

PERIODIC DISCLOSURES FORM NL-1B - REVENUE ACCOUNT

CURRENT YEAR (₹ IN' 000)

Particulars	Schedule	Fi	re	Ma	rine	Miscella	aneous	Tot	tal
		QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
		Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20
Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	386,184	669,683	386,184	669,683
Profit / (Loss) on sale / redemption of Investments		-	-	-	-	5,492	24,693	5,492	24,693
Others		-	-	-	-	-	-	-	-
Interest, Dividend & Rent (Gross)		-	-	-	-	37,657	75,652	37,657	75,652
Total (A)		-	-	-	-	429,333	770,028	429,333	770,028
Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	214,058	455,166	214,058	455,166
Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(36,735)	(61,495)	(36,735)	(61,495)
Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	2	2	-	-	492,414	786,073	492,416	786,075
Premium Deficiency		-	-	-	-	-	-	-	-
Others: Administration Charges		-	-	-	-	34	63	34	63
Total (B)		2	2	-	-	669,771	1,179,807	669,773	1,179,809
Operating Profit / (Loss) from Fire/ Marine / Miscellaneous		(2)	(2)	_	_	(240,438)	(409,779)	(240,440)	(409,781)
†		, ,	. ,				, , ,		
<u> </u>		(2)	(2)			(240 428)	(400 770)	(240 440)	(409,781)
		(2)	(2)	-	-	(240,438)	(409,779)	(240,440)	(403,781)
1		_	_	_	-	_	-	-	-
		(2)	(2)		-	(240 428)	- (400 770)	(240 440)	(409,781)
	Premiums earned (Net) Profit / (Loss) on sale / redemption of Investments Others Interest, Dividend & Rent (Gross) Total (A) Claims Incurred (Net) Commission (Net) Operating expenses related to Insurance Business Premium Deficiency Others: Administration Charges Total (B)	Premiums earned (Net) Profit / (Loss) on sale / redemption of Investments Others Interest, Dividend & Rent (Gross) Total (A) Claims Incurred (Net) Commission (Net) Operating expenses related to Insurance Business Premium Deficiency Others: Administration Charges Total (B) Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B) Appropriations: Transfer to Shareholders' Account Transfer to Catastrophe Reserve Transfer to Other Reserves	Premiums earned (Net) Profit / (Loss) on sale / redemption of Investments Others Interest, Dividend & Rent (Gross) Total (A) Claims Incurred (Net) Commission (Net) Operating expenses related to Insurance Business Premium Deficiency Others: Administration Charges Total (B) Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B) Appropriations: Transfer to Shareholders' Account Transfer to Catastrophe Reserve Transfer to Other Reserves NL-4 (Premium Schedule) - NL-4 (Premium Schedule) - NL-5 (Claims Schedule) - NL-5 (Claims Schedule) - NL-7 (Operating Expense Schedule) - 2 (2)	Premiums earned (Net) Profit / (Loss) on sale / redemption of Investments Others Interest, Dividend & Rent (Gross) Total (A) Claims Incurred (Net) Commission (Net) Operating expenses related to Insurance Business Premium Deficiency Others: Administration Charges Total (B) Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B) Appropriations: Transfer to Shareholders' Account Transfer to Other Reserves NL-4 (Premium Schedule)	Premiums earned (Net) Profit / (Loss) on sale / redemption of Investments Others Interest, Dividend & Rent (Gross) Total (A) Claims Incurred (Net) Operating expenses related to Insurance Business Premium Deficiency Others: Administration Charges Total (B) Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B) Appropriations: Transfer to Shareholders' Account Transfer to Other Reserves NL-4 (Premium Schedule)	OTD YTD Sep-20 Sep-20	QTD YTD QTD Sep-20 S	QTD YTD Sep-20 Sep-20	Premiums earned (Net)

PREVIOUS YEAR (₹ IN' 000)

Sr	Particulars Particulars	Schedule	Fi	re	Ma	rine	Miscell	aneous	То	tal
No			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		_	1	_	_	(534,425)	(1,057,264)	(534,425)	(1,057,264)
	Business C = (A-B)						(55-1,-125)	(1,037,120-1)	(55-1,-125)	(1,037,1204)
	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)	_	-	ı	-	-	(534,425)	(1,057,264)	(534,425)	(1,057,264)



FORM NL-2B - PL

PERIODIC DISCLOSURES

					(3 IN 000)
Sr.	Particulars	QTD	YTD	QTD	YTD
No.		Sep-20	Sep-20	Sep-19	Sep-19
1	OPERATING PROFIT / (LOSS)				
	(a) Fire Insurance	(2)	(2)	-	-
	(b) Marine Insurance	-	-	-	-
	(c) Miscellaneous Insurance	(240,438)	(409,779)	(534,425)	(1,057,264)
		(240,440)	(409,781)	(534,425)	(1,057,264)
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent - Gross	22,844	49,620	25,295	56,262
	(b) Profit on sale of Investments	18,665	32,973	9,333	27,488
	Less : Loss on Sale of Investments	16,001	16,777	3,201	4,051
		25,508	65,816	31,427	79,699
3	OTHER INCOME		•		·
	a) Provision for diminution in value of investments written back	25,000	25,000	-	-
		25,000	25,000	-	_
	TOTAL (A)	(189,932)	(318,965)	(502,998)	(977,565)
4	PROVISIONS (Other than taxation)				
4	(a) For diminution in the value of investments			12,500	12,500
	` '	-	-	12,500	12,500
	(b) For doubtful debts	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to Insurance business	1,699	2,653	3,207	11,356
	(b) Bad Debts/ Advances written off	-	-	-	-
	(c) Others	-	-	-	-
	TOTAL (B)	1,699	2,653	15,707	23,856
	Profit/(Loss) Before Tax (A-B)	(191,631)	(321,618)	(518,705)	(1,001,421)
	Less: Provision for Taxation				
	Current Tax	-	-	-	-
	Deferred Tax	-	-	-	-
	Profit/(Loss) After Tax	(191,631)	(321,618)	(518,705)	(1,001,421)
	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	(3,341,223)	(3,341,223)	(1,463,385)	(1,463,387)
	Balance carried forward to Balance sheet	(3,532,854)	(3,662,841)	(1,982,090)	(2,464,808)
	Basic & Diluted Earnings per share:	(,- = ,- = ,-	, , , - ,- <u>-1</u>	(, = ,===)	(, - ,-,-,-
	- Basic EPS	(0.35)	(0.59)	(1.53)	(2.95)
	- Diluted EPS	(0.35)	(0.59)	(1.53)	(2.95)
	(Equity shares of face value of Rs. 10 each)	(0.55)	(0.55)	(2.33)	(2.55)
	Tradity shares of face value of his. to eachy				



PERIODIC DISCLOSURES FORM NL-3B - BS

				(114 000)
Sr.	Particulars Particulars	Schedule	YTD	YTD
No.			Sep-20	Sep-19
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8 (Share Capital Schedule)	5,460,000	3,810,000
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10 (Reserves and Surplus Schedule)	-	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		262	447
	-Policyholders' Funds		505	654
5	BORROWINGS	NL-11 (Borrowings Schedule)	-	-
	TOTAL		5,460,767	3,811,101
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12 (Investment Schedule)	1,438,764	1,403,250
7	INVESTMENTS (POLICYHOLDERS)	NL-12A (Investment Schedule)	2,771,889	2,051,327
8	LOANS	NL-13 (Loans Schedule)	-	-
9	FIXED ASSETS	NL-14 (Fixed Assets Schedule)	54,693	86,855
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 (Cash and bank balance Schedule)	31,441	28,253
	Advances and Other Assets	NL-16 (Advances and other assets Schedule)	954,169	303,344
	Sub-Total (A)		985,610	331,597
12	CURRENT LIABILITIES	NL-17 (Current Liabilities Schedule)	2,599,723	1,936,684
13	PROVISIONS	NL-18 (Provisions Schedule)	853,307	590,052
	Sub-Total (B)		3,453,030	2,526,736
14	NET CURRENT ASSETS (C) = (A-B)		(2,467,420)	(2,195,139)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19 (Misc Expenditure Schedule)	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,662,841	2,464,808
	TOTAL		5,460,767	3,811,101



