>38,425.35</b>	<b>100.00</b>	<b>16,449.53</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	13,135.82	33.97	5,989.10	36.36	13,161.99	34.25	5,956.31	36.21
b. State Government	533.33	1.38	501.37	3.04	516.15	1.34	493.11	3.00
c. Corporate Securities	24,996.64	64.65	9,981.11	60.60	24,747.21	64.40	10,000.11	60.79
<b>Total (C)</b>	<b>38,665.78</b>	<b>100.00</b>	<b>16,471.58</b>	<b>100.00</b>	<b>38,425.35</b>	<b>100.00</b>	<b>16,449.53</b>	<b>100.00</b>

#### 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**

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

S.No.	Particular	QTD Dec-19	YTD Dec-19	QTD Dec-18	YTD Dec-18
1	Gross Premium Growth Rate	72%	214%	NA	NA
2	Gross Premium to Networth Ratio	0.77	1.89	0.63	0.63
3	Growth rate of Net Worth	40%	40%	NA	NA
4	Net Retention Ratio	48%	49%	58%	63%
5	Net Commission Ratio	(6%)	(8%)	(5%)	(5%)
6	Expense of Management to Gross Direct Premium Ratio	74%	83%	75%	101%
7	Expense of Management to Net Written Premium	154%	169%	130%	161%
8	Net Incurred Claims to Net Earned premium	59%	66%	16%	44%
9	Combined ratio	214%	234%	141%	201%
10	Technical Reserves to Net Premium Ratio	2.31	0.92	0.73	0.77
11	Underwriting Balance Ratio	(1.29)	(1.40)	0.88	1.26
12	Operating Profit Ratio	(119%)	(130%)	(88%)	(126%)
13	Liquid Assets to Liabilities Ratio	0.38	0.38	1.66	1.66
14	Net Earning Ratio	(95%)	(111%)	(92%)	(123%)
15	Return on Net Worth Ratio	(35%)	(103%)	(45%)	(76%)
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.94	2.94	2.11	2.11
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	44,60,00,000	44,60,00,000	18,60,00,000	18,60,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	100%/0%	100%/0%	100%/0%	100%/0%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS	-1.61	-4.73	-2.46	-4.80
	- Diluted EPS	-1.61	-4.73	-2.46	-4.80
5	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS	-1.61	-4.73	-2.46	-4.80
	- Diluted EPS	-1.61	-4.73	-2.46	-4.80
6	(iv) Book value per share (Rs)	3.31	3.31	5.67	5.67



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

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

(\* in Lacs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				QTD Dec-19	YTD Dec-19	QTD Dec-18	YTD Dec-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 Brand License Fees Payment of Software asset transfer & other support services fees	6,500 2,027 229 216 592 11 5 -	21,000 2,773 687 216 592 22 5 821	- 3,063 161 - 66 - - -	- 3,276 481 - 66 - - -
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	34 50	73 50	- -	- -
3	Ms. Ruchi Deepak	Non Executive Director	Director Sitting Fees	6	20	-	-
4	<b>Key Management Personnel :</b> (a) Mr. Varun Dua (b) Mr. Deepak Angrula (c) Mr. Jitendra Nayyar (d) Mr. Biresh Giri (e) Mr. Manish Thakur (f) Mr. Animesh Das (g) Ms. Karishma Desai	Managing Director & CEO Whole time Director Chief Financial Officer Appointed Actuary & CRO Chief Investment Officer Chief Underwriting Officer Chief Compliance Officer & Company Secretary	Salary Bonus and Other Allowances	132	421	100	339



PERIODIC DISCLOSURES							
FORM NL-32 - PRODUCTS INFORMATION							
Products and/or add-ons introduced							
Public Disclosure Q3 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	Group Travel Insurance Policy	Group Health	IRDAN157RP0001V01201819/A0023V01201920	Group	Travel	12-09-2019	06-12-2019
2	Loan Shield Rider	Group Health	IRDAN157RP0001V01201819/A0024V01201920	Group	Health	23-10-2019	11-12-2019
3	Commercial General Liability Insurance	Liability	IRDAN157RP0001V01201819/A0025V01201920	Commercial	Liability	17-12-2019	18-12-2019

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



FORM NL-33 - SOLVENCY MARGIN - KGII			
Public Disclosure Q3 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):		24,790
	<b>Deduct:</b>		
2	Liabilities (reserves as mentioned in Form HG)		12,597
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		12,193
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		19,927
	<b>Deduct:</b>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		5,245
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>14,682</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>14,682</b>
9	Total Required Solvency Margin [RSM]		5,000
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>2.94</b>



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



**FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS**  
**Public Disclosure Q3 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**

Company Name &amp; Code: Acko Geeral Insurance Limited / 157

Statement as on: 31st December, 2019

Details of Investment Portfolio

Periodicity of Submission: Quarterly (Q3 - FY 2018-20)

₹ 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	Rolled Over?	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	500	45.5	09/09/2019	09/09/2019	0	0	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.