PERIODIC DISCLOSURES FORM NL 4 - PREMIUM SCHEDULE PREMIUM EARNED (NET) [CURRENT YEAR] (₹ IN' 000) QTD YTD Sep-20 Sep-20 QTD YTD Sep-20 Sep-20 QTD YTD QTD YTD Sep-20 Sep-20 Sep-20 Sep-20 QTD YTD Sep-20 Sep-20 Premium from direct business written Add : Premium on reinsurance accepted 169,361 284,387 417,331 678,197 586,692 962,584 98,783 129,814 22,432 30,792 225,857 372,733 933,764 1,495,923 933,766 1,495,925 169,361 284,387 417,331 678,197 586,692 962,584 110,546 185,799 272,972 444,610 383,518 630,409 58,815 95,588 144,359 233,587 203,174 332,175 2,315 (11,62) 13,772 (20,647) 16,087 (32,309) 56,500 110,250 130,587 254,234 187,087 364,884 22,432 30,792 225,557 372,733 1,905 4,374 14,423 23,202 20,527 26,418 211,434 349,531 (1,112) 4,133 75,318 144,517 21,639 22,285 136,116 205,014 933,764 1,495,923 933,766 1,495,925 463,922 742,108 463,922 742,108 469,842 753,815 469,844 753,817 83,655 84,132 83,660 84,132 386,184 669,683 386,184 669,683 98,783 129,814 64,076 84,123 34,707 45,691 (6,635) (32,209) 41,342 77,900 Less : Premium on reinsurance ceded Net Premium Adjustments for changes in Reserve for Unexpired Risks Total Premium Earned (Net)

															•								•									•					
	PREMIUM EARNED (NET) [PREVIOUS YEAR]																																				(₹ IN' 000)
Si	r Particulars		Fire				Marine															Misce	llaneous													T	otal
N	lo			Mari	ine Cargo	Mari	ne Others	Mari	ne Total	Mot	or OD	Mot	or TP	Moto	r Total	Work	mens'	Public/Prod	uct Liability	Engin	eering	Avi	ation	Personal	Accident	Health In	surance	Credit In	surance	Crop Ins	urance	Credit In	nsurance	Total Mis	scellaneous		
																Compe	nsation																				
		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
		Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19
1	1 Premium from direct business written	-	-	-	-	-	-	-	-	176,373	305,960	437,034	702,559	613,407	1,008,519	-		142,628	241,168	-	-	-	-	1,568	4,034	227,353	400,611	-		-	-		-	984,956	1,654,332	984,956	1,654,332
2	Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	!	1 - '	-	-	-	-
Г										176,373	305,960	437,034	702,559	613,407	1,008,519			142,628	241,168					1,568	4,034	227,353	400,611					-		984,956	1,654,332	984,956	1,654,332
3	Less: Premium on reinsurance ceded	-	-	-	-	-	-	-	-	115,051	199,754	285,446	459,888	400,497	659,642	-	-	92,120	149,754	-	-	-	-	78	201	11,373	20,028	-	-	-	-			504,068	829,625	504,068	829,625
Г	Net Premium									61,322	106,206	151,588	242,671	212,910	348,877			50,508	91,414					1,490	3,833	215,980	380,583							480,888	824,707	480,888	824,707
4	4 Adjustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	14,442	23,702	13,665	(12,315)	28,107	11,387	-	-	13,485	21,641	-	-	-	-	(488)	341	16,307	16,939	-	-	-	-			57,411	50,308	57,411	50,308
	Total Premium Farned (Net)		-	-			-			46 880	92 SM	127 022	254 986	184.803	227 490			27 022	60 772					1 079	3.492	100 673	363 644							422 477	774 200	422 477	77/ 200



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

																FORM NL	- CLAIMS SCH	EDULE																			
	CLAIMS INCURRED (NET) [CURRENT YEAR]																																				(₹ IN' 000)
Sr N	Particulars	F	ire			Ma	arine															Miscellan	eous													Tot	tal
				Marin	e Cargo	Marin	e Others	Marin	ne Total	Mot	or OD	Motor		Motor	Total	Works	mens' I	ublic/Produ	ct Liability	Engine	eering	Aviat	ion	Personal A	lccident	Health Ins	urance	Credit Insu	urance	Crop In	surance	Oth	ers	Total Misco	ellaneous		
																Compe	nsation																				
		QTD		QTD		QTD	ALD	QTD	YTD	ν		QTD		αтр		QTD	YTD	QTD		QTD		QTD		QTD	YTD	QTD	YTD	QTD		QTD		ατρ		QTD	YTD	QTD	YTD
		Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20	Sep-20
	Claims Paid																																				
1	Direct	-	-	-		-	-	-	-	142,243	217,040	3,040	7,818	145,283	224,858	-	-	96,406	146,198	-	-	-	-	4,300	4,880	76,942	102,788	-	-	-	-	-	-	322,931	478,724	322,931	478,724
2	Add : Reinsurance accepted	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
3	Less : Reinsurance ceded	-	-	-		-	-	-	-	91,821	140,016	1,803	3,381	93,624	143,397	-	-	62,664	95,029	-	-	-	-	215	244	3,847	5,139	-	-	-	-	-	-	160,350	243,809	160,350	243,809
	Net Claims Paid	-	-	-		-	-	-	-	50,422		1,237	4,437	51,659	81,461	-	-	33,742	51,169	-	-	-	-	4,085	4,636	73,095	97,649	-		-	-	-	-	162,581	234,915	162,581	234,915
4	Add: Claims Outstanding at the end of the year	0	0	-		-	-	-	-	44,960	44,960	670,836	670,836	715,796	715,796	-	-	38,621	38,621	-	-	-	-	16,609	16,609	113,529	113,529	-	-	-	-	-	-	884,555	884,555	884,555	884,555
5	Less: Claims Outstanding at the beginning of the year	-	-	-		-	-	-	-	54,320	46,379	659,818	552,403	714,138	598,782	-	-	29,253	23,787	-	-	-	-	4,964	1,135	84,723	40,600	-	-	-	-	-	-	833,078	664,304	833,078	664,304
	Total Claims Incurred									41,062	75,605	12,255	122,870	53,317	198,475			43,110	66,003					15,730	20,110	101,901	170,578		-					214,058	455,166	214,058	455,166

	CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																				(₹ IN' 000)
Sr N	Particulars		Fire			M	arine															Miscellan	neous													Tot	al
				Mari	ne Cargo	Marin	e Others	Marin	ne Total	Mot	or OD	Motor	TP	Motor	Total	Works	mens'	Public/Prod	act Liability	Engine	ering	Aviat	tion	Personal	Accident	Health In:	urance	Credit Ins	urance	Crop In:	urance	Othe	rs	Total Misce	llaneous		/
																Compe	nsation																				
		QTD	OTY	QTD	YTD	ατρ	YTD	QTD	YTD	ν	YTD	QTD		αтр		QTD	YTD	QTD		QTD		QTD		QTD	YTD	QTD	YTD	QTD	YTD	αŢΩ		QΤD	YTD	QTD	YTD	QTD	YTD
		Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19	Sep-19
	Claims Paid																																				
1	Direct	-	-	-	-	-	-	-	-	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
2	Add : Reinsurance accepted	-	-		-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-
3	Less : Reinsurance ceded	-	-		-	-	-	-	-	89,613	145,962	241	241	89,854	146,203		-	32,718	54,603	-	-	-	-	86	1,023	2,815	4,223	-	-		-	-	-	125,473	206,052	125,473	206,052
	Net Claims Paid									64,445	108,620	2,375	2,375	66,820	110,995	-		17,617	29,401					1,628	19,438	50,003	67,677							136,068	227,511	136,068	227,511
4	Add : Claims Outstanding at the end of the year	-	-		-	-	-	-	-	79,314	79,314	340,318	340,318	419,632	419,632		-	34,297	34,297	-	-	-	-	1,723	1,723	70,654	70,654	-	-		-	-	-	526,306	526,306	526,306	526,306
5	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	9,267	96,732	46,962	-	-	-		-	-	430,275	216,698	430,275	216,698
	Total Claims Incurred									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



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																F	ORM NL 6 -	COMMISSION	SCHEDULE																				
	COMMISSION PAID (NET) [CURRENT YEAR]																																						(₹ IN' 000)
Sr	Particulars		ire			M	arine																Miscell	laneous														Tot	tal
No	1			Marir	ie Cargo	Marin	e Others	Mari	ne Total	Moto	or OD	Mot	or TP	Moto	r Total	Works Compe		Public/Produ	ct Liability	Engin	eering	Avia	tion	Personal	Accident	Health I	nsurance	Credit I	nsurance	Crop In	surance	Oth	ers	Credit In	nsurance	Total Misc	cellaneous		
		QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20												
Г	Commission Paid																																						
1	Direct	-	-	-	-	-	-	-	-	8,732	12,18	3,777	2,892	12,509	15,073	-	-	-	-	-	-	-	-	40	388	6,848	13,078	-	-	-	-	-	-	-	-	19,397	28,539	19,397	28,539
	Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Reinsurance ceded	0	0	-	-			-	-	15,570			58,415	51,594	84,524	-		3,297	3,493			-		112	154	1,129	1,863		-		-				-	56,132	90,034		90,034
	Net Commission									(6,838)	(13,92)	32,247	(55,523	(39,085)	(69,451			(3,297)	(3,493)					(72)	234	5,719	11,215					_ · '	<u> </u>	<u> </u>		(36,735)	(61,495)	(36,735)	(61,495)
	Break-up of the expenses (Gross) incurred to procure busine	ess to be fur	nished as pe	r details ind	icated below	r:																																	
	Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '	-	-	-	-	-	-	-
	Brokers	-	-	-	-	-	-	-	-	2,978	4,81		730			-	-	-	-	-	-	-	-	40	388	5,324		-	-	-	-	- '	-	-	-	8,712	17,519		
	Corporate Agency	-	-	-	-	-	-	-	-	4,008	7,26	1,309	2,071	5,317	9,336	-	-	-	-	-	-	-	-	-	-	1,524	1,495	-	-	-	-	-	-	-	-	6,841	10,831	6,841	10,831
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\perp	Others	-	-	-	-	-	-	-	-	1,746	91	2,098	91	3,844		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	3,844	189		
L	Total (B)	-	-	-	-	-	-	-	-	8,732	12,18	3,777	2,892	12,509	15,073	-	-	-	-			-	-	40	388	6,848	13,078	-	-	-	-	<u> </u>			-	19,397	28,539	19,397	28,539

Particulars		Fire				Marine																	Miscell	aneous														T .	lotal
			Mari	ine Cargo		rine Othe		Marine 1	Total	Motor	OD	Moto	or TP	Moto	or Total		smens'	Public/Prod	uct Liability	Enginee	ering	Avia		Personal	Accident	Health I	insurance	Credit In	surance	Crop In	nsurance	Ot	hers	Credit I	nsurance	Total Mis	cellaneous		
	QTD	YTD	QTD	YTD	QTE	Y	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
	Sep-19	Sep-19	Sep-19	Sep-1	Sep-:	19 Se	p-19 S	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-1
Commission Paid																																							
Direct	-	-	-	-		-	-	-	-	7,456	13,254	2,021	3,575	9,477	16,829	-	-	-	-	-	-	-	-	-	-	7	9	-	-	-	-	-	-	-	-	9,484	16,838	9,484	16,8
Add : Reinsurance accepted	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	7 86,7
Net Commission	-		-							(4,449)	(7,397)	(25,257)	(40,314)	(29,706	(47,711			(11,149)	(20,186)	-				(8)	(20)	(1,130	(1,994)									(41,993)	(69,911)	(41,993	(69,9
Break-up of the expenses (Gross) incurred to procure b	usiness to be fu	rnished as p	er details in	dicated bel	ow:					•					•	•	•								•	•	•			•	•			•	•				*
Agents	-	-	-	-		-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	Τ .
Brokers	-	-	-	-		-	-	-	-	6,982	12,296	1,533	2,710	8,515	15,006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,515	15,006	8,515	15,0
Corporate Agency	-	-	-	-		-	-	-	-	101	312	25	34	126	346	-	-	-	-	-	-	-	-	-	-	7	9	-	-	-	-	-	-	-	-	133	355	133	3 3
eferral	-		-			-	-	-	-	-		-	-	-	-	-	-	-		-	-	-		-	-	-	-	-			-	-	-	-	-		-	-	
Others	-	-	-			-	-	-	-	373	646	463	831	836	1,477	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	836	1,477	836	5 1,4
Total (B)	-	-	-	-		-	-	-	-	7.456	13,254	2,021	2 575	9,477	16,829		-				-	-		-		7	0								-	9,484	16,838	9,484	4 16,8

OCKO

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

															PERIO	DIC DISCLOSU	RES																				
														FORM	1 NL 7 - OPE	RATING EXPEN	VSES SCHEDU	ULE																			
OPERATING EXPENSES [CURRENT YEAR]																																					(₹ IN' 000)
Sr Particulars	Fire				arine																	llaneous														Т.	otal
No		Mari	ine Cargo	Marin	e Others	Marin	ne Total	Mot	or OD	Moto	or TP	Motor	Total	Works		Public/Produ	ct Liability	Engine	ering	Avia	tion	Personal A	ccident	Health I	nsurance	Credit I	nsurance	Crop In	surance	Oth	ners	Credit I	nsurance	Total Misc	ellaneous		
														Compe																							
	QTD YTD Sep-20 Sep-20	QTD		QTD	YTD	QTD	YTD Sep-20	QTD	YTD	QTD	YTD	QTD	YTD	QTD Sep-20	YTD Sep-20	QTD	YTD	QTD Sep-20	YTD	QTD Sep-20	YTD Sep-20	QTD	YTD Sep-20	QTD Sep-20	YTD	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD Sep-20	QTD Sep-20	YTD
1 Employees' remuneration & welfare benefits	Sep-20 Sep-20		Sep-20	Sep-20	Sep-20	Sep-20		Sep-20 16,529	Sep-20 28,374	Sep-20 40,653	Sep-20 67,227	Sep-20 57.182	Sep-20 95.601			Sep-20 9.879	Sep-20		Sep-20			Sep-20 5.849	7.603	59,468	Sep-20 100.596			Sep-20		Sep-20	Sep-20		Sep-20	132.378	216.950		Sep-20 216,951
Travel, conveyance and vehicle running expenses	1	1 -			-	1		10,529	28,374	40,653	67,227	(16)	95,001			9,879	13,150		-			5,849	7,003	39,468	100,596	-	-	-		-	-			132,378	168	132,379	168
					-	1		(6)	22	(10)	52	19	19			3	10					2		(18)	78		1	-		-	-			(29)	108	(29)	108
3 Training expenses				-	-	-	-	4 545	2544	1.000	0.225	5 680		-		4 404	4 520		-		-	660	042		42.450	-	-	-	-	-	-	-	-	7.	20,020	42 200	25.070
4 Rents, rates & taxes	0	-	-	-	-	-	-	1,615 645	3,514	4,065	8,326	2,253	11,840	-	-	1,104	1,629 594	-	-	-	-	660	942	5,864 2.333	12,459	-	-	-	-	-	-	-	-	13,308	26,870	13,308	26,870
5 Repairs & maintenance	0	-	-	-	-	-	-	645	1,282	1,608	3,038	2,253	4,320 125	-		418	594	- 1	-	-		249	344	2,333	4,546	-	-	-	-	-	-	-	-	5,253	9,804	5,253	9,804 283
6 Printing & stationery			-	-		-	-		3/	537	88			-		140	-1/		-	-		5	10		131	-	-	-	-	-	-	-				- 61	
7 Communication		-	-	-	-	-	-	215	432		1,023	752	1,455	-	-		200	-	-	-	-	84	116	778	1,530	-	-	-	-	-	-	-	-	1,754	3,301	1,754	3,301
8 Legal & professional charges	0	-	-	-		-	-	3,044	5,150	7,478	12,203	10,522	17,353	-	-	1,805	2,387	-	-	-	-	1,068	1,380	10,947	18,260	-	-	-	-	-	-	-	-	24,342	39,380	24,342	39,380
9 Auditors' fees, expenses etc																																					
(a) as auditor	0	- 0	-	-	-	-	-	78	126	191	297	269	423	-	-	45	58	-	-	-	-	27	34	280	445	-	-	-	-	-	-	-	-	621	960	621	960
(b) as adviser or in any other capacity, in respect of			-	-		-	-	-	-	-	-	-		-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
(i) Taxation matters		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity		-	-	-	-	-	-	18	18	41	41	59	59	-	-	8	8	-	-	-	-	5	5	62	62	-	-	-	-	-	-	-	-	134	134		134
10 Advertisement and publicity	1	1 -	-	-	-	-	-	29,456	43,148	71,512	102,231	100,968	145,379	-	-	16,216	19,997	-	-	-	-	9,534	11,562	105,432	152,974	-	-	-	-	-	-	-	-	232,150	329,912	232,151	329,913
11 Interest & Bank Charges	0	0 -	-	-	-	-	-	759	1,224	1,856	2,900	2,615	4,124	-	-	439	567	-	-	-	-	259	328	2,724	4,340	-	-	-	-	-	-	-	-	6,037	9,359	6,037	9,359
12 Others:																																					
(a) Business Support Services	0	0 -	-	-	-	-	-	2,047	4,432	5,149	10,500	7,196	14,932	-	-	1,395	2,054	-	-	-	-	834	1,188	7,430	15,712	-	-	-	-	-	-	-	-	16,855	33,886	16,855	33,886
(b) Stamp Duty Expenses	0	0 -	-	-	-	-	-	16	29	41	70	57	99	-		10	14	-		-	-	6	8	59	104	-	-	-	-	-	-	-	-	132	225	132	225
(c) Office Administrative expenses	0	0 -	-	-	-	-	-	37	100	97	238	134	338		-	29	46	-	-	-	-	18	27	137	355	-	-	-	-	-	-	-	-	318	766	318	766
(d) Recruitment Charges	0	D -	-	-	-	-	-	12	36	31	86	43	122	-	-	10	17	-	-	-	-	6	10	43	128	-	-	-	-	-	-	-	-	102	277	102	277
(e) Information Technology	0	0 -	-	-	-	-	-	5,737	11,913	14,371	28,226	20,108	40,139	-	-	3,816	5,521	-	-	-	-	2,278	3,192	20,793	42,236	-	-	-	-	-	-	-	-	46,995	91,088	46,995	91,088
(f) Miscellaneous Expenses	0	0 -	-	-	-	-	-	294	470	719	1,113	1,013	1,583	-	-	169	218	-	-	-	-	100	126	1,056	1,665	-	-	-	-	-	-	-	-	2,338	3,592	2,338	3,592
13 Depreciation	0	0 -	-	-	-	-	-	1,149	2,473	2,890	5,859	4,039	8,332	-	-	781	1,146	-	-	-	-	467	663	4,171	8,768	-	-	-	-	-	-	-	-	9,458	18,909	9,458	18,909
14 GST/Service Tax		-	-	-	-	-	-	22	22	51	51	73	73	-	-	10	10	-	-	-	-	6	6	77	77	-	-	-	-	-	-	-	-	166	166	166	166
Total	2	2 -	-				-	61,678	102,808	151,311	243,582	212,989	346,390		-	36,289	47,646		-			21,458	27,551	221,678	364,486	-	-			-	-			492,414	786,073	492,416	786,075