## FORM NL-31-YIELD ON INVESTMENTS 1

Company Name &amp; Code: ACKO General Insurance Limited &amp; 157

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	CENTRAL GOVERNMENT SECURITIES																
1	Central Government Bonds	CGSB	6,649.79	9,245.31	130.57	7.79	5.36	7,129.70	9,245.31	603.50	11.23	7.73	4,150.78	5,516.53	216.00	6.91	4.75
	Treasury Bills	CTRB	5,223.91	3,890.51	69.22	5.26	3.62	3,258.99	3,890.51	117.80	4.80	3.30	903.36	472.57	20.62	3.03	2.08
	STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARANTEED SEC.																
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	516.32	533.33	9.82	7.55	5.19	861.90	533.33	132.82	20.45	14.07	772.23	501.37	7.52	1.29	0.89
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB																
3	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	4,449.97	4,655.67	96.84	8.63	5.94	3,904.31	4,655.67	278.24	9.46	6.51	1,539.98	1,998.11	94.49	8.14	5.60
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	375.00	375.00	(45.50)	(48.14)	(33.12)	449.48	375.00	(150.46)	(44.43)	(30.57)	-	-	-	-	-
	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	7,760.87	8,646.76	180.45	9.22	6.35	6,728.77	8,646.76	443.05	8.74	6.01	1,413.43	1,003.86	78.59	7.38	5.08
4	Infrastructure - Infrastructure Development Fund (IDF)	IPFD	-	-	-	-	-	-	-	-	-	-	729.13	1,507.35	37.17	6.77	4.66
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	3,793.93	4,074.32	81.22	8.49	5.84	3,010.75	4,074.32	196.51	8.66	5.96	747.42	1,504.31	40.34	7.16	4.93
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	538.25	-	15.91	3.92	2.70
5	Deposits - Deposit with Scheduled Banks	ECDB	766.78	766.78	14.47	7.49	5.15	563.14	766.78	31.70	7.47	5.14	250.00	250.00	12.53	6.65	4.58
	Corporate Securities - (Approved Investment) - Debentures	ECOS	6,470.73	7,244.89	143.65	8.81	6.06	5,483.37	7,244.89	398.28	9.64	6.63	2,384.65	3,967.47	136.56	7.60	5.23
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	805.04	1,773.13	6.90	3.40	2.34	930.47	1,773.13	40.99	5.85	4.02	817.41	1,330.89	44.41	7.21	4.96
6	OTHER INVESTMENTS																
	Equity Shares (Incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	822.71	-	24.20	11.67	8.03	721.27	-	31.26	5.75	3.96	-	-	-	-	-
	<b>Total</b>		37,635.05	41,205.69	711.86	7.50	5.16	33,042.14	41,205.69	2,123.68	8.53	5.87	14,246.65	18,052.47	704.16	6.56	4.51

**CERTIFICATION**

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



FORM NL-32-DOWN GRADING OF INVESTMENT-2

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st December 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
	-----NIL-----								
B.	<u>As on Date</u> <sup>2</sup>								
1	9.10% DHFL BS 09-09-2019	HTDN	375.00	08-May-18	CARE	AAA	AA+	03-Feb-19	This security has matured in current FY but we have not received maturity proceeds.
		HORD			CARE	AA+	AA-	06-Mar-19	
		HORD			CARE	AA-	A	31-Mar-19	
		HORD			CARE	A	BBB-	14-May-19	
		HORD			CARE	BBB-	D	05-Jun-19	