r Particulars		ire				Mar	ine																Miscell	laneous														To	ital
•			М	arine Carg	go	Marine	Others	Marin	ne Total	Mot	or OD	Moto	or TP	Motor	Total	Works		Public/Produ	ct Liability	Engine	ring	Aviat	ion	Personal A	ccident	Health I	nsurance	Credit Ir	surance	Crop In	surance	Ot	hers	Credit I	nsurance	Total Misco	ellaneous		
	QTD Sep-19	YTD Sep-19	QTI Sep-:		YTD ep-19	QTD Sep-19	YTD Sep-19																																
Employees' remuneration & welfare benefits	3cp:13	3ep-13	Sep.	. 30	- p=13	3ep-13	3ep-13	3ep-13	3ep 15	16,261	28.748	40,349	65,688	56,610	94,436	3ep-13	36h:13	13,365	24,745	3ch-13	- Sep-13	3ep-13	3eh-13	386	1,038	57,227	103,020	3ep-13	3ep-13	3ep-13	3ep 13	3ep-13	3ep-13	3ep-13	3cb,13	127,588	223,239	127,588	223,239
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
Training expenses	-	-		-	-	-		-	-	14	16	34	38	48	54	-		12	14	-	-		-	1	1	52	60	-	-		-	-	-	-		113	129	113	129
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
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
Printing & stationery	-	-		-	-	-		-	-	87	173	222	397	309	570	-		71	150	-	-		-	2	6	307	623	-	-		-	-	-	-		689	1.349	689	1,349
Communication	-	-		-	-	-		-	-	271	614	705	1,402	976	2,016	-		215	528	-	-	-	-	4	22	938	2,198	-	-	-	-	-	-	-	-	2,133	4,764	2,133	4,764
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
Auditors' fees, expenses etc																																							
(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 of	-	-		-	-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(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
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
1 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
2 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
3 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
4 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



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 8 - SHARE CAPITAL SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
1	Authorised Capital		
	1000000000 Equity Shares of ₹10 each	10,000,000	5,060,000
	(Previous period : 506000000 Equity Shares of ₹10 each)		
2	Issued Capital		
	546000000 Equity Shares of ₹10 each	5,460,000	3,810,000
	(Previous period : 381000000 Equity Shares of ₹10 each)		
3	Subscribed Capital		
	546000000 Equity Shares of ₹10 each	5,460,000	3,810,000
	(Previous period : 381000000 Equity Shares of ₹10 each)		
4	Called up Capital		
	546000000 Equity Shares of ₹10 each	5,460,000	3,810,000
	(Previous period : 381000000 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	5,460,000	3,810,000



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD Sep-20		
		Sep-2			19
		Number of % of		Number of	% of
		Shares	Holding	Shares	Holding
1	Promoters				
	a) Indian				
	- Acko Technologies & Services Private Limited	546,000,000	100	381,000,000	100
	b) Foreign	-	-	-	-
2	Others	-	-	-	-
	Total	546,000,000	100	381,000,000	100.00



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit/(Loss) in Profit and Loss Account	-	-
	Total	-	-



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 11 - BORROWINGS SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	•	-



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 12 & 12A - INVESTMENT SCHEDULE

(₹ IN' 000)

Sr. No	Particulars	Shareholders		Policyh	olders	Total		
		YTD	YTD	YTD	YTD	YTD	YTD	
		Sep-20	Sep-19	Sep-20	Sep-19	Sep-20	Sep-19	
(A)	LONG TERM INVESTMENTS:							
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	697,181	252,689	1,343,171	369,392	2,040,352	622,081	
2	Other Approved Securities	-	-	-	-	-	-	
3	Other Investments							
	(a) Shares							
	(i) Equity Shares	-	-	-	-	-	-	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	
	(c) Debenture /Bonds	61,372	210,119	118,238	307,161	179,610	517,280	
	(d) Investment Properties - Real Estate	-	-	-	-	-	-	
	(e) Other Securities	-	-	-	-	-	-	
4	Investment In Infrastructure and social sector							
	(a) Approved Investments (Bonds & Debentures)	465,746	513,272	897,294	750,323	1,363,040	1,263,595	
	(b) Other Investments	-	-	-	-	-	-	
5	Other than approved investments	-	-	-	-	-	-	
	Total	1,224,299	976,080	2,358,703	1,426,876	3,583,002	2,402,956	
(B)	SHORT TERM INVESTMENTS:							
	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	-	219,566	-	320,971	-	540,537	
2	Other Approved Securities	-	-	-	-	_	-	
3	Other Investments							
	(a) Shares							
	(i) Equity Shares	-	-	-	-	-	-	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	57,355	4,348	110,498	6,355	167,853	10,703	
	(c) Debenture /Bonds	34,177	40,177	65,844	58,733	100,021	98,910	
	(d) Investment Properties - Real Estate	-	-	-	-	-	-	
	(e) Other Securities (FDs, CDs and CPs.)	99,956	31,147	192,573	45,531	292,529	76,678	
4	Investments in Infrastructure & Social Sector							
	(a) Approved Investments (Bonds & Debentures)	-	80,902	-	118,265	-	199,167	
	(b) Other Investments	-	15,233	-	22,267	-	37,500	
	Less: Provision for Diminution in value of investment	-	-	-	-	-	-	
5	Other than approved investments	22,977	35,797	44,271	52,329	67,248	88,126	
	Total	214,465	427,170	413,186	624,451	627,651	1,051,621	
	Grand Total	1,438,764	1,403,250	2,771,889	2,051,327	4,210,653	3,454,577	

NOTE (NL 12 & NL 12A):

Aggregate book value of Investments (other than listed equities) is Rs. 42,10,653 thousand (previous period Rs. 34,54,577 thousand). Aggregate market value of Investments (other than listed equities) is Rs. 42,58,077 thousand (previous period Rs. 34,76,154 thousand).



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 13 - LOANS SCHEDULE

Sr. No	Particulars	YTD	YTD
Sr. NO	Particulars		
		Sep-20	Sep-19
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	-	-



PERIODIC DISCLOSURES

FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR] (₹ IN' 000)

		As at 30th September, 2020									
			Cost / G	ross Block		Depreciation				Net Block	
Sr. No.	Particulars	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	86,385	-	-	86,385	29,912	14,433	-	44,345	42,040	56,473
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	155	-	-	155	90	26	-	116	39	65
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	959	-	-	959	230	160	-	390	569	729
7	Information Technology Equipment	23,652	192	-	23,844	9,551	3,777	-	13,328	10,516	14,101
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	3,431	-	-	3,431	1,389	513	-	1,902	1,529	2,042
10	Others	-	-	-	-	-	_	-	-	<u>-</u>	-
	Total	114,582	192	-	114,774	41,172	18,909	-	60,081	54,693	73,410
	Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	114,582	192	-	114,774	41,172	18,909	-	60,081	54,693	73,410
	Previous Period Total	24,414	91,049	4,462	111,001	7,741	18,129	1,724	24,146	86,855	16,673



PERIODIC DISCLOSURES FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
1	Cash (including cheques, drafts and stamps)	397	374
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	20,831	27,879
	(c) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others	10,213	ı
	Total	31,441	28,253
	Balances with non-scheduled banks included in 2 and 3 above	-	-



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	10,423	6,302
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision	134	288
	for taxation)		
6	Others:	-	-
	(a) Security Deposits	24,657	32,097
	(b) GST input balance recoverable (net)	236,840	25,329
	(c) Other Advances	138,353	86,780
	Sub Total (A)	410,407	150,796
(B)	OTHER ASSETS		
1	Income accrued on Investments / FDRs	122,176	116,888
2	Outstanding Premiums	164	-
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including	4,041	-
	reinsurers)		
6	Due from Subsidiaries/ Holdings	-	-
7	Others	-	-
	(a) Unsettled investment contract receivable	398,483	-
	(b) Other recoverable	18,898	35,660
	Sub Total (B)	543,762	152,548
	Total (A) + (B)	954,169	303,344



PERIODIC DISCLOSURES FORM NL 17 - CURRENT LIABILITIES SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
1	Agents' Balances	27,804	8,841
2	Balances due to other insurance companies	402,102	581,241
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	486,522	281,834
5	Unallocated premium	-	-
6	Sundry Creditors	266,957	382,205
7	Due to subsidiaries/holding company	34,423	35,297
8	Claims outstanding	884,555	526,307
9	Due to Officers / Directors	-	-
10	Deposit Premium	138,635	80,942
11	Others:		
	(a) Employee Benefits	66,952	24,705
	(b) Statutory Dues Payable	16,243	14,123
	(c) Due to Solatium fund	2,680	1,189
	(d) Unsettled investment contract payable	272,850	-
	Total	2,599,723	1,936,684



PERIODIC DISCLOSURES FORM NL 18 - PROVISIONS SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
1	Reserve for Unexpired Risk	834,625	551,865
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:		
	(a) Provisions for Gratuity	18,682	14,234
	(b) Provisions for Leave Encashment	1	3,779
	Total	853,307	590,052



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 19 -MISC EXPENDITURE SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Sep-20	Sep-19
	(To the extent not written off or adjusted)		
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	Total	•	-



PERIODIC DISCLOSURES FORM NL 21 - STATEMENT OF LIABILITIES

(₹ in Lacs)

Sr No		As at 30th September, 2020 As at 30th September, 2019							
	Particulars	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	0	-	0	0	-	-	-	-
2	Marine	-	-	-	-	-	-	-	-
а	Marine Cargo	-	-	=	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
а	Motor	4,144	1,653	5,505	11,302	4,358	865	3,331	8,554
b	Engineering	-	-	-	-	-	-	-	-
С	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	1,051	248	138	1,437	951	208	135	1,294
е	Rural insurances	-	-	-	-	-	-	-	-
f	Others	48	59	108	215	13	3	14	30
4	Health Insurance	3,103	556	579	4,239	197	306	401	904
	Total Liabilities	8,346	2,516	6,330	17,193	5,519	1,382	3,881	10,782



PERIODIC DISCLOSURES																										
ORM NL-22 - GEOGRAPHICA	AL DISTRIBUTION	OF BUSINESS																								
Public Disclosure O2 20-21																			1							Amount in Lakhs
	Fire		Marine (Cargo)	١ .	Marine	e (Hull)	Enginee	ering	Motor Ow	n Damage	Motor Thir	rd Party	Liability	insurance	Personal	Accident	Medical I	Insurance	Overseas me	dical Insurance	Crop I	nsurance	All Other I	/liscellaneous	Gra	nd Total
STATES			or the qtr Upto th						For the atr	Upto the qtr	For the atr	Upto the atr	For the atr			Upto the ati			For the atr	Upto the atr						
Andhra Pradesh	-	-	-	-	-	-		-	37		106	180			-		21	30	-	-	-	-	-	-	165	278
Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0		-	-		0	0	-	-	-	-	-	-	0	0
Assam	-	-	-	-	-	-	-	-	2	3	9	12			-		8	11	-		-	-	-	-	18	26
Bihar	0.00	0.00	-	-	-	-	-	-	15	27	62	98		-	-		12	13	0	0		-	-	-	88	139
Chhattisgarh	0.00	0.00	-	-	-	-	-	-	5	9	15	25			-		6	8	-	-	-	-	-	-	26	42
Gna	-	-			-	-	-	-	7	12	15				-		0	0			-	-	-	-	22	39
Guiarat	-	-	-	-	-	-	-	-	50	85	132				-		21	26	. 0	0		-	-	-	203	313
Harvana	-	-	-	-	-	-	-	-	82				-		125	266					-	-		-	999	1.769
Himachal Pradesh	-	-	-	-	-	-	-	-	2	4	13				-	-	1	1	-	-	-	-	-	-	16	26
Jammu & Kashmir	-	-			-	-	-	-	0	1	3	5			-		0	0			-	-	-	-	4	7
Jharkhand	-	-	-	-	-	-	-	-	8	14	32	53			-		10	13	0	0		-	-	-	49	81
Karnataka	-	-			-	-	-	-	468	754	1.068	1 697	2	2	10	20	702	1.034	0	0		-	-	-	2 250	3.508
Kerala	-	-			-	-	-	-	26	42	72	109	0	0	-		6	11	0	0		-	-	-	105	162
Madhya Pradesh	0.01	0.01	-	-	-	-	-	-	5						-	-	17			0		-	-	-	50	84
Maharashtra	0.01	0.01			-	-	-	-	302	494			985	1.296	4	18				0		-	-	-	2.137	3.303
Manipur		-	-	-		-		-	000	0	0.0	0		-,,,,,,			0	0			_	_		-	0	0,000
Meghalaya	-	-	-	-	-	-	-	-	0	0	0	1			-	-	0	1		-	-	-	-	-	1	1
Mizoram		-	-	-		-		-	0	0	0	0			-		0	0			_	_		-	0	0
Nagaland	-	-	-	-	-	-	-	-	0	0	0	0			-	-	0	0		-	-	-	-	-	0	0
Orissa		-	-	-	-	-		-	9	16	28	41			-		10	14	0	0		_		-	47	70
Punjab	-	-	-	-	-	-	-	-	2	4	25	41	-		-	-	7	9		0		-	-	-	34	55
Raiasthan		-	-	-		-		-	16	29		128					17	21	0	0		_		-	105	177
Sikkim	-	-	-	-	-	-		-	0		,1	1			-		0	0				_		-	103	1,7
Tamil Nadu								-	136		444	733			-		129							-	710	1,102
Telangana	-	-	-	-		-	-	-	144			443		-	(0)	4	456			0		-	-	1	861	1,384
Tripura								-	0		1	2			- (0)		1	1		<u> </u>	1	+	!	+ -	2	3
Uttar Pradesh	0.00	0.00	-	-		-	-	-	123		301			-	-		48			-		1	1	1 -	471	796
Uttrakhand	0.00	0.00						-	2		19		-		-		40 A	5		<u> </u>	1	+	!	+ -	25	37
West Bengal	0.00	0.00		-		-		-	39		115				-		35	,		-	 	 	t	 	189	314
Andaman & Nicobar Is.	0.00	0.00	-	-			-	-		1	2	3			-		-	0	-	- "	1	1	1	 	2	4
Chandigarh				-					1	2	- 6	11					1	2		 	1 - 1	1	1	1	8	15
Dadra & Nagar Haveli	1			-		-		-	1	1	2	3			-		0	0			-	-	1	-	2	15
Daman & Diu				-					0	0	1	1					0	0	1	 	1 - 1	1	1	1	1	2
Delhi Delhi	1			-				-	208		494	782			-		35	63	- 0	1	1 -	 	t	 	737	1,203
Lakshadween				_					208		434	702		-			-	- 03		1	1	1	1 -	1	737	1,203
Puducherry				_				-	2	3	5	1			-			- 1	 	 	 	 	-	1 - 1	7	12
Total							_	_	1.694	2.844	4.173	6.782	988	1.298		308	2.343	3,726					1		9.338	14,959



	PERIO	ODIC DISC	CLOSURES								
	FORM NL-23 - REIN	SURANCE	RISK CONCE	NTRATION							
	Public Disclosure Q2 20-21										
	Reinsurance Risk Conc	(₹ 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	3,026	53	-	66.36%					
2	No. of Reinsurers with rating AA but less than AAA	2	-	5		0.11%					
3	No. of Reinsurers with rating A but less than AA	-			_	0.00%					
4	No. of Reinsurers with rating BBB but less than A	1	1,510.29	40.74	4.15	33.52%					
5	No. of Reinsurers with rating less than BBB	-	-	-	_	-					
6	No. of Indian Insurers	-	-	-	_	-					
7	Not Rated	-	-	-	_	-					
8	Placement by lead insurer	-	-	-	_	-					
	Total	5	4,536.08	98.97	4.15	100%					