**CERTIFICATION**

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

**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 31st Dec 2019		Upto the period ended 31st Dec 2019		For the Quarter ended 31st Dec 2018		Upto the period ended 31st Dec 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	4,36,488	56389	11,39,047	1,61,152	1,693	8,415	2,356	15,903
4	Motor OD	1,90,864	2,12,006	4,96,824	5,60,980	1,048	52,811	1,385	69,252
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	1,701	-	5,735	2	32.11	3	36	4
10	Health	2,40,627	5	6,41,238	16	696	10	1,772	26
11	Public/ Product Liability	2,66,855	29	5,08,023	93	3,128	6	3,339	16
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 Q3 19-20*

*( ` in Lakhs)*

Rural & Social Obligations for Quarter ended 31st December 2019					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	0	-	-
		Social	0	-	-
2	Cargo & Hull	Rural	0	-	-
		Social	0	-	-
3	Motor TP	Rural	102060	1,545.93	-
		Social	0	-	-
4	Motor OD	Rural	77193	669.74	77,528
		Social	0	-	-
5	Engineering	Rural	0	-	-
		Social	0	-	-
6	Workmen's Compensation	Rural	0	-	-
		Social	0	-	-
7	Employer's Liability	Rural	0	-	-
		Social	0	-	-
8	Aviation	Rural	0	-	-
		Social	0	-	-
9	Personal Accident	Rural	0	-	-
		Social	0	17.36	3,59,153
10	Health	Rural	0	-	-
		Social	0	308.30	20,21,12,817
11	Others*	Rural	0	-	-
		Social	0	-	-

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

\* Motor TP Policy count includes Comprehensive and Standalone TP Policies

**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 Q3									
Sl.No.	Channels	Business Acquisition through different channels							
		For quarter ended 31st Dec 2019		Upto the quarter ended 31st Dec 2019		For quarter ended 31st Dec 2018		Upto the quarter ended 31st Dec 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	1.00	10,700	513.00	36,51,392	12,507	5,79,03,000	14,448	6,33,95,000
3	Corporate Agents -Others	5,757.00	3,29,26,053	5,773.00	3,36,60,417				
4	Brokers	1,12,162.00	15,40,45,356	2,90,242.00	40,20,04,261	1,00,000			
5	Micro Agents	-	-	-	-				
6	Direct Business	1,48,357.00	92,23,26,156	4,19,682.00	2,27,57,03,093	48738	60,18,12,000	70753	82,55,01,000
7	Others	2,152.00	2,72,26,314	6,033.00	7,58,53,979				
	Total (A)	2,68,429	1,13,65,34,579	7,22,243	2,79,08,73,143	1,61,245	65,97,15,000	85,201	88,88,96,000
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>2,68,429</b>	<b>1,13,65,34,579</b>	<b>7,22,243</b>	<b>2,79,08,73,143</b>	<b>1,61,245</b>	<b>65,97,15,000</b>	<b>85,201</b>	<b>88,88,96,000</b>

Note:

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



**PERIODIC DISCLOSURES Q3**

**FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED December 31, 2019**

Sl No.	Particulars	Opening Balance * As on beginning of the Quarter	Additions during the Quarter	Complaints Resolved / Settled During			Complaints Pending at the end of the Quarter	Total Complaints Registered upto the quarter during the financial Year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>	6	152	122	9	21	0	412
a)	Proposal Related	0	0	0	0	0	0	2
b)	Claim	4	105	81	8	16	0	237
c)	Policy Related	2	17	16	0	1	0	98
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	4	4	0	0	0	9
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	21	16	1	4	0	54
i)	Others	0	5	5	0	0	0	12
	<b>Total Number</b>	<b>6</b>	<b>152</b>	<b>122</b>	<b>9</b>	<b>21</b>	<b>0</b>	<b>412</b>

<b>2</b>	<b>Total no. of policies during previous year</b>	58875
<b>3</b>	<b>Total no. of Claims during previous year</b>	52629
<b>4</b>	<b>Total no. of Policies during Current year</b>	268429
<b>5</b>	<b>Total no. of Claims during Current year</b>	59662
<b>6</b>	<b>Total no. of Policy Complaints (Current year) per 10,000 policies Current year</b>	6.52
<b>7</b>	<b>Total no. of Claim Complaints (Current year) per 10,000 Claims registered (Current year)</b>	39.72

<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Upto 7 Days	342	0	342
b)	7 - 15 Days	67	0	67
c)	15 - 30 Days	3	0	3
d)	30 - 90 Days	0	0	0
e)	90 Days & Beyond	0	0	0
	<b>Total Number of complaints</b>	<b>412</b>	<b>0</b>	<b>412</b>