PERIODIC	ERIODIC DISCLOSURES									
FORM NL	-24 - AGEING OF CLAIMS FO	OR THE QUARTER EN	DED 30th Septembe	r 2020			6			
								(`in Lakhs)		
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	-	-	-	-	1	-	-		
2	Marine Cargo	-	-	ı	ı	ı	-	ı		
3	Marine Hull	-	-	-	-	1	-	-		
4	Engineering	-	-	ı	ı	ı	-	ı		
5	Motor OD	10,810	624	161	121	15	11,731	1,584.00		
6	Motor TP	-	-	ı	4	2	6	30.40		
7	Health	8,442	209	124	319	595	9,689	760.96		
8	Overseas Travel	-	-	•	ı	1	-	-		
9	Personal Accident	763	52	6	-	1	821	36.92		
10	Liability	10,975	3,122	475	113	1	14,686	972.78		
11	Crop	-	-	•		-	-	-		
12	Miscellaneous	-	-	-	-	-	-	-		



PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 30th September 2020



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	Miscella neous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	1,622	191	3,037	-	14	8,883	-	-	-	13,747
2	Claims reported during the period	-	-	-	-	13,529	70	9,969	-	1,346	24,462	-	-	-	49,376
3	Claims Settled during the period	-	-	-	-	11,731	6	9,689	-	821	14,686	1	-	-	36,933
4	Claims Repudiated during the period	-	-	-	-	200	-	970	-	168	137	1	-	-	1,475
5	Claims closed during the period	-	-	-	-	1,375	-	240	-	307	7,072	1	-	-	8,994
6	Claims O/S at End of the period	-	-	-	-	1,845	255	2,020	-	151	11,450	1	-	-	15,721
7	Less than 3 months	-	-	-	-	1,357	70	1,180	-	132	7,733	1	-	-	10,472
8	3 months to 6 months	-	-	-	-	114	10	141	-	19	525	1	-	-	809
9	6 months to 1 year	-	-	-	-	294	147	415	-	-	2,597	-	-	-	3,453
10	1 year and above	-	-	-	-	80	28	284	-	-	595	-	-	-	987
11	3 years and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



	PERIODIC DISCLOSURES										
	FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30th September 2020										
			Public Discle	osure Q2 20-21							
		Prer	nium	Clair	n						
S. No.	Description	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM			
1	Fire	2,100	1,995	83	78	399	24	399			
	Marine	-	-	-	-	-	-	-			
2	Marine Cargo	-	-	-	-	-	-	-			
3	Marine Hull	-	-	-	-	-	-	-			
	Miscellaneous	9,385,679	6,082,219	15,286,150	14,521,844	1,313,995	4,356,553	4,356,553			
4	Motor	2,141,502,994	749,996,592	1,442,315,414	541,483,580	321,225,449	324,520,968	324,520,968			
5	Engineering	-	-	-	-	-	-	-			
6	Aviation	-	-	-	-	-	-	-			
7	Liabilities	465,912,736	165,820,366	363,559,507	123,670,097	69,886,910	81,800,889	81,800,889			
8	Rural insurances	-	-	-	-	-	-				
9	Others	-	-	-	-	-	-	-			
10	Health Insurance	473,882,854	445,613,561	244,218,932	231,989,572	89,122,712	69,596,872	89,122,712			
11	Total	3,090,686,363	1,367,514,733	2,065,380,087	911,665,171	481,549,466	480,275,306	499,801,522			

PERIODIC DISCLOSURES
FORM NL-27 Offices information for Non-Life Q2-FY 2020-21



Date: Acko General Insurance Limited 30-Sep-20 Insurer:

Sl. No.	Office Infor	mation	Number
1	No. of offices at the beginning of the year		3
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	0
4	No. of branches opened during the year	Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the year		3
7	No. of branches approved but not opened		0
8	No. of rural branches	0	
9	No. of urban branches		3



FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Acko Geeral Insurance Limited / 157

Statement as on: 30th September, 2020

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

Periodicity of Submission: Quarterly (Q2 - FY 2020-21)



			₹ in Lakns								
No	PARTICULARS	SCH	AMOUNT								
1	Investments										
	a. Shareholders Fund	8	14,404.64								
	b. PolicyholdersFund	8A	27,701.88								
2	Loans	9	-								
3	Fixed Assets	10	546.94								
4	Deferred Tax Assets										
5	Current Assets										
	a. Cash & Bank Balance	11	314.42								
	b. Advances & Other Assets	12	9,662.27								
6	Current Liabilities										
	a. Current Liabilities	13	(26,066.85)								
	b. Provisions	14	(8,716.11)								
	c. Misc. Exp not Written Off	15	-								
	d. Debit Balance of P&L A/c		36,760.48								
	Application of Funds as per Balance Sheet (A)		54,607.68								
	Less: Other Assets	SCH	AMOUNT								
1	Loans (if any)	9	-								
2	Fixed Assets (if any)	10	546.94								
3	Deferred Tax Assets		-								
4	Cash & Bank Balance (if any)	11	314.42								
5	Advances & Other Assets (if any)	12	9,662.27								
6	Current Liabilities	13	(26,066.85)								
7	Provisions	14	(8,716.11)								
8	Misc. Exp not Written Off	15	-								
9	Debit Balance of P&L A/c		36,760.48								
		TOTAL (B)	12,501.15								
	'Investment Assets' As per FORM 3B	(A-B)	42,106.52								
			SH		PH	Book Value (SH + PH)	%	FVC Amount	Total		
No	'Investment' represented as	Reg. %	Balance	FRSM [†]	РП	book value (SH + PH)		FVC Amount	Total	Market	Value
			(a)	(b)	(c)	d = (b+c)	Actual	(e)	(d + e)		
1	G. Sec.	Not less		6,057.90	11,650.08	17,707.97	4,206.28		17,707.97		17 551 62
1	G. Sec.	than 20%	-	6,057.90	11,650.08	17,707.97	4,206.28	-	17,707.97		17,551.63
		Not less				20.400.50					
2	G. Sec or Other Apporved Sec. (incl. (1) above)	than 30%	-	6,980.05	13,423.48	20,403.52	4,846.58	-	20,403.52		20,247.02
3	Investment subject to Exposure Norms	,	-	7,421.97	14,273.35	21,695.32	51.53	7.68	21,703.00		22,333.76
		Not less		ŕ	•				·		
	a. Housing / Infra & Loans to SG for Housing and FFE	than 15%	-	4,662.96	8,967.44	13,630.40	3,237.71	-	13,630.40		14,187.53

2,531.17

14,402.02

227.84

4,867.75

27,696.83

438.16

7,398.92

666.00

42,098.85 4,898.11

1,757.51

158.20

1.20

6.48

7.68

7,400.12

42,106.52

672.48

7,473.75

42,580.77

672.48

Note: (+) FRMS refers 'Funds representing Solvency Margin'

4. Other Investments (not exceeding 25%)

3. Approved Investments

Total Investment Assets

than 15%

Not

exceeding

100%

(*) Pattern of Investment will apply only to SH funds representing FRMS
(*) Book Value shall not include funds beyond Solvency Margin
Other Investments' are as permitted under Sec 27A(2) and 27B(3)

NL-29-Debt Sec IRDA Periodic Disclosures

PERIODIC DISCLOSURES

30-Sep-20

FORM NL-29 Detail regarding debt securities

acko

Insurer: Acko General Insurance Limited Date:

(Rs in Lakhs)

			Detail Regardi	ng debt securit	ies			
		MARKET	VALUE			Book	Value	
	As at Sep 30, 2020	as % of total for this class	As at Sep 30, 2019	as % of total for this class	As at Sep 30, 2020	as % of total for this class	As at Sep 30, 2019	as % of total for this class
Break down by credit rating								
AAA rated	17,057.46	45.72	20,475.55	62.03	16,426.70	44.60	20,290.94	61.88
AA or better	-	-	502.14	1.52	-	-	498.58	1.52
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated B and Below B	-	-	375.00	1.14	-	-	375.00	1.14
Any other	20,247.02	54.28	11,653.78	35.31	20,403.52	55.40	11,626.19	35.46
Total (A)	37,304.48	100.00	33,006.47	100.00	36,830.23	100.00	32,790.70	100.00
BREAKDOWN BY								
RESIDUALMATURITY								
Up to 1 year	1,011.79	2.71	7,278.96	22.05	1,000.21	2.72	7,269.10	22.17
More than 1 year and upto 3 years	16,632.27	44.59	11,809.37	35.78	16,115.77	43.76	11,697.86	35.67
More than 3 years and up to 7years	19,660.41	52.70	8,250.62	25.00	19,714.25	53.53	8,150.11	24.85
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)	37,304.48	100.00	33,006.47	100.00	36,830.23	100.00	32,790.70	100.00
Breakdown by type of the issurer								
a. Central Government	17,551.63	47.05	11,122.31	33.70	17,707.97	48.08	11,109.66	33.88
b. State Government	2,695.39	7.23	531.47	1.61	2,695.55	7.32	516.53	1.58
c.Corporate Securities	17,057.46	45.72	21,352.69	64.69	16,426.70	44.60	21,164.52	64.54
Total (C)	37,304.48	100.00	33,006.47	100.00	36,830.23	100.00	32,790.70	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. Govt Securities are included in "Any Other"



PERIODIC DISCLOSURES FORM NL-30 - ANALYTICAL RATIO

S.No.	Particular	QTD	YTD	QTD	YTD
5.NO.	Particular	Sep-20	Sep-20	Sep-19	Sep-19
1	Gross Premium Growth Rate	(5.20%)	(9.58%)	525.39%	621.85%
2	Gross Premium to Networth Ratio	0.52	0.83	0.73	1.23
3	Growth rate of Net Worth	34%	34%	49%	49%
4	Net Retention Ratio	50.32%	50.39%	48.82%	49.85%
5	Net Commission Ratio	(7.82%)	(8.16%)	(8.73%)	(8.48%)
6	Expense of Management to Gross Direct Premium Ratio	54.81%	54.46%	86.71%	88.82%
7	Expense of Management to Net Written Premium	108.93%	108.07%	177.61%	178.16%
8	Net Incurred Claims to Net Earned premium	55.43%	67.97%	54.81%	69.36%
9	Combined ratio	152.41%	164.09%	221.71%	237.00%
10	Technical Reserves to Net Premium Ratio	3.66	2.28	2.28	1.33
11	Underwriting Balance Ratio	(0.73)	(0.76)	(1.37)	(1.46)
12	Operating Profit Ratio	(62.26%)	(61.19%)	(126.20%)	(136.53%)
13	Liquid Assets to Liabilities Ratio	0.24	0.24	0.53	0.53
14	Net Earning Ratio	(40.79%)	(42.67%)	(107.86%)	(121.43%)
15	Return on Net Worth Ratio	(10.66%)	(17.90%)	(38.56%)	(74.44%)
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	3.36	3.36	2.68	2.68
17	NPA Ratio				
	Gross NPA Ratio	NA	NA	0.00%	0.00%
	Net NPA Ratio	NA	NA	0.00%	0.00%
Equity	Holding Pattern for Non-Life Insurers				
1	(a) No. of shares	546,000,000	546,000,000	381,000,000	381,000,000
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	-0.35	-0.59	-1.53	-2.95
	- Diluted EPS	-0.35	-0.59	-1.53	-2.95
5	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period				
3	(not to be annualized)				
	- Basic EPS	-0.35	-0.59	-1.53	-2.95
	- Diluted EPS	-0.35	-0.59	-1.53	-2.95
6	(iv) Book value per share (Rs)	3.29	3.29	3.53	3.53



PERIODIC DISCLOSURES FORM NL 31 - RELATED PARTY



(₹ in Lacs)

S.No.	S.No. Name of the Related Nature of Relationship with		Description of Transactions / Categories		Consideration p	oaid / received*	
	Party	the Company		QTD	YTD	QTD	YTD
				Sep-20	Sep-20	Sep-19	Sep-19
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital	-	-	-	14,500
			Premium received	588	777	610	745
			Payment for technology support services / Brand usage fee	231	461	351	458
			Premium Deposit	1,250	1,250	539	551
			Payment for software asset transfer & other support services	-	-	821	821
			Amount payable / (receivable) at the balance sheet date	758	818	341	353
			Claims paid	1,237	1,240	6	11
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	26	37	25	39
			Amount payable / (receivable) at the balance sheet date	40	40	42	42
3	Ms. Ruchi Deepak	Non Executive Director	Director Sitting Fees	11	18	7	14
4	Key Management Personnel:						
(a)	Mr. Varun Dua	Managing Director & CEO					
(b)	Mr. Deepak Angrula	Chief Technology Officer					
(c)	Mr. Jitendra Nayyar	Chief Financial Officer					
(d)	Mr. Biresh Giri	Appointed Actuary & CRO	Salary Bonus and Other Allowances	188	271	128	289
(e)	Mr. Manish Thakur	Chief Investment Officer	Jaiary Bonus and Other Anowances	100	2/1	128	209
(f)	Mr. Animesh Das	Chief Underwriting Officer					
(g)	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					



9/28/2020

9/30/2020

Health

Health

Group Health

9/23/2020

9/23/2020

PERIODIC DISCLOSURES FORM NL-32 - PRODUCTS INFORMATION Products and/or add-ons introduced Public Disclosure Q2 20-21 Date IRDA SI. No. Class of Date of filing of Category of product Co. Ref. No. IRDA Ref.no. Name of Product confirmed Business* Product filing/ approval 1 ACKHLIP21105V012021 Retail Corona Kavach Policy - Acko General Insurance Limited Health Health 7/10/2020 7/10/2020 Group Health Acko Group Health Insurance F Acko Group Health OPD Wallet Group Travel Insurance Policy Acko Group Health Insurance Policy Health ACKHLGP21469V022021 Health 9/23/2020 9/28/2020 Acko Group Health OPD Wallet Health ACKHLGP21470V022021 ACKTGBP21525V022021 Group Health Health 9/23/2020 9/23/2020 9/28/2020 9/30/2020 Health Group Health Health ACKTGDP21526V032021 ACKHLGP21471V022021 9/23/2020 9/23/2020 9/30/2020 5 Group Domestic Travel Insurance Policy Health Group Health Health 6 Secure Shield Health Group Health Group Health Health

ACKHLGP21472V022021

ACKPAGP21527V022021

Health

Health

Group Health & Accident Care

8 Group Personal Accident Insurance Policy



FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Acko General Insurance Limited

Solvency for the Quarter ended on 30th September 2020

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
	Description		
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value		
	of Assets as mentioned in Form IRDA-Assets-AA):		27,764
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		17,192
3	Other Liabilities (other liabilities in respect of		
	Policyholders' Fund as mentioned in Balance Sheet)		10,572
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of		
	Assets as mentioned in Form IRDA-Assets-AA):		23,563
	Deduct:		
6	Other Liabilities (other liabilities in respect of		
	Shareholders' Fund as mentioned in Balance Sheet)		6,766
7	Excess in Shareholders' Funds (5-6)		16,797
8	Total Available Solvency Margin [ASM] (4+7)		16,797
0	Total Available Solvency Margin [ASM] (4+7)		10,797
9	Total Required Solvency Margin [RSM]		5000
			-
10	Solvency Ratio (Total ASM/Total RSM)		3.36



FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS Public Disclosure Q2 20-21

	Fublic Disclosure Q2 20-21									
	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	Resigned w.e.f. 14 August 2020							
5	Mr. Varun Dua	Managing Director & CEO	No Change							
	Key Persons									
SI. 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	Chief Technology Officer	Mr. Deepak Angrula resigned as the Whole-time Director of the Company w.e.f. 14 August 2020. However, post his resignation as the Whole-time Director, he continues to remain Key Managerial person of the Company as the Chief Technology Officer.							
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 d	lefined in IRDA (Registration of Insurance Companies) R	legulations, 2000 & Guidelines on Reporting of Key Persons issued on 9th October 2013							

FORM NL-35-NON PERFORMING ASSETS-7A Company Name & Code: Acko General Insurance Limited / 157 Statement as on: 30th September, 2020 Details of Investment Portfolio Periodicity of Submission: Quarterly (Q2 - FY 2020-21)



₹ in Lakhs

	COI Company Name	Instrum ent Type	Interest Rate Has there been revision?	Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred [Principal		Rolled Over?	Principa	Board Approval Ref	Classification	Provision (%)	Provision (Rs)
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Note:

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

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code: ACKO General Insurance Limited & 157

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Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

			Curre	ent Quarter				Year to Date	(current year)				Year to Date	(previous year)2		
		Investme	ent (Rs.)¹				Investme	ent (Rs.)¹				Investme	ent (Rs.)¹			Ĭ
Category of Investment	Category Code	Book Value	Market Value	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Book Value	Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%)²	Book Value	Market Value	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yiel (%) ²
G. Sec																
Central Government Bonds	CGSB	12,819.54	17,551.63	340.46	10.54%	7.25%	10,891.42	17,551.63	659.84	12.08%	8.31%	7,370.96	8,220.35	472.93	12.80%	8.809
Treasury Bills	CTRB	6,305.61	-	55.78	3.51%	2.41%	7,154.72	-	132.70	3.70%	2.55%	2,122.05	2,901.96	48.58	4.57%	3.14
Other Approved Sec/Guaranteed Sec																
Deposit under Section 7 of Insurance Act, 1938	CDSS		-	-	-		-	-	-			-		-		
State Government Bonds	SGGB	2,695.55	2,695.39	-	-	-	2,695.55	2,695.39	-			1,043.58	531.47	122.99	23.51%	16.17
Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-		-		-	-	-	-		-	-	
Housing & Loans to State Govt. for Housing / FFE																
Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,561.08	5,827.23	109.39	7.80%	5.37%	5,557.83	5,827.23	222.97	8.00%	5.51%	3,629.99	4,658.74	181.40	9.97%	6.86
Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-			-	-	-		
Reclassified Approved Investments	HORD	500.00	-	-145.00	(115.05%)	(79.16%)	500.00	-	-145.00	(57.84%)	(39.79%)	486.93	375.00	-104.96	(0.43)	(0.
Infrastructure investment																-
Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-		-	-	-					-		
Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-		-	-				-							
Infrastructure - PSU - Debentures / Bonds	IPTD	7,651.78	5,752.11	354.69	18.39%	12.65%	8.679.45	5,752.11	552.92	12.71%	8.74%	6,209.90	7,089.93	262.59	8.43%	5.80
Infrastructure - PSU - Debentures / Bonds	IPFD	- ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-			-	-	-		-	-		- ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-	
Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2.358.46	2,608.20	41.74	7.02%	4.83%	2,452.18	2,608.20	145.21	11.81%	8.13%	2,617.01	3.009.23	115.29	8.79%	6.05
Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	- 1	-	-	-	-	-	-	-	-	
Approved Investments																-
Corporate Securities - Equity shares (Ordinary)- Quoted	EACE															_
PSU - Equity shares - Quoted	EAEQ		-		-				-			-		-	-	
Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-			-		-	-	
Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	1,861.22	2,925.29	24.19	5.16%	3.55%	1,184.33	2,925.29	33.72	5.68%	3.91%	460.77	766.78	17.23	7.46%	5.13
Corporate Securities - Debentures	ECOS	3,500,43	2,869.93	126.42	14.33%	9.86%	4,188.50	2,869.93	226.03	10.76%	7.41%	4,987,00	6.219.80	254.63	10.18%	7.0
Deposits - CDs with Scheduled Banks	EDCD	-	-	-		3.5676	-,100.50	-	-	20.7070	7.4270	-,507.00	-	-	-	7.0.
Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,221.60	1,678.53	8.14	2.64%	1.82%	1,082.11	1,678.53	16.01	2.95%	2.03%	991.11	107.03	34.09	6.86%	4.72
Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Investment											-					-
Equity Shares (incl Co-op Societies)	OESH	-		-	-	-			-	-	-	-		-		—
Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	1,471.10	672.48	20.76	5.60%	3.85%	1,765.53	672.48	67.21	7.59%	5.22%	659.32	881.26	7.06	2.13%	1.47
TOTAL		45.946.37	42.580.77	936.57	8.09%	5.56%	46,151.62	42.580.77	1.911.61	8.26%	5.68%	30.578.60	34.761.54	1.411.82	9.21%	6.34

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 30th September, 2020 Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund	



Rs. Lakhs

No	Name of the Security	COI	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 had defaulted on Maturity
1	9.10% DHFL BS 09-09-2019	HORD	-	8-May-18	CARE	AA-	Α	31-Mar-19	and we have sold it
		HORD			CARE	Α	BBB-	14-May-19	durung the quarter ended September 2020.
		HORD			CARE	BBB-	D	5-Jun-19	and deptember 2020.



PERIOD	RIODIC DISCLOSURES									
FORM I	RM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS									
Public [blic Disclosure Q2 20-21 (Amount in Lakhs)									
			Quarterly	Business Returns acro	oss line of Busine	ess				
For the Quarter ended 30th September 20 September 2020 September 2019 September 2019 September 2019										
SI.No.	Line of Business	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	
1	Fire	0	1	0	1	NA	NA	NA	NA	
2	Cargo	NA	NA	NA	NA	NA	NA	NA	NA	
3	Motor TP	4,173	249819	6,782	396598	4,370	300096	7,026	453738	
4	Motor OD	1,694	174494	2,844	272849	1,764	228733	3,060	348976	
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	139.72	4	308	17	15.68	1	40.34	2	
10	Health	2,343.18	90	3,727	118	2,274	7	4,006	15	
11	Public/ Product Liability	988	31	1,298	35	1,426	40	2,412	71	
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.
- 3. Motor TP Policy count includes Comprehensive and Standalone TP Policies
- *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 20-21

(`in Lakhs)

	Rural & Social Ob		er ended 30th Sep 2	020	(III Editil)
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	0	-	-
-	1110	Social	0	-	-
2	Cargo & Hull	Rural	0	-	-
2	cargo & rian	Social	0	-	-
3	Motor TP	Rural	95951	1,489	-
3	WIOTOLIF	Social	0	-	-
4	Motor OD	Rural	63853	580	80,393
4	Wiotor OD	Social	0	-	-
5	Engineering	Rural	0	-	=
3	Engineering	Social	0	-	-
6	Workmen's Compensation	Rural	0	-	-
0	Workinen's compensation	Social	0	-	=
7	Employer's Liability	Rural	0	-	-
/	Employer's Liability	Social	0	-	-
8	Aviation	Rural	0	-	-
٥	Aviation	Social	0	-	-
0	Davidant Assidant	Rural	0	-	-
9	Personal Accident	Social	1	125	104,436,945
10	Health	Rural	19	1	87
10	Health	Social	1	234	69,295,907
11	O+h*	Rural	0	-	-
11	Others*	Social	0	-	-

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

^{*} Motor TP Policy count includes Comprehensive and Standalone TP Policies



PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

Amount in Lakhs

Public	Disc	losure	Q2	20-21
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			Busine	ss Acquisition th	rough different cha	nnels			
		•	ter ended 30th ember 2020	· · · · · · · · · · · · · · · · · · ·		ter ended 30th ember 2019	•	ter ended 30th lber 2019	
		No. of				No. of			
Sl.No.	Channels	Policies	Premium	No. of Policies	Premium	Policies	Premium	No. of Policies	Premium
1	Individual agents	0	-	0	-	0	-	0	-
2	Corporate Agents-Banks	1	0	2	(0)	156	11	512	36
3	Corporate Agents -Others	35316	964	52898	1,536	16	7	22	10
4	Brokers	39162	1,943	83360	3,320	105924	1,398	178080	2,480
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	174491	6,299	258922	9,910	191890	8,161	271331	13,531
7	Others	975	132	1587	193	2158	273	3881	486
	Total (A)	249945	9,338	396769	14,959	300144	9,850	453826	16,543
1	Referral (B)	0	-	0	-	0	-	0	-
_	Grand Total (A+B)	249945	9,338	396769	14,959	300144	9,850	453826	16,543

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 FOR THE QUARTER ENDED SEPTEMBER 30, 2020



SI No.	Particulars	Opening Balance *	Additions during the	Complaints Res	olved / Sett	ed During		Total Complaints
		As on beginning of the Quarter	Quarter	Fully Accepted	Partial Accepted	Rejected	the end of the Quarter	Registered upto the quarter during the financial Year
1	Complaints made by customers	0	62	35	8	14	5	107
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claim	0	34	15	8	6	5	49
c)	Policy Related	0	7	7	0	0	0	21
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	3	3	0	0	0	4
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	10	3	0	7	0	24
i)	Others	0	8	7	0	1	0	9
	Total Number	0	62	35	8	14	5	107

2	Total no. of policies during previous year	300144
3	Total no. of Claims during previous year	195695
4	Total no. of Policies during Current year	249945
5	Total no. of Claims during Current year	80104
6	Total no.of Policy Complaints (Current year) per 10,000 policies Current year	2.32
7	Total no.of Claim Complaints (Current year) per 10,000 Claims registered (Current year)	6.12

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	106	0	106
b)	7 - 15 Days	1	0	1
c)	15 - 30 Days	0	0	0
d)	30 - 90 Days	0	0	0
e)	90 Days & Beyond	0	0	0
	Total Number of complaints	107	0	107

 $\underline{\text{Disclosure of voting activities in general meetings of investee companies in which the insurers have actively participated and voted:}$

Name of the Insurer: Acko General Insurance Limited

Period of Reporting: FY 2020-21 (Quarter 2)

Meeting Date	Investee Company Name			Description of the proposal	Recommendation		Reason supporting the vote decision
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

Compliance Officer: Karishma Desai

Place: Date: Mumbai November 14, 2